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Introduction

Get Real is a simulation exercise to provide students the opportunity to experience adult and family life and all of the corresponding financial and time responsibilities. Being an adult is often something teenagers desire and dream about, but the day-to-day realities, financial responsibilities, time management, and abundant stress are not understood by the average teenager. These role-play activities encourage students to learn the skills they will need to make the transition into adulthood. *Get Real* is structured so that students gain and practice money management, decision making, critical thinking, and life skills as they participate in a game-like activity. *Get Real* is designed for use in combination with a life-skills curriculum or a consumer mathematics curriculum, but it can be combined with most curricula.

The exercises can be used with all middle- and high-school students preparing for post-secondary life. The activities meet the national standards for the No Child Left Behind Act. They are also useful tools for addressing federal special education laws for Individual Education Plans that require transition to be considered for students at the age of 14 and met for students at the age of 16.

Teacher Overview

To facilitate an understanding of adult responsibilities, *Get Real* provides the students an experience that represents four weeks of time in a “Realville” family in the simulated town of Realville. During the time period spent in Realville, the participants of the simulation will make financial decisions to meet the needs of the family.

Participants will be divided into families; however, what comprises a family can vary greatly. Each family will be provided a Family Dynamics Sheet, which will outline what their unique family “looks” like. Each family participant will be assigned a role, and the participant will be expected to act accordingly based on the description. This role-play will give each participant a unique perspective on the family dynamics.

The family’s primary task is to provide shelter, food, and the other basic necessities. The family will be asked to manage its money by using the

town components and, if necessary, accessing support services from the town's support and employment agency. When discussing money, point out to students the discrepancy between the hourly wages (net) and take-home pay (gross) for the citizens of Realville. Solicit ideas as to why the citizens take home less than they earn. Students should realize that taxes, health care premiums, 401(k) contributions, and other factors affect take-home amounts. For simplicity's sake, a flat rate of 25% has been deducted from each citizen's hourly wages to arrive at the amount of take-home pay. Also, though some citizens work overtime, this is not accounted for in the pre-printed paychecks in this book.

Meeting the basic needs of a family takes time and effort. Many families also want to spend their time on activities that go beyond meeting the family's basic needs. The family will need to prioritize its activities based on its needs and desires. How each family spends its money and its time will be unique.

Over the course of the simulation, students will be asked to reflect on what they have accomplished for their family, what they would like to accomplish, and what changes they need to make to accomplish their goals and, most importantly, meet their family's financial obligations. At the end of the simulation exercise, the family and then the large group will review the exercise. From participation in the simulation and the family and large group discussions, students will analyze the adult financial and time responsibilities and possibly reach the conclusion that it isn't always easy to "Get Real."

Implementing *Get Real*

Time Required

Each week in Realville is represented by a 25-minute time period, which can be accomplished consecutively in a portion of one school day, in consecutive school days, or over the course of several weeks. The four weeks spent in Realville total 1 hour and 40 minutes, but time must also be allowed for introduction, discussion, and conclusion. If *Get Real* is consecutively implemented during a portion of one school day, it requires approximately 3 to 3 ½ hours. However, this time can be split into four separate times of 45 minutes each.

Getting Started: Preparing and Organizing Yourself

In this book, you will find explicit implementation instructions for running the simulation, teacher/facilitator instructions, and the necessary materials to simulate each family and the components of Realville. Preparing the simulation will require you to photocopy, laminate, and organize the component activities in folders and to make individual handouts available when the implementation instructions indicate to do so. Each family and representative of the town of Realville will need a folder in order to keep the materials organized.

Once the initial setup is complete, you (or another adult whom you have enlisted) will act as the facilitator for *Get Real*. You essentially are the town mayor, making sure the representatives and the families in the town of Realville run smoothly. The facilitator is also the official timekeeper. The provided instruction sheets will help you remind each family what their financial and time obligations are.

Getting Started: Preparing and Organizing Students

Prior to starting *Get Real*, it is important for students and their parents or guardians to understand that they will be participating in a simulation. You may provide this information as an invitation to each of the students (see page 25). With this invitation, you should also provide the *Get Real* Student Overview, on the next page. Review this information with your students, and encourage them to share this information with their parents or guardians.

