

FEDERAL RESERVE NOTE

TAKE IT ANYWHERE MOBILE FINANCIAL LITERACY SIMULATION

\$URVIVING IN THE REAL WORLD SIMULATION

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PRESENTED BY

THE BIG INSTITUTE

Dear Potential Partner,

Thank you for your interest in bringing Surviving in the Real World (SITRW) to youths in urban and low income communities. Surviving in the Real World is the *First Mobile Micro-City* that can be brought into schools and youth organizations worldwide. It is a pop-up financial literacy simulation that mirrors real-life experiences in a format so creatively orchestrated that youths have wanted to go through it again to change the outcome of their simulated lives.

Many students do not know what awaits them beyond high school. The simulation provides students with a real world prospective on how choosing the right or wrong career affects their livelihood. Today's school curriculum are missing financial literacy, which is a crucial component to understanding and managing finances. The goal of the simulation is to prepare students for the world outside of the classroom and become "financially empowered".

Our curriculum and simulation address the social culture mindset of urban communities living in poverty. It is designed for students to evaluate their household's daily decisions that keep them in poverty. Our goal is to change the current cultural values by elevating the student thinking and behaviors. We are exposing students to opportunities that will create wealth, financial autonomy, and build thriving communities.

Surviving in the Real World has 14 micro-enterprise stations that simulate real world financial decisions. It is a micro-city where students learn through simulated activities how credit, career, and income dictate their lifestyle. Students randomly draw their credit score, household size and career and receive a monthly salary of their *net pay*. Students go to the bank to cash their check, then their simulated life begins. The simulation mirrors real world experiences of hardships, tough choices, lifestyle, family and decisions that will affect the quality of their lives short and long-term.

Our mission is to educate students through the SITRW simulation in communities throughout the country. Of course, there are similar financial literacy programs, simulations and resources currently being administered throughout our country. However, SITRW has a unique advantage of being *mobile* and has a creative spin that is unlike any existing model. With this ability, we can reach more students and provide an experience that will make an indelible impact on their lives.

We are hoping your company will play an instrumental role in purchasing or sponsoring a school, classroom, grade, youth organization workshop, or adult workforce development program. It is impossible to reach our goal without your support. Thanks to your generous donation, we will be able to impact one life at a time through Surviving in the Real World.

Sincerely,

A handwritten signature in black ink that reads "Laketa Dumas". The signature is fluid and cursive, with a large loop at the end.

Laketa Dumas, Founder
www.thebiginstitute.org

Problem

Financial Literacy is a taboo topic in many households across America. Junior Achievement states, "eighty-four percent of teens reported looking to their parents for information on how to manage money. But thirty-four percent of parents says their family's approach to financial matters is to not discuss finances with their children and "let kids be kids." According to Daily Finance, only five percent of Americans were taught about money by a teacher. Forty percent of Americans said they would give themselves C's, D's and F's on their grasp of personal finance concepts. Conversely, eighty-five percent of American parents believe that financial education courses should be a requirement for high school graduation. Fifty-two percent of teenagers want to learn more about money, and they are most interested in budgeting, saving and investing.

Studies from organizations like the Jump Start Coalition indicate that the average American does not have enough financial education, or at least does not understand how to apply this knowledge in the real world.

Addressed Problem

Many students think completing high school or going to college is a waste of time. Surviving in the Real World will provide students an actual experience on how a career, credit score and family size will affect their livelihood. Finally, students will be able to make that real-world connection on how the importance of an education and pursuing a career are vital for financial stability. In addition, students will learn how to manage their money now and in the future.

Students will come away from the simulation with crucial life lessons to help them rethink the value of an education.

Target Audience

Students ages 9-18 will benefit greatly from the experience. Middle school students ages 9-13 will be exposed early to life challenges and the importance of completing high school. Thirty-six percent of ninth graders drop out each year. Students ages 14-17 are high risk for high school dropout. There are 3,030,000 student dropouts each year and 60% are African-American. Our purpose is to help reduce the dropout rate and to inform and educate students on making smart decisions to provide financial stability for years to come.

