

# Host the “Welcome to the Real World!” simulation workshop!



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## Help young people gain the financial education they need.

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

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.

Ready to host? Want to learn more? Contact your local Extension office.



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