

OPENING INFORMATION FOR STUDENTS

Welcome to Life Unplugged an experience that will give you a glimpse of your future! From this point forward, you are now ten years into your future. That is, you are now 25 years old and every decision you make in this program will assume you are 25 years old.

Write your name and your chosen career at the top of the checkbook register, and you are ready to start at the first booth.

The first booth you encounter we will give you your status in this life..... Are you married, single, widowed or divorced? Do you have an employed or unemployed spouse? And do you have children? The fact that you are only 25yrs old, you can tell us how old your children are, (under age 5 is good). This program is all about choices, but we start you out by rolling dice or drawing for your status, because there are many things in life that aren't always as you plan. Add up all the people in your family to determine the number of people in your household and enter on top right of your checkbook register.

Once you have your family and career, you will go to the bank and receive your salary for one month. But you do not leave the bank until your taxes are taken out, that is a reality of LIFE! Be sure to ask the banker if you have benefits. You will put a checkmark yes or no on your checkbook. If your career provides health and life insurance benefits you will be able to skip this half of the insurance booth.

You will then proceed booth to booth, making choices on savings, housing, food, child care and so on.

As you proceed through Life Unplugged you will purchase the goods and services to support your family for one month. If you have an employed spouse you will receive his/her salary (after taxes) to add to your income. If your spouse is male you will get \$1,000. If a female you will get \$678. Unfortunately, this is another unresolved real life fact.... someday equal pay will be the reality.

You will need to provide housing to meet your family needs and that you can afford, utilities, food, clothing, child care, transportation and insurance. For this exercise, you can not count on grandparents or other family members to provide childcare or extra money. If your spouse is unemployed, you can count on him/her for childcare and do not need to pay at a day care center. You will encounter a "Reality Check" one of those unexpected events, good or bad that happen throughout all our lives.

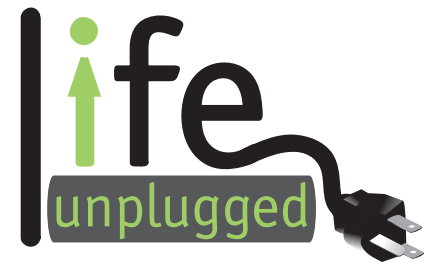
When you complete the program , please fill out the evaluation form. Save your checkbook register to review later.

We have deposited \$500 in your savings. You can use it for an emergency, but remember if you run out of money your decisions won't help you through the next month, so re-think some of the spending decisions you made and plan for how to live within your income. You cannot give back your children or your spouse, but you can go back to the bank and choose another career that pays more as long as you realize that career may require you to return to school. You can also downsize the house you chose, the food you purchased, the vehicle you drive and so on.

If you need to borrow money from the bank, see the loan officer who can help you set up a loan. You will need to make the first payment right away.

Are there any questions?

Enjoy your "Life Unplugged" venture into your future. Good luck.



**Provide a
checkbook
register, pencil
and name tag to
each student as
they enter.**