Providing an overview to the students will give them a general understanding of the simulation. However, when students begin the simulation, they will have some uncertainty about how to proceed. Just as in real life, students are likely to experience apprehension and a lack of understanding as they first face the challenges of adulthood. However, the students, or at least the majority of them, will quickly figure out what their financial and time management obligations are and how to meet them if they are to succeed.

Name _____ Date _____

Get Real Student Overview

Have you ever been told by someone, “You need a dose of reality”? If so, this *Get Real* simulation will provide you with that dose of reality. You will be placed in a family and assigned a particular role within that family (mother, father, or child). During *Get Real*, you will take on the responsibilities and characteristics of that role and be expected to play the part. You will live, work, and go to school with your family in the town of Realville. You will help manage the family’s money and time based on your role in the family.

Get Real will cover four “weeks” of time for your family. You will receive a handout sheet that describes your family. This sheet also tells you what your family’s financial responsibilities are—how much your family has to pay each month for day care, rent, utilities, and so forth. It also describes your family’s time obligations. How much time will your family spend at work? At school? Doing chores? How you decide to manage your bills and your time for the four “weeks” of the simulation is up to your family.

Start by reading your Family Dynamics Sheet and the material in your family folder. Your teacher/facilitator will tell you more about Realville. She or he will also explain the overall rules of the simulation.

Consider the simulation as an opportunity to experience “real” life before you have to live it. Enjoy, but don’t forget that to “*Get Real*” isn’t always easy.

Realville Bumps in the Road

<p><i>Realville Bumps in the Road</i> Family stays in a hotel: \$200.00</p>	<p><i>Realville Bumps in the Road</i> Family celebration: \$150.00</p>
<p><i>Realville Bumps in the Road</i> Dentist bill: \$225.00</p>	<p><i>Realville Bumps in the Road</i> Buy entertainment equipment: \$500.00</p>
<p><i>Realville Bumps in the Road</i> Dog needs to be spayed: \$225.00</p>	<p><i>Realville Bumps in the Road</i> Entertainment activity: \$50.00</p>
<p><i>Realville Bumps in the Road</i> New cell phone: \$95.00</p>	<p><i>Realville Bumps in the Road</i> Loan money to a friend: \$300.00</p>
<p><i>Realville Bumps in the Road</i> Decorating for a holiday: \$70.00</p>	<p><i>Realville Bumps in the Road</i> Buy friend a birthday gift: \$40.00</p>
<p><i>Realville Bumps in the Road</i> Redecorate bedroom: \$450.00</p>	<p><i>Realville Bumps in the Road</i> Family needs a new computer: \$700.00</p>
<p><i>Realville Bumps in the Road</i> Shop for school supplies: \$150.00</p>	<p><i>Realville Bumps in the Road</i> Forgot to pay a bill on time: \$25.00</p>
<p><i>Realville Bumps in the Road</i> Increase in utility bills: \$50.00</p>	<p><i>Realville Bumps in the Road</i> Library fine: \$5.00</p>
<p><i>Realville Bumps in the Road</i> Car repairs: \$300.00</p>	<p><i>Realville Bumps in the Road</i> Unexpected credit card bill: \$200.00</p>

(continued)

Realville Time Crunchers

<p>Realville Time Crunchers</p> <p>Family trip. Everyone has fun, but it takes time. Family must sit idle for 3 minutes.</p>	<p>Realville Time Crunchers</p> <p>Snowstorm. Must shovel driveway and sidewalks. One adult family member must sit idle for 2 minutes.</p>
<p>Realville Time Crunchers</p> <p>A family member got hurt, so the family had to spend time in the emergency room. Entire family sits idle for 5 minutes.</p>	<p>Realville Time Crunchers</p> <p>Family got caught in a traffic jam. Entire family must sit idle for 3 minutes.</p>
<p>Realville Time Crunchers</p> <p>Forgot something at the grocery store, which means a return trip. Time wasted. One adult member of the family must sit idle for 2 minutes.</p>	<p>Realville Time Crunchers</p> <p>Lawn needs mowing again. One member of the family who is over the age of 10 must sit idle for 2 minutes.</p>
<p>Realville Time Crunchers</p> <p>Computer crashed and work was not saved. One adult member of the family must sit idle for 3 minutes.</p>	<p>Realville Time Crunchers</p> <p>Lines in stores are especially long. Errands take a long time. Entire family must sit idle for 2 minutes.</p>
<p>Realville Time Crunchers</p> <p>Spring cleaning. A thorough job takes time. One adult member of the family must sit idle for 2 minutes.</p>	<p>Realville Time Crunchers</p> <p>Volunteer work. Great cause, but it takes time. One adult member of the family must sit idle for 2 minutes.</p>
<p>Realville Time Crunchers</p> <p>Lawn full of leaves. Entire family works on the project. Family must sit idle for 2 minutes.</p>	<p>Realville Time Crunchers</p> <p>Getting ready for a family celebration. Decide if the entire family helps. If so, whole family sits idle for 1 minute. If one family member does it all, he/she sits idle for 3 minutes.</p>

