

throughout all your activities: hosting events, meeting with parents/caregivers, talking to the media, etc.

8. Use your marketing and promotion campaign not only to recruit teens to the event but also to acquaint community members with volunteer opportunities. Be sure any event notices you promote include a call for volunteers, and place them in high-traffic areas frequented by adults in your Club and Youth Center community such as grocery stores, community centers, libraries, and coffee shops. Follow your safety protocols for screening potential volunteers before they interact with your youth.
9. Target civic-minded organizations. Many individuals get involved in volunteering through their affiliation with employers, community groups, or faith-based institutions, so the most effective way to locate volunteers is to partner with these types of organizations. Place a message asking for volunteers in PTA newsletters, school newspapers, or church/synagogue bulletins or conduct group presentations at civic organization or local club meetings. Consider groups such as:
 - Local businesses
 - Civic organizations
 - Professional organizations
 - Universities and schools
 - Police and fire stations
 - Government agencies
 - Local faith-based groups
10. In any communication with potential volunteers, include the benefits of volunteering for them—what they will gain from the experience. Highlight volunteering as a chance to:
 - Help prepare teens for productive and successful futures
 - Do something positive for the community
 - Network with local professional and business leaders
 - Make a difference in the lives of teens
 - Learn and practice skills for mentoring young people
 - Have a fun and engaging time
 - Form new connections and friends in the community
11. Once you have identified your Reality Store volunteers, it is important to confirm their participation by thanking them for their time, providing an overview of volunteer expectations and giving the location, date and time of your event. Below is a sample email confirmation that you can send to your volunteers.

Volunteer Confirmation Email

Dear Volunteer,

Thank you for agreeing to help at the upcoming Reality Store© event, an experience designed to give teens first-hand practice in the realities of adult life. Reality Store deepens the impact of the Boys & Girls Clubs of America (BGCA) program, Money Matters: Make It CountSM.

In this interactive experience, teens draw a “salary” based on a specific career and then must manage basic living expenses for themselves and a family. As they do, they discover whether their career provides the financial resources needed to live the lifestyle they want.

I have attached an overview of the event and a description of all of the stations in Reality Store as well as assignments for all volunteers. This material is to familiarize you with the concept. Prior to the event itself, you will receive specific guidelines for managing your station.

Please see below for the date, time, and location of Reality Store experience, as well as the name of the station you will be managing.

- Date:
- Arrival Time:
- Location:
- Station you will manage:
- Volunteer Orientation date and time:

I look forward to seeing you at the event and thank you for your willingness to help. In the meantime, if you have any questions, please feel free to email me or give me a call.

Our volunteers help make a difference in the life of our youth and teens!

Sincerely,

[Your name]

Training Volunteers as Station Managers

Training volunteers is essential for helping them be clear about their roles and responsibilities, but it does not require very much time. Here are some general guidelines to consider.

1. Depending on volunteers' availability, schedule a training session during the two-week period preceding the event. If this is not possible, make sure volunteers arrive one hour before teens on the day of the event so they can review materials for their individual stations and ask any questions they may have.
2. To prepare them for the event, use the materials on page 65 in Eight: Materials for Individual Stations.
 - **Station Manager Guidelines:** These guidelines let Station Managers know what their roles and responsibilities are and offer them specific tips for helping teens at each individual station.
 - **Income and Expense Summaries:** The Income/Expense Summary pages contain all the salary and pricing information and are used by Station Managers to assist teens as they make purchasing decisions.
 - **Drawing Cards:** For volunteers managing the Career and Salaries station, explain how teens will draw a card or number to determine marital status and number of children (if they have not done so during Teen Preparation Activities). Explain to volunteers managing the Life's Unexpected Station how each teen will draw a card that represents a life event.
3. Encourage Station Managers to allow teens to complete their own Budget Tracking Form and do the math calculations themselves (using calculators or devices with calculators). Let them know that they should feel free to assist teens if anyone needs help with these tasks.
4. Have copies of the Budget Tracking Form and Personal Profile available to show Station Managers. Remind them that they are to write their initials in the appropriate column of the Budget Tracking Form to confirm that the teen has visited their station.
5. Tell Station Managers that they need to be prepared to help teens work through "reality shock" as they make decisions that working adults must make. On page 38 in Section Five: Preparing Teens, you will find activities to help participating teens get ready for Reality Store event.



