

Youth Reflection: (5 minutes)

- **Say** “In Reality Store, you will get the opportunity to do something very few people get to do, walk in the shoes of your 28 year old self, and make spending decisions of an adult.”
- **What?** – How do you think Reality Store event will help prepare you for “real life”?
- **So What?** – With your selected career and family, what do you think will be challenging about managing your life in Reality Store? What do you think will be easy?

STANDARD VERSION

- **Now What,** “How will this experience help prepare you for the dreams of your Future Self? How will you use what you have learned so far in Money Matters in Reality Store?”

STAND-ALONE EVENT

- **Now What,** “What are you looking forward to in Reality Store?”

Recognition: (2 minutes)

- **Ask** teens to share one strategy they will use to make financial decisions in Reality Store.

Closing and Transition: (2 minutes)**STANDARD VERSION**

- **Remind** teens of the location and time of Reality Store.
- **Direct** teens to place their Personal and Budget Tracking Forms with you and place them in a safe location.
- **Ask** teens to clean up the space and be sure to put all the materials in designated spaces.
- **Provide** teens with clear instructions for the transition to their next program area or activity.

STAND-ALONE EVENT

- **Direct** teens to the Reality Store event.

Session 1

Ages 13-18



TIME
60 minutes



SIZE
20
Standard Version
10-50
Stand-Alone Version



HANDOUTS
My Reality Store Experience

Teen Personal Finance Guide:

My Future Self Form (Standard Version)

Supplies Needed:

- Pens or pencils for each teen

Links to Resources

- None

Social-emotional Skills

- Goal-Setting
- Planning
- Evaluating

Financial Literacy Skills

- Money Management

Key Terms

None

Session Two: Reality Store Revisited

Session Objective: Teens reflect on the decisions that they made in Reality Store, and the impact of these decisions on their future.

Preparation

- Ensure teens have completed Reality Store.
- Print enough copies of My Reality Store Experience for each teen.

STANDARD VERSION

- Use this session during your next scheduled Money Matters session for teens to reflect on their experience and use what they learned throughout the rest of the Program.
- After this session you will continue to facilitate Money Matters and move into Unit 3.

Warm Welcome: (2 minutes)

- Greet teens by name as they enter. Engage in meaningful conversation with teens.

Community Builder: Quick Reflection Reality Store (5 minutes)

- **Say**, “I’m sure you had a blast at Reality Store.”
- **Say**, “In one sentence share your most memorable or fun part of Reality Store.”
- **Allow** each teen to respond.
- **Ask**, “In one sentence what was your biggest “aha” moment in Reality Store?”
- **Allow** each teen to respond.
- **Ask**, “In one sentence, what was the most challenging part of Reality Store?”
- **Have** each teens go around the room and share their word.

STANDARD VERSION

- **Say** “In Unit 3 of Money Matters we are going to fast forward even further into the future, and think of your lives later in your 20s just like in Reality Store.”

Session 2

Ages 13-18

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Group Collaborative Review: (2 minutes)**STANDARD VERSION**

Reference the Group Agreements for this program or your program area to remind youth of their commitment to one another. Use the following prompts to review the Agreements with your group:

- **Ask**, “Does everyone commit to our Agreements today?”
- **Ask**, “Is there anything we need to add?”
 - › Youth who joined after the Group Agreements can add their ideas or sign the Agreements.

STAND-ALONE EVENT

Reference the group agreements that you created in the “Reality Store Planning” session:

- **Ask**, “Does everyone commit to our Agreements today?”
- **Ask**, “Is there anything we need to add?”
 - › Youth who joined after the Group Agreements can add their ideas or sign the Agreements.