(continued)

Instructions for Realville Day Care Provider

You provide the day care for the citizens of Realville. Basically, it is your job to open the day care and watch the children of Realville. The first thing you need to do before you assist a Realville citizen is to collect a Transportation Pass from that person. As each child arrives for the first time, give each parent the provided Day Care Information sheet. The day care is only open the first 15 minutes of each week. The Realville Day Care Record for each week lists the children who attend day care and to whom you should give a Sick Notice. You will mark on each week's chart each child who is present and any money the parents owe/have paid.

If you give out a Sick Notice, the child may not attend Realville Day Care that week. You must inform the arriving parents that they need to take their sick child/children home. If a family owes money, you may allow the child/children to stay if the family is one week behind in payment. If any payments are more than one week past due, the child/children may not attend. If a parent attempts to work out a payment plan with you, it is up to your discretion if the child/children can attend or not. If the family owes money from previous weeks, the amount is already noted on the charts.

The parents may pay when they drop off their child/children or when they come to pick them up. Give the provided receipts only when the Realville citizen asks for one. If you fail to mark a payment on the chart, then it is up to the parents to provide proof of payment, and if they don't have a receipt, then they may need to pay again.

Realville Day Care is only open for the first 15 minutes of each week. For each minute a parent is late, he/she will owe the day care \$20.00. If a child is present after you put up the closed sign, you need to start watching the clock in order to calculate the late fee.

When the children are at Realville Day Care, they can sit on the floor in the space provided and use crayons and paper to color pictures. Some simulations will use dolls to represent children.

Realville Day Care Provider Introduction

Welcome to Realville Day Care! We provide child care services to children from 6 months through 12 years of age from 6 A.M. to 6 P.M. five days a week, except for holidays. For the simulation, this means that the day care is open for the first 15 minutes of each week. Realville Day Care provides for all of the children's basic needs when they are under our care. However, if a child is sick, a parent must find alternative care or stay home with the child. The day care provider will give you a Sick Notice when you arrive if your child is sick.

Parents also need to remember that the day care is a business, so you are expected to pay on a regular basis. Most day cares have established policies stating when a bill must be paid. Families must pay the Realville Day Care every week. If the family does not pay for the child care services being provided, the child will not be allowed to attend. The Realville Day Care promptly closes at the time on the sign. If a parent is late, he/she will owe the day care \$20.00 for each minute he or she is late. The day care expenses for your family are listed on your Family Dynamics Sheet.

Remember, before you check in your child or children, you will need to provide a Transportation Pass.

Name _____ Date _____

Day Care Information

According to *American Baby* magazine, 65% to 70% of children younger than 6 are being cared for by someone other than a parent. Several types of child care are available, and families need to determine what type they prefer. Some of the types are in-home care, day care centers, and nannies. The cost of child care is often a large expense for most families. It is an expense that many families struggle to meet. Yet child care is a necessity to allow people to work outside of the home. The exact expense will depend upon the type of child care your family selects, where you live, and how much child care you need.

When you have a child who goes to a day care, you must develop alternative plans for the child's care when the child is sick or the day care is closed. Employers frown on taking sick children to work with you. In fact, most simply will not allow this. Also, the employer will not consider you a reliable employee if you have to take time off frequently to take care of sick children. The employer expects you to be at work on a regular basis. If you are not able to do that, you run the risk of getting fired. With this in mind, develop an alternative plan for your children when they are unable to attend the day care.

