Teacher: «TEACHER»

Block: «block»

«FIRST» «LAST»

«FIRST» «LAST», let's get started! Go to the bank and make your deposit. They will give you a checkbook and pen.

The Reality Store

May 31, 2018

Beloit Memorial
High School
Beloit, WI

Gross Income:	**«Gross_Wages»**
Deduct Amount of Taxes Owed:	**«Taxes_Paid»**
Spousal Income (if applicable):	**«Spouses_Wage»**
Health and Life Insurance Payment:	**«Health__Life_Ins»**
(assuming non-smoker, with spouse and children, if applicable)	
Child Support Income:	**«Child_Support»**
Your Net Income is:	**«Net_Income»**
Deduct Your Student Loan Payment:	**«Monthly_Payment»**
Net Deposit to Checking Account:	**«Net_Deposit»**

BANK VOLUNTEERS
Please remove this page after you issue the student a checkbook.

Teacher: «TEACHER»

Monthly Salary ....«Wage»
Spouse's Monthly Salary«Spouses_Wage»
Total Monthly Income «Gross_Wages»
Child Support Income«Child_Support»
Beginning Balance ....«Net_Deposit»
Occupation ....«Career»

Spouse ....«Spouse»
Children .. «Children»

«FIRST», your career requires «Years_of_Education» years of post-secondary education.

It's 2018 and Americans are more burdened by student loan debt than ever. In fact, the average student loan debt for Class of 2016 graduates was $37,172, up six percent from the previous year.

For today's Reality Store, your monthly student loan payment (including any loan your spouse might have) is «Monthly_Payment» that we deducted from your monthly income before you received your checkbook.

Entered the Store at: _____ AM/PM

Bank	1	Amount Deposited into Checking Account	$ _____	Booth Attendant's Initials
Housing	2	If you are <u>single</u> with <u>no children</u>, find another single student and take the "Roommate Compatibility Quiz" to see if you are eligible to share an apartment! For details, stop at the Housing Booth to find out what the Realtor recommends. **Own:** A B C D *Circle your choice* **Rent:** A B C D $ _____		Booth Attendant's Initials
Auto Dealer	3	☐ **No purchase** If you did not purchase a vehicle, you <u>must</u> purchase Bus Tokens at the Government Offices booth. **My Vehicle** **New:** A B C D *Circle your choices* **Used:** A B C D $ _____ **My Spouse's Vehicle** *(if applicable)* **New:** A B C D **Used:** A B C D $ _____		Booth Attendant's Initials

Once you have purchased housing & transportation, you are free to go to the remaining booths in any order. You **must** make a purchase at booths marked "required." If a booth is marked "optional," you still need to stop & get your checklist initialed, but a purchase is not required. Every booth must be visited before you can check out of the Reality Store.

(Example - even if you do not have children, you must visit child care and get your checklist initialed.)

INSURANCE 4

		Booth Attendant's Initials
Auto (required)	My Car $ _____ Spouse's Car $ _____	
Homeowners/Renters (required)	$ _____	
Dental/Vision (optional)	$ _____	
Health/Life	**(This was deducted from your paycheck!)**	R.S.

Remember to stop back at your bank after you have written 4 or 5 checks so you can catch any errors early!

You will also receive a debit card.

FINANCIAL CHECKS & BALANCES	Running Balance ☐ Checks Written Properly ☐	

UTILITIES 5

Gas/Electric Supply Company (required)	$ _____	
TV Bundles (optional)	$ _____	
Phone/Cell Service (required)	$ _____	

RETAIL PURCHASES (credit card only)

		Booth Attendant's Initials
Clothing **(required)**	$ _____	
Personal & Household **(required)**	$ _____	
Gas Station **(required)**	Car #1 _____ fuel cost per month $_____ Car #2 _____ fuel cost per month $ _____	
Groceries **(required)**	$ _____	
Pet Food, Supplies, Vet Costs **(required, if applicable)**	$ _____	
Total Amount Charged to Credit Card	$ _____	

MISCELLANEOUS (check only)

		Booth Attendant's Initials
Healthcare **(required)**	$ _____	
Child Care **(required, *if applicable*)**	$ _____	
Charitable Contributions **(required)**	$ _____	

LEISURE & ENTERTAINMENT (debit or credit card only)

Students must purchase from <u>at least one</u> of the following three options:		Booth Attendant's Initials
Option 1 - Dining Out	$ _____	
Option 2 - Family Activities	$ _____	
Option 3 - Travel	$ _____	
Babysitting $30 <u>per child</u> per month **(required, if children)**	$ _____	
Big Toys **(optional)**	$ _____	
Memberships & Recreational Activities **(required)**	$ _____	

FATE BOOTH   (fate money received record on register or credit card log)

		Booth Attendant's Initials
Fate **(two visits required)** *Check or credit card	Card #1 … Paid $ _____ **or** Received $ _____	
	Card #2 … Paid $ _____ **or** Received $ _____	

OTHER BOOTHS   (stopping at these booths are optional)

		Booth Attendant's Initials
S.O.S. – Financial Help	Are you struggling financially? Do you some guidance?	
Part-Time Jobs	Does your job not pay enough? If you need extra money, visit this booth for a part-time job. Extra Monthly Income Received $_____	

AT RANDOM   (to be completed by volunteer staff only)

Police Officer *You have 30 minutes to pay any citations issued by the Police Officer.* Payments are made at the Government Services Booth. Failure to pay on time may result in additional fines.	Time Citation Issued _____ Violation _____ Amount Due $_____ - Time Citation Paid _____ Additional Fines (if any) $ _____ Amount Received $ _____ - Money Received $_____ - Bus Tokens Money Received $ _____	_____ Government Services Booth Attendant's Initials

STOP

Your last stop before you can exit, is back to your financial bank booth to pay your credit card and review your checkbook!

PRE-APPROVED
CREDIT CARD - $1,500.00 LIMIT

Credit Card Log
"Required" credit card purchases and other purchases by credit card should be listed below.

Booth Name	Amount Purchased
	$
	$
	$
	$
	$
	$

Total amount of credit Card purchases today $

TO BE COMPLETED BY FINANCIAL BOOTH

Total amount charged On credit card today $

Minimum 10% payment today.
EXAMPLE
$250   = $25 (10% of balance)

Payment on today's charges $_____

Total payment received $_____
Remaining credit card debt $_____

Financial booth Attendants initials: _____

Investments (required)	Savings $_____ Stocks Other	Booth Attendant's Initials

EXIT ACTIVITIES   (to be completed by volunteer staff only)

Exit Booth (required)	Checkbook balanced & between $0 and $200 ☐ All booths visited ☐ Police citations paid (see page 5) ☐ Student Feedback Survey complete ☐	_____ Booth Attendant's Initials

Exited the Store at: _____AM/PM