

Get Real— HERE'S THE DEAL!

Station Exhibit Facilitator Guidelines

Station Supplies:

- Pens
- Colored Felt tipped pens or stamps
- Calculator
- Note Paper

It is your responsibility to sell goods or services to the participant to fit the needs of their income and family size. Be an aggressive salesman and offer them the biggest and the best so that they will have temptations to spend. Hopefully, they can say no and choose a route that fits their budget. (Ex: Try to get them to purchase multiple meals at the mall and several entertainment packages.) The participant must purchase the appropriate size to fit their family. (Example: A buyer with 4 children can't purchase a 2-bedroom home or buy a sports car that will only carry 2 people.)

Collect a check from the participant and then initial the back of the transaction register. Make sure that the check has been properly written. Encourage the students to balance their checkbooks as they go.

Each participant will conduct business at every station except Child Care Guidance & Development. Participants who do not have children will not visit the Child Care station. Participants must secure transportation and housing before going to the Protecting Your Assets exhibit.

University of Arkansas, United States Department of Agriculture and County Governments Cooperating
The Arkansas Cooperative Extension Service offers its programs to all eligible persons regardless of race, color, national origin, religion, gender, age, disability, mental or veteran status, or any other legally potential status, and is an Affirmative Action/Equal opportunity Employer.



Notes to Exhibit Facilitators

Basic Nutrients

When the participant comes to your exhibit, check their income level to see if it meets the guidelines for the Supplemental Nutrition Assistance Program (SNAP). They don't have to use the food stamp choice, but should be aware of the option. Ask them what they like to eat and have them look at all plans. Price is based on the plan they choose and the total number of family members. Ask for a check in the amount that fits their family size and their food preference. Initial the section of the back on the transaction register for Basic Nutrients.

Child Care Guidance and Development

If a participant does not have children, the facilitator will initial the back of the transaction register that will show that the station is complete. For participants who have children, find out the ages of children in the family. Based on the age of the child or children; offer private child care, day care or after school care. Try to interest the participant in swimming lessons or gymnastic lessons for the children. Total all services and give the participant the amount so that they write one check. Initial the section on the back of the transaction register for Child Care Guidance and Development.

Comfortable Living

When the participant comes to your exhibit, check their income level to see if it meets the guidelines for a housing subsidy. Check the family size so that the participant secures a dwelling large enough to accommodate the children. Children of the same gender may share a bedroom. Children not of the same gender must have separate rooms. Participants can rent or buy. They have the option to purchase new furniture or use the furniture that they or a family member already own. Total the cost of housing and furniture to give the participant the amount so that they write one check. Initial the section on the back of the transaction register for Comfortable Living. Remind the participant to visit the Transportation Station before going to Protecting Your Assets. Record their purchase on the housing and transportation card. Remind them to go purchases utilities.

University of Arkansas, United States Department of Agriculture and County Governments Cooperating
The Arkansas Cooperative Extension Service offers its programs to all eligible persons regardless of race, color, national origin, religion, gender, age, disability, mental or veteran status, or any other legally potential status, and is an Affirmative Action/Equal opportunity Employer.



Entertainment Extravaganza

Participants must make at least one purchase. However, encourage them to do some spending. Remind them that they are making all entertainment purchases for the month and can also plan a vacation. If they want an upcoming party, let them choose the price that they will spend per person (from \$12 -\$20 per person). When offering a vacation, they will pay only one monthly payment rather than the entire cost of the vacation. Interest them in one or more family movie, profession sporting event or concert. Ask them if they or another family member have a hobby that requires supplies or other expenses. They pay \$20 for each hobby. The least purchase a participant can make is a movie rental. Add up the combined total for all purchases and ask for one check in that amount. Initial the section on the back of the transaction register for Entertainment Extravaganza.