Simulation

Surviving in the Real World has 14 micro-enterprise buildings that simulate real-world financial decisions. Students will randomly draw their credit score, household size, and career. They will receive a monthly salary of their net pay. Students will go to the bank to cash their check and then their life begins. Students will go through the real-world experience of making decisions as it relates to their credit, household size and career.

Evaluation

At the end of the Surviving In the Real World Simulation, we conduct a one-on-one survey with each student called "Did You Survive? During this survey, students answer multiple choice questions on how the Surviving In The Real World Simulation affected their livelihood and what lessons they learned that will prepare them for the "real world." The organization receives a collective generated feedback spreadsheet of their students' responses to use for their own data.

Post Assessment

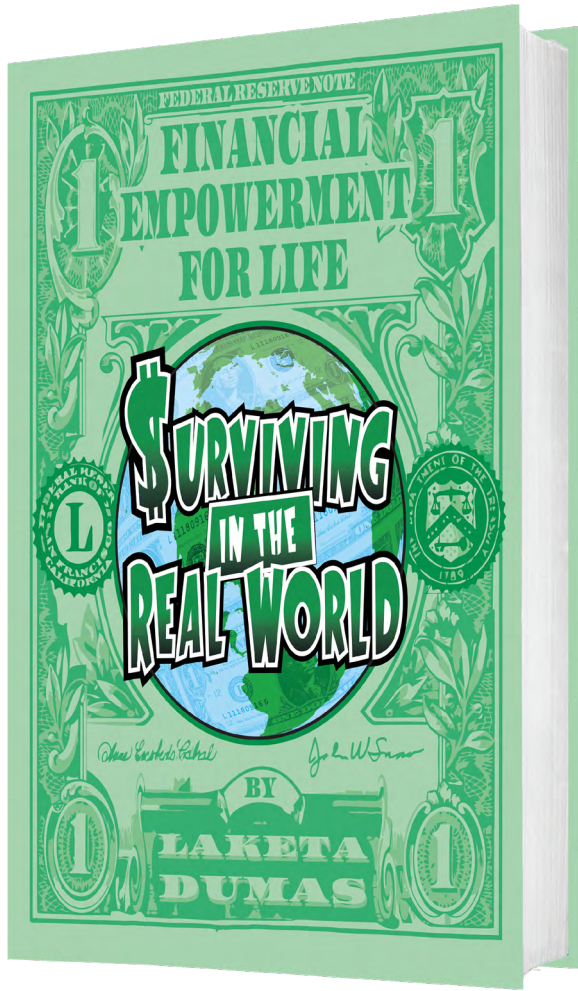
We provide teachers with a follow-up assignment that asks students to document their experience in the simulation. Once completed, each student can then share what they learned with their peers and family.

Keepsake

Students will have the opportunity to take photos as a keepsake of their experience.

All photos are digitally sent to the school for students to download on their devices.

Surviving In The Real World Financial Literacy Curriculum



SITRW Curriculum

Before The Simulation

Students experience a comprehensive financial literacy lesson. The lessons are based on Real World Scenarios.

There Are Eight Modules:

- 1- Budgeting
- 2- Banking
- 3- Credit
- 4- Credit Cards
- 5- Credit Scores
- 6- Interest Rates
- 7- Insurance
- 8- Investment

SITRW and Curriculum Package

1. Each student will complete their module on the Do It BIG Academy website.
2. Virtual teacher training.
3. Money Talk Financial Literacy videos.
4. Each student experiences an one-hour SITRW simulation.
5. Each student has an one-on-one evaluation of their experience.
6. SITRW Certificate of Completion for each student.
7. SITRW volunteers set-up and operate the simulation at your “anywhere” location (Detroit and limited Metropolitan areas)
8. Online Pre and Post Test (Evidence Based Results)

