

“Reality Check”

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“No, I refuse to pay that much to Uncle Sam”! “Do I have to go to every booth”? “I want to keep my money”! “I don’t want to pay bills” are just a few comments made by McKissack Middle School 8th grade students as they participated in the “Reality Check” Simulation. The “Reality Check” Simulation identifies the financial responsibility that is associated with adulthood. It teaches students the importance of managing money and how to properly provide for themselves, as well as a family. It is a hands-on, real life simulation which gives the students an opportunity to experience their future in a fun and exciting way. The students are encouraged to make healthy and wise lifestyle choices similar to those that adults face on a daily basis.

The “Reality Check” Simulation was conducted by the University of Tennessee/Tennessee State University Cooperative Extension 4-H Program as a part of the McKissack Middle School Mentoring Program. Volunteers from the Academic World, Business Community and Tennessee State University Organizations worked the booths.

The students received an orientation prior to going through the “Reality Check” Simulation in order to be prepared for the exciting experience. During the orientation the students were given a sheet called KIP (Knowledge Is Power) which defines the different types of choices in higher education and provided some scholarship sites to visit. The students were informed that a good career has to be based not just on aptitude (natural ability). The students were also informed that it is important to do their best in all subjects because all classes are needed to further their education. The students envisioned their future life by imagining that they were 25 years old and the sole provider for their household and then completed a few questions of what they will have and do.

“Reality Check” Simulation-the real life experience began by choosing a “Pull Your Life” card that gives the career, the level of education completed, a yearly salary and a family situation. They also received a set of checks and a check register and were taught how to write a check and how to balance a check register.

After reading and making decisions on how to care for their situation, the students were ready. Everything is off to a good start until they have to pay Uncle Sam. Of course, we know that Uncle Sam (taxes) gets his money before we do. Using a chart the students had to calculate according to their monthly income and dependents as to how much money Uncle Sam will get out of their monthly salary first. Most of the “Pull Your Life” cards have a working or non-

working spouse with 1 to 3 children and a couple of the cards have 4 or 5 children. It got interesting as the students went from booth to booth taking care of their responsibilities. They had to make decisions on housing, food, utilities, clothing, insurance, health/beauty, child care, entertainment, transportation, bank, crystal bowl (life's unforeseen happenings) and SOS (part time jobs).

Comments of what some students said they learned from the experience. 1) "I learned what parents have to go through for us. Thank you for getting me prepared". 2) "I learned how to write a check and about taxes". 3) "I learned that getting an education is very important". 4) "Paying bills is not easy". 5) "How to be on a budget". 6) "My parents are on a budget and I can't always have what I want". 7) "How to manage my money". 8) "Now I see what my mother has to go through". 8) "How education affects your lifestyle".

While having fun, approximately 100 students utilized many life skills such as reading, math, critical thinking, decision making and character building. It also brings awareness to the importance of staying in school, doing well in their school subjects and getting more education after school.