Has It All Mall

All participants must purchase clothing for the family. They can choose between the designer clothing and the outlet clothing. Purchasing restaurant meals, books and music is optional. Encourage them to eat out, purchase books and magazines. Remind them that this is for an entire month. Ask if they wouldn't like to eat out at least once a week. Add up the combined total for all purchases and ask for one check in that amount. Initial the section of the back on the transaction register for Has It All Mall.

It Could Happen

At this exhibit, participants draw from a stack of cards to find out if they will make a deposit to their account or need to pay for an unexpected expense. Take the card back from the participant and put it back into the mix. If the participant needs to pay, take the check. Initial the section on the back of the transaction register for It Could Happen.

Mirror Mirror:

Participants choose to purchase from either the low cost or the moderate cost household and personal grooming items. They will pay the appropriate amount based on their family size. Encourage participants to purchase dry cleaning and extra services such as manicures, pedicures or spa treatments. Add the combined total for all purchases and ask for one check in that amount. Initial the section on the back of the transaction register for Mirror Mirror.

University of Arkansas, United States Department of Agriculture and County Governments Cooperating
The Arkansas Cooperative Extension Service offers its programs to all eligible persons regardless of race, color, national origin, religion, gender, age, disability, mental or veteran status, or any other legally potential status, and is an Affirmative Action/Equal opportunity Employer.



Money Counts

At this exhibit, participants will draw from an array of credit cards. They will make the minimal payment. They can also open a savings account with a minimum deposit of \$25 or a money market savings account with a \$50 minimum deposit. Total all accounts and have the participant write one check. Initial the section on the back of the transaction register for Money Counts.

Moving on Up

Encourage participants to pursue education. Talk to them about some of the educational opportunities listed on the exhibit. Ask them if they have made higher education plans. Ask them to tell you about their present job and income. The participants will each draw an education card. All of the education cards are positive. The idea is to leave them with a very positive association with education. The participant will be able to record a deposit in their transaction register. Initial the section on the back of the transaction register for Moving on Up.

Protecting Your Assets

Ask the participant for their housing and transportation card. The card shows the purchases that they have made that will need insured. From that information, you will be able to total their home and auto insurance. Their health insurance is covered with their job and they have already taken care of that with their initial deductions. Try to sell them life insurance for both themselves and their spouse. You might also sell life insurance for each of the children. Total all accounts and have the participant write one check. Initial the section on the back of the transaction register for Protecting Your Assets.

University of Arkansas, United States Department of Agriculture and County Governments Cooperating
The Arkansas Cooperative Extension Service offers its programs to all eligible persons regardless of race,
color, national origin, religion, gender, age, disability, mental or veteran status, or any other legally
potential status, and is an Affirmative Action/Equal opportunity Employer.



Transportation Station

When working with the participant, you will need to find out their family size. The transportation choice should be adequate to accommodate all family members. They may choose to purchase a new or used auto, purchase a new bike, or buy a pass for public transportation. Try to sell them an additional auto for their spouse. Total all purchases and have the participant write one check. Initial the section on the back of the transaction register for Transportation Station. Remind the participant to visit Comfortable Living before going to Protecting Your Assets. Record their purchase on the housing and transportation card.

Utility Connection

Ask the participant if they have secured housing. This must be done before purchasing utilities. Start by selling the package to the participant that includes gas, electricity, water, sewer and garbage for a single price based on whether they live in a house or apartment. From this point, try to sell home and cell phones. Ask if they also need a cell phone for their spouse. Try to interest the participant in Direct TV or cable, home security, internet service and all the extras. Add up the combined total for all purchases and ask for one check in that amount. Initial the section on the back of the transaction register for Utility Connection.

University of Arkansas, United States Department of Agriculture and County Governments Cooperating
The Arkansas Cooperative Extension Service offers its programs to all eligible persons regardless of race,
color, national origin, religion, gender, age, disability, mental or veteran status, or any other legally
potential status, and is an Affirmative Action/Equal opportunity Employer.