Main Activity: Reality Store Revisited (20 minutes)**Introducing Teens to the Activity**

- **Say**, “By going through the Reality Store experience, you’re wiser, have learned more about life, and can reflect on the financial decisions that you made.”
- **Divide** teens into three or four small groups depending on your group size.
- **Say**, “In your small groups you will go through three five minute rounds where you reflect on the different decisions that you made in Reality Store and the impact of your decisions.”
- **Say**, “You will have the opportunity to give each other advice on strategies that could have changed your outcomes in Reality Store. Your advice can be helpful and passed on to any teen, even someone who didn’t get to attend Reality Store.”
- **Say**, “I will pass out a handout to help you reflect on the questions.”
- **Say**, “Some of you discovered strategies during Reality Store that helped you with your spending. Your choices for the type of car you bought or housing you chose might have changed the outcomes. During this reflection activity you will share with your group your reflections and strategies from Reality Store.”

Session 2

Ages 13-18

Session 2

Ages 13-18

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Step-by-Step Directions

Step 1: Career and Salary

- **Ask** the first question on the handout, “How did your career and salary influence the decisions that you made during Reality Store?”
- **Direct** teens to share decision making strategies they could have used to change or improve their outcomes in this area or strategies that worked well.
- **Give** teens 3 minutes for discussion with their group.
- **Have** each group share one of their strategies.

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Step 2: Prioritizing Spending

- **Say**, “Now think about the spending decisions you made in Reality Store.”
- **Ask** “What type of spending decisions did you make at the beginning in order to stick to your budget and prioritize wants and needs? As Reality Store progressed, what kinds of changes did you have to make to your plans to stay within your budget?”
- **Direct** teens to share decision making strategies they could have used to change their outcomes in this area or strategies that worked well.
- **Give** teens 3 minutes for discussion with their group.
- **Have** each group share one of their strategies.

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Step 3: Life's Unexpected

- **Say**, “Everyone had the chance to visit Life's Unexpected Station. This station gave you a wildcard event that either helped your financial life or gave you an obstacle to overcome.”
- **Ask**, “How did the Life's Unexpected Station impact the decisions you made around spending, saving, investing and insurance? After unexpected events happened, how did you change any of your strategies?”
- **Direct** teens to share decision making strategies they could have used to change their outcomes in this area or strategies that worked well.
- **Give** teens 3 minutes for discussion with their group.
- **Have** each group share one of their strategies.

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Step 4: Reality Store Advice

- **Say**, “You are going to help out a group of teens who are about to go through Reality Store for the first time.”
- **Say**, “In your same groups select a presentation style to give advice to the group of teens.”
- **Direct** teens to select one presentation style:

- › Create a short skit
 - › Create a song or rap
 - › Create a dance
 - › Write a short poem
 - › Create a poster and slogan
 - › Create a graph or flow chart
- **Give** each group 10 minutes to prepare a 1-2 minute presentation where they will give this new group advice to help them make wise financial decisions and prioritize needs as they go through Reality Store.
 - **After** 10 minutes have each group give their presentations.
 - **Direct** the rest of the large group to act like the teens who are receiving their advice and ask questions or make comments after each presentation.

Youth Reflection: (10 minutes)

STANDARD VERSION

- **What?** – What did you learn about money management during Reality Store?
- **So What?** - How did Reality Store help you make decisions about reaching the goals of your Future Self?
- **Now What?** - What is at least one strategy that have you learned from Reality Store, or from the advice that you were given that you can use to help you reach the goals of your Future Self?
- **Have** teens turn to Reality Store Reflection in the “My Future Self Form” in their teen personal finance guide and complete the section:
 - › Reality Store Reflection
- **Tell** teens they have 5 minutes to complete the section and make any changes they may have to their goals.

STAND-ALONE EVENT

- **What?** – What did you learn about money management during Reality Store?
- **So What?** - How did Reality Store help you make decisions about reaching your personal goals and achieving your future plans?
- **Now What?** - What is at least one strategy that have you learned from Reality Store, or from the advice that you were given that you can use to help you reach your personal goals?

Session 2

Ages 13-18

Recognition: (1 minute)

- Have teens share what they liked about each other's presentations.

Closing and Transition: (2 minutes)

- Ask teens to clean up the space and be sure to put all the materials in designated spaces.
- Provide teens with clear instructions for the transition to their next program area or activity.

Session 2

Ages 13-18

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