

\$URVIVING IN THE REAL WORLD SIMULATED WORKSHOPS

BY LAKETA DUMAS



CREDIT SCORE
LIFE STYLE



GROW
YOUR
MONEY

HOUSING
INTEREST
RATES

VISUALIZE
YOUR FUTURE

BUDGETING

NEEDS AND
WANTS

WHAT DO YOU
VALUE

\$URVIVING IN THE REAL WORLD SIMULATED WORKSHOPS

AGES 7+

INTERACTIVE FINANCIAL LITERACY ACTIVITIES

Surviving in the Real World Simulated Financial Literacy Interactive Workshops is a program designed to change the mindset of students living in poverty or unaware of the challenges they may face in the “real world.” These workshops help students make better financial decisions, build wealth, and become economically empowered. By engaging in hands-on activities, students can assess their financial readiness and determine whether their choices have brought them closer to financial success or poverty. The program consists of eight workshops, which are: **(1)** Budgeting, **(2)** Credit Lifestyle, **(3)** Grow Your Money, **(4)** Interest Rates (home), **(5)** Interest Rates (car), **(6)** Needs and Wants, **(7)** What Do I Value, and **(8)** Visualize Your Future.

The workshops are 60-75 minutes long and can be brought to classrooms and youth organizations. They are great plug-in programs to enhance schools’ and youth organizations’ offerings and meet financial literacy requirements.



WORKSHOP 1

BUDGETING



Managing Your Money

“Budgeting”– Each student will receive a predetermined amount of money to spend, and they will participate in an exciting and engaging activity designed to put their decision-making skills to the test. The activity will involve visiting ten different stations, each with a unique set of items to purchase.

At each station, the students will have to evaluate the available products and determine which ones they want to purchase with their budget money. The students will need to carefully consider each item’s value, quality, and price before making a purchase. They will have to decide whether they want to spend all their money at one station or spread it out across multiple stations.

The activity will provide an excellent opportunity for the students to hone their budgeting and decision-making skills while having fun at the same time.



WORKSHOP



NEEDS & WANTS

Disney World?

\$1000 iPhone?

groceries?



What Do I Need Or What Do I Want?

“Needs and Wants”– is an interactive activity that is aimed to teach students about financial decision-making in a comprehensive manner. The activity is designed to be a hands-on experience, where students visit different stations and engage in an exercise where they have to choose between a need and a want. The aim of this exercise is to demonstrate to students that every financial decision they make has a long-term impact on their financial well-being.

Throughout the activity, students are encouraged to reflect on their spending habits and to think carefully about their financial choices. They are taught to distinguish between needs and wants and to prioritize their spending accordingly. They are also introduced to the concept of opportunity cost, which highlights the fact that every financial decision involves a trade-off.

By the end of the activity, students will have a better understanding of how to make wise financial decisions. They will have learned to consider the long-term impact of their financial choices and to make informed decisions that will benefit them in the future. Students will be equipped with the skills necessary to make sound financial decisions that will help them achieve their long-term financial goals.

dinner with your family?

\$200 phone?

cable?

Jordans?

Nike?

paying rent?



CREDIT SCORE LIFESTYLE



How I Am Living Based On My Credit?

“Credit Life Styles”– is an interactive activity designed to help students comprehend the significance of credit scores and how they can impact their day-to-day life. During the session, each student will randomly draw a credit score that will determine the financial status they will have to manage. They will then receive a credit report that outlines their monthly financial activities, including their credit utilization, payment history, and credit inquiries.

Through this activity, students will learn that credit scores are based on a grading system similar to the one used in report cards, where a higher score indicates excellent creditworthiness. Additionally, they will understand that credit scores can affect their ability to secure loans, rent an apartment, or even get a job.

The purpose of *“Credit Life Styles”* is to empower students with the knowledge and skills necessary to manage their finances responsibly and build a strong credit history. By the end of the activity, students



WHAT DO YOU VALUE?

Show Me What Do You Value?

“What Do I Value?” is an engaging and interactive exercise specifically designed to help students explore and reflect on their personal values. The activity involves visiting several stations, each presenting different items and scenarios that represent various things a person may value.

This exercise aims to encourage students to think deeply and critically about their priorities and values, and helps them identify what they consider to be most important.

The activity also encourages students to consider how their values influence their decisions and actions and provides them with a better understanding of themselves, their beliefs, and what motivates them. Upon completing the activity, students will have a clearer sense of what they value and why, which can help them make better decisions and navigate life with greater confidence.



LOOKING RICH?

WEALTH CREATION?

A green dollar sign with a small green plant growing out of the top of it.