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Materials for Volunteers/Station Managers

Reality Store Overview

Teens gain first-hand experience in the types of financial decisions they will have to make as working adults as they visit a series of stations in Reality Store (see the detailed descriptions of various stations on the following pages).

- **BEGIN** with a salary based on a specific career. Prior to beginning their Reality Store experience, teens consider various occupations and select (or are assigned) a specific career. They receive a monthly salary for their occupation and discover their marital status and number of children. As the experience begins, teens record their salary in a budget tracking form, open a savings account, and make payments for any student loans they have.
- **MANAGE** basic living expenses. As teens visit the various stations in Reality Store, they make decisions and purchases that adults have to make, including housing, groceries, transportation, insurance, utilities, clothing, medical expenses, and “extras”. They deduct the cost of each item on their Budget Tracking Form. All teens must start with the Career Station in order to receive their salary.
- **ADJUST** for life’s unexpected events. At Life’s Unexpected Station, teens encounter a random life event. The event may result in either an increase or decrease in their finances, such as receiving an unexpected raise or needing to pay for car repairs. If the event results in a loss of money teens may have to visit a specific station to take care of it. For example, they may have an appliance break in their house and have to replace it, or have a traffic violation and have to seek both legal and insurance help. Another event is pregnancy, and teens learn the tangible consequences of this event, as it impacts all of the financial decisions they must make.
- **ASSESS** whether income meets financial needs. Teens keep a running total of expenses in their Budget Tracking Form to be sure they are not overspending. If they find that their funds are low or they are out of money, they may need to find a part-time job, choose less expensive items, or withdraw money from savings. They also have the option of visiting a financial counselor to get help in addressing the problem. In a wrap-up activity after the event, teens consider whether their career and life choices made it possible for them to live the lifestyle they would like to have.

Station Descriptions

Most of the stations included in Reality Store feature items that adults need for basic living. Teens visit each of the following stations and, after making a purchase, deduct the monthly cost of the item from their Budget Tracking Form. A few of the stations are not needed for basic living and have optional purchases. All stations are mandatory for teens to visit even if they don't make a purchase in order for them to be exposed to a variety of wants and needs to purchase and better stimulate "real life" where spending is made on both wants and needs.

If you do not have enough volunteers or space to use all of the included stations, you may eliminate the ones marked "optional purchase". These stations are:

- Grooming
- Pet and Veterinarian (Note: if you do not use this station remove the "Life's Unexpected" cards #20 and #25 requiring teens to visit this station).
- Charitable Contributions
- Entertainment and Travel

You must use all of the stations marked "Mandatory Purchase" (requires teens to make a purchase) or "Mandatory for Gameplay" (purchase not required, but needed for the implementation of the event) if you chose to reduce the amount of stations that you use.

Stations

Description of the symbols:

- \$ This requires a mandatory purchase by teens.
- ✓ This station is mandatory for the game.

Careers and Salaries (Mandatory Purchase; Start Here) \$ ✓

At this station, teens receive information on the yearly salary, monthly salary, total tax, and net pay (after-tax amount) for their occupation and their spouses. They record this information on their Personal Profile Form, and then make a "deposit" on their Budget Tracking Form for the amount of one month's income.

Banking and Investing (Mandatory Purchase) \$ ✓

At this station, teens learn about short and long-term saving strategies by depositing 10% of their net income into a short-term savings account. Additionally, there is an optional deposit where teens can choose to deposit another 10% of their net income into an investment portfolio that represents long-term savings. The Station Manager helps teens understand that investments are an important part of their financial plan, essential for the education of their children, for financial security throughout their lives, and for retirement. They also learn that investments have an element of risk and are considered long-term savings that should not be used to meet day-to-day expenses. Therefore teens won't be able to access their investment deposit during gameplay. At the end of the game when teens visit the last station (Teen Evaluation Station) they can see how much their money would grow over time (20 years) if they chose to invest 10% of their income every month.

If teens have a working spouse, they have the choice to deposit the spouse's salary as well. This teaches them not to become dependent on a second salary in case it is not always available.