



Communities
In Schools

Marietta/Cobb County

Reality U Sneak Peek



Did you know that every 9 seconds, a student drops out of school and into an uncertain future? Many times, the student is making that decision without understanding the longer-term consequences of his or her choice – that most dropouts earn significantly less income than their counterparts who finish school and the majority will never enter the workplace at all. Ultimately, we all pay the price for this lack of academic achievement as business owners, community members and taxpayers.

One program that opens the eyes of Cobb County students to the effects of not completing high school is Reality

U. This one-day financial literacy and life skills event is designed to help students understand some of the “realities” involved in preparing for adulthood. At Reality U, students are provided an adult scenario complete with family status, occupation and net monthly income. During the fast-paced, hand-on exercise, students visit a variety of booths to “purchase” housing, transportation, communication services, child-care, food, utilities, insurance, etc. When the students see how far their income does or does not stretch, it is a dose of reality. Ultimately, Reality U helps students make a direct connection between the choice of staying in school and success and financial stability in life.

Volunteers are needed to run each booth. No experience or special skills necessary. Brief training provided at the event and then the fun begins!



Here's a “peek” of what happens at Reality U...

DAY OF THE EVENT - STUDENTS VISITING BOOTHS

After the overview, students will begin to visit booths. They are not required to visit the booths in any particular order.

Housing:

Students choose housing from a selection of currently available apartments and houses. Here they must decide whether to rent or own; as well as handle monthly mortgage/rent payments.

Transportation:

Students choose from a variety of transportation options, including an old Jeep, a new BMW, a used Honda, and a bus pass. The price of gas is factored into monthly car payments, and trade-ins are possible for a 'small' fee.

Insurance:

Students must roll dice to determine driving records before they buy vehicle insurance. Life insurance is also discussed and may be purchased here. Health insurance is purchased at the medical booth.

Child Care:

Students decide how they will care for the children requested in their surveys – relatives are not an option. Costs are based on type of child care and number of children in care. Additional options for students in a lower income bracket are also available.

**Banking:**

Students are encouraged to save for emergencies but are not required too. Students may choose to open a savings account, CD or IRA. Students who selected post secondary education will be assigned college loans. Volunteers will coach students to select payment plans that work best for them.

Supermarket:

Students will purchase food items for themselves and their families. Prices are based on food preferences, family size and ages of children. Volunteers will determine the category (thrifty, moderate or liberal) that's appropriate for the student based on their Lifestyle Survey (family size and ages of children).

Please contact us to volunteer!
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