

# REALITY STORE

A real-world financial simulation for youth

During this hands-on experience students randomly select a hypothetical family situation. Based on that information they make spending decisions for their household.

## Reality Store is designed to:

- Give youth a glimpse of their future
- Help youth become aware of the need for basic skills of financial planning, decision making, and goal setting
- Motivate youth to examine attitudes about their futures and careers
- Motivate youth to stay in school

## Eight stations are set up around the room to represent spending categories:

- Housing
- Food
- Clothing
- Transportation
- Health Insurance/Personal Care
- Entertainment/Communications
- Bank or Credit Union
- Chance (unexpected money or expenses)



Virginia Cooperative Extension has been leading free Reality Store simulations in the Virginia area for more than 10 years. Students complete evaluations at the end of the event and have shared many enthusiastic comments, including:

*"Now I understand why my parents have to say no sometimes. Raising children is expensive and I can see that it pays to wait to start a family."*

*"Reality Store really helped me understand how important it is to budget and save my money so that I don't run out and can get the things I need and want."*