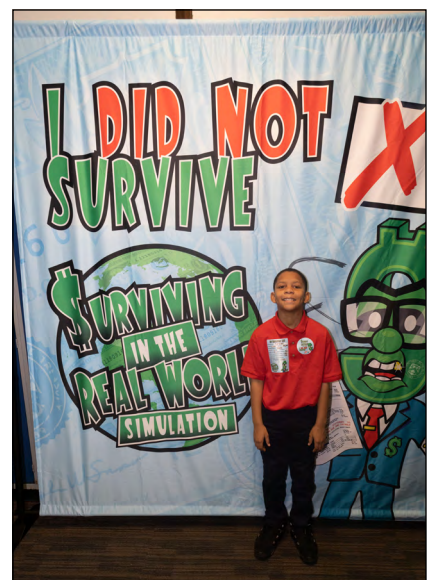
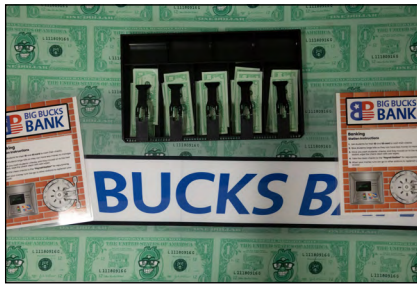
Career Navigation

13 Step Journey. After the SITRW Simulation

1. Turning Your Passion Into Skills
2. Career Research
3. Courses Preparation
4. College Cost Research
5. Scholarships
6. Dual Enrollment
7. Financial Aide
8. Student Loans
9. Resume
10. Internship
11. Interview
12. Visualize Your Future
13. Goal Setting

SITRW and Career Navigation is sold separately on the Do It BIG Academy website.

www.doitbigacademy.com



Types of Sponsorships or Purchases

Selection A

Classroom Package and Surviving In The Real World Simulation (Budgeting Curriculum)

\$12,600 for 180 students \$70 per student

\$8400 for 120 students \$70 per student

\$4200 for 60 students \$70 per student

Note: We require a minimum of 12 volunteers from your organization to assist at the simulation stations. There is a minimum requirement of 60 students; if you have less than 60 students, your organization will still have to pay the minimum amount.

Surviving In The Real World Simulation Only (No Curriculum)

SITRW Team Set-up and Assist Operating The Simulation At Your "Location" (Detroit and limited Metropolitan areas)

\$7200 for 180 students \$40 per student

\$4800 for 120 students \$40 per student

\$2400 for 60 students \$40 per student

Note: We require a minimum of 12 volunteers from your organization to assist at the simulation stations. There is a minimum requirement of 60 students; if you have less than 60 students, your organization will still have to pay the minimum amount.

Bring Financial Literacy and Career Navigation to the Classroom
Curriculum Sponsorship Through Do It BIG Academy Online Courses

Courses are \$30

\$5400 for 180 students \$30 per student

\$3600 for 120 students \$30 per student

\$1800 for 60 students \$30 per student

\$900 for 30 students \$30 per student

Purchase Surviving In The Real World Entire Simulation (Take It Anywhere) \$58,000

The Organization or School Operates the Simulation

Package Include: 200 student licenses, SITRW Budgeting Curriculum on Do It BIG Academy, Money, 14 SITRW Micro-City Expandable Table Covers, 8 Backdrops, Career Books, Housing, Career, Credit, Household, Grocery Store, Calculators, Buckets, Reusable Dry Erase Profiles, Checks, Grocery, Dry Erase Boards, Portable Container for Simulation, and much more. The entire SITRW simulation is reusable, and sets up in two-three hours.

Our team will help you coordinate your first event utilizing our logistics guide. In addition, we will come to your organization to assist your team on the day of the event with setup and execution. We want to ensure your first launch day is successful. Our prices are limited to travel in the U.S.

Surviving In The Real World Simulation builds community engagement and is a great way to raise money for your organization's expansion.

Note: There is no customization. Surviving In The Real World Simulation is registered with the Library of Congress and Trademark with USPTO.

Sponsor Benefits

1. Customize company's sponsored video with the simulation being administered at the sites.
2. Showcase your sponsor video on the BIG Institute website.
3. We will provide a flyer for your event, and a Youtube video for you to share on your company's social media platform.
4. Data Report on the impact results of the simulation at your sponsor sites location.
5. Bring your staff to assist in running the simulation to build relationships and corporate social responsibility.

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