



Local Extension agents or specialists organize and deliver the workshop, engaging volunteers from a range of professions, such as teaching or banking, to staff stations where students learn about different financial topics.

Welcome to the Real World!

Ready to host?
Want to learn more?

Contact your local Extension office. Phone numbers, email, and physical addresses are listed at <http://extension.msstate.edu/county-offices>.



<http://extension.msstate.edu>



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M1656 (03-19)

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Produced by Agricultural Communications.

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Extension Service of Mississippi State University, cooperating with U.S. Department of Agriculture. Published in furtherance of Acts of Congress, May 8 and June 30, 1914. GARY B. JACKSON, Director

Help young people gain
the financial education they need.

Host the
Welcome to the
Real World!
simulation workshop!



Welcome to the Real World!



At different stations staffed by community volunteers, young people learn about money management.

Young people receive assigned jobs, spend their income, register their expenses, and update the balances of their checkbooks.



When participants run out of money, they get a second—or third—job!



Through **Welcome to the Real World!** young people learn

- how spending influences quality of life.
- how education impacts income.
- how budgeting—and planning—can increase available money.

Each young adult is assigned an educational level, job, marital status, and children.

Once “payday” comes, young people discover they have many expenses to cover:

- cell phones
- childcare
- clothing
- credit card debt
- emergencies
- entertainment
- groceries
- healthcare
- housing
- insurance
- internet
- personal care
- savings
- taxes
- transportation
- utilities

Young people move around the stations, spend their money, and talk about their financial decisions.

Young adults want to spend money on the things they want, but **Welcome to the Real World!** shows them what’s realistic and how to balance wants with true necessities.

Young adults need to know how to manage their money before graduation.



Schools, business leaders, or community organizers can host the fun, engaging, real-life simulation workshop

Welcome to the Real World!

Schools and leaders can make the program fit their needs.

POSSIBLE VARIATIONS

1-hour workshop

Community volunteers

Supplemental worksheets

3-hour workshop

Experienced educators

Additional classroom instruction

Full-day workshop

Combination of staff

Budgeting approaches