Things to Remember

- The Realville Day Care is only open the first 15 minutes of each week.
- You must give the day care provider a Transportation Pass when you drop off your child each week.
- If you are late to pick up your child, you will have to pay \$20.00 for each minute you are late.
- The day care provider can tell you at any time when you drop off your child that you must take the child away with you because he/she is sick.
- You must pay your bill on a regular basis.
- You cannot leave children alone at home. If you do, the Realville Police may charge you with child neglect.

Realville Day Care Record: Week 1

Day care closes at _____.

Hand out the Day Care Information sheet to each parent.

Name of Student	Weekly Fee	Present	Sick	Money Owed/ Paid
Kirsten/Kalvin Abler	\$160.00			
Kyle Abler	\$160.00			
Brock Anderson (after school)	\$40.00			
Heath Anderson	\$120.00			
Marreah/Miles Chang (after school)	\$40.00			
Carissa Fulton	\$160.00			
Carson Fulton	\$160.00			
Lucio Gomez (after school)	\$40.00			
Roberta Gomez (after school)	\$40.00			
Liliana Gomez	\$40.00			
Coy Henderson (after school)	\$40.00			
Kailie Henderson	\$140.00		sick	
Ryan Koehler (after school)	\$40.00			
Alex Koehler (after school)	\$40.00			
Kayla Koehler	\$160.00			
Tyronne Smith	\$120.00			
Bo Wieler	\$80.00			
Becca Wieler	\$80.00			

Instructions for the Realville Grocery Store Owner

Your task as the grocery store owner is to provide the “food” for the citizens of Realville. Grocery shopping is not generally a difficult task, but many find it a time-consuming and tedious task. Playing the part of the grocery store owner, you will help simulate the time it takes to complete grocery shopping and the financial commitment it takes to feed a family. To do this, you will give a family member a grocery shopping activity when he/she walks in the door. However, you will need to collect a Transportation Pass before you allow the family member(s) to begin shopping.

When the family member has completed the grocery shopping activity to your satisfaction, he/she will randomly select a Grocery Expense card. (Place the cards in an envelope or spread them out on your table face-down, so the students do not see what selection they are making.) The family member will then have to pay for his/her groceries. If the individual does not have enough money to purchase the groceries, he/she will leave the store empty-handed.

Each family is required to shop at the Grocery Store two times. A Grocery Shopping Chart is provided to help you keep track of which families have completed their grocery shopping.

Realville Grocery Store Owner Introduction

Hello! I am the Realville Grocery Store owner. I am here to provide you and your family the food you need. You will shop at the Grocery Store two times. When you walk in my door, I will first collect a Transportation Pass from you. Then I will give you a grocery shopping activity to simulate the task of grocery shopping. When you have completed that activity, you will randomly select a Grocery Expense card. You will need to have enough money to pay for your groceries. I cannot let you leave my store unless you have paid for them. The cost of groceries can range from \$25 to \$200. See you at the grocery store!

Realville Grocery Shopping Chart

Family Surname	Visit 1	Visit 2
Abler		
Anderson		
Baker		
Baumhardt		
Block		
Chang		
Crouch		
Franklin		
Fulton		
Gomez		
Henderson		
Jackson		
Koehler		
Mulberry		
Ramirez		
Reitz		
Schmidt		
Smith		
Summer		
White		
Wieler		

Name _____ Date _____

Grocery Shopping Activity 1

Going to the grocery store is a necessity to provide every family's basic need for food. How much you spend at the grocery store varies according to the family dynamics and personal spending habits. For this simulation, you will need to go to the grocery store two times to feed your family. Grocery shopping can be a tedious, time-consuming task. But, your skill at completing this grocery shopping activity will determine how long grocery shopping takes you during this simulation.

Alphabet Groceries

For each letter of the alphabet listed below, write the name of one food beginning with that letter that you could purchase at the grocery store. Because of the difficulty in finding foods beginning with X, X is not listed.

A _____

N _____

B _____

O _____

C _____

P _____

D _____

Q _____

E _____

R _____

F _____

S _____

G _____

T _____

H _____

U _____

I _____

V _____

J _____

W _____

K _____

Y _____

L _____

Z _____

M _____