GROW YOUR MONEY

Let's Build Wealth

"Grow Your Money"– Students will learn how to invest wisely by creating a diversified stock portfolio. They will have the opportunity to visit multiple stations and carefully evaluate each investment option, taking into account the risks, benefits, and potential returns. At the beginning of the activity, each student will receive money to invest. Throughout the process, they will keep track of their investment choices on an activity sheet, documenting the reasoning behind each decision. By the end of the activity, students will have gained valuable insights into the world of finance and investment, as well as develop the necessary skills to make informed investment decisions.

By the end of the activity, students will have gained valuable insights into the world of finance and investment. They will have learned how to create a diversified portfolio, which involves spreading investments across different sectors, industries, and asset classes to reduce risk. They will also have developed the skills needed to make sound investment decisions, such as how to evaluate companies and industries, and how to read financial statements.

Overall, this activity will provide students with a hands-on experience in the world of finance and investing, helping them to become more financially literate and prepared for their future.



INTEREST RATES (HOME)



How Your Credit Score Affects Your Interest Rate

“Interest Rates” (Buying a Home)- students will learn about the process of buying their first home. Students will also learn about the importance of credit scores in determining their interest rates and monthly payments. They will be taught about the factors that affect their credit scores and how to improve them.

As part of the course, the students will receive a specific amount of money to cover their housing expenses. They will learn how to make twelve payments on their mortgage and how to calculate their monthly payments.

If there is any money left after making their monthly payments, the students will learn how to deposit it into a savings account. The instructor will explain the importance of saving money and how it can help them in the long run.

By the end of the course, the students will have a clear understanding of the home-buying process, credit scores, mortgage payments, and savings.



INTEREST RATES (CAR)



How Much Interest I am Paying On My Car Loan?

“Interest Rates” (Buying Car)– Students will visit the payment center once a month to make their payments. This will give them an opportunity to observe the payment process and understand the importance of timely payments. The payment process will be explained in detail, including the breakdown of the payment into principal and interest. The students will also learn how the interest rate affects the total payment amount and the overall cost of the loan.

After making their monthly payments, the students will deposit the remaining amount into a savings account. This will encourage them to develop a habit of saving and help them understand the importance of managing their finances effectively. The students will also be taught how to calculate the interest earned on their savings and how it can contribute to their financial goals.

Throughout the exercise, the students will keep track of the amount of money they have saved and the interest earned on their savings. This will help them monitor their progress and motivate them to continue saving in the future. The exercise will provide the students with valuable financial knowledge and skills that will benefit them in their personal and professional lives.



5%
18%
22%

VISUALIZE YOUR FUTURE

My Future Blueprint

“Visualize Your Future”– Students will create a vision board presentation on the life they want to live. What type of career do you want? What does your dream career look like, and how does it make you feel? Do you envision yourself creating your own business? Do you see yourself working for someone else as part of a large organization? What is your ideal workplace? A large office complex? A small local business or perhaps a home office? What city do you want to live in? What are the places you want to visit in the world? Lastly, students will write a letter to their future selves on how they will not allow any barriers to prevent them from living the life they envision.





AWARD CEREMONY

The award ceremony is a special event where students can meet President Big Bucks and receive their certificate of completion award. Students will be interviewed and take photos with President Big Bucks during the event as a keepsake. Additionally, each student and parent will be given a financial blueprint curriculum outlining a step-by-step plan to build wealth for their family.

We aim to provide financial strategies that benefit the entire family, and we hope that they will embrace the lessons in this curriculum and apply them to their daily decision-making. Our ultimate goal is to empower families with the tools they need to achieve financial success and help shift their mindset towards abundant living. Families will learn to understand their power to achieve financial goals that can take them from poverty to prosperity.

Note:

Organizations must have completed all eight workshops in the program to be considered for an award ceremony. Those organizations that have not purchased or been sponsored for the entire program will not be eligible for the award ceremony.



LIFE STYLE INTEREST RATES

Certificate of course completion

Presented to:

The World's 1st Financial Literacy Interactive Pop Up Workshops. Established 2023



Financial Blueprint Curriculum



World's 1st

Keta Dumas

WORKSHOP PACKAGE

Workshop 'Take-Home' Package

After finishing the course, students will be awarded a certificate, a sticker, a curriculum, and a photo shoot with memorabilia picture frame. The curriculum will be divided into two parts; one for the students to learn about financial management and the other for the parents to learn how to build wealth for their household. Both the students and their parents will receive separate curricula.



Workshop and Course Completion Certificates

Simulated Workshop Course Stickers



Memorabilia Photo Frame



Financial Blueprint Curriculum



Take Home Curriculum

The Financial Blueprint curriculum is a comprehensive guide that aims to help households build wealth by creating a financial plan. It provides a step-by-step process that the student and parent can complete together as a family or individually.

This curriculum is designed to provide households with a roadmap to prosperity by achieving financial goals that can uplift the family's standard of living and promote harmonious living. The plan covers all aspects of the family's finances, including budgeting, savings, investments, and debt management.

The Financial Blueprint is not just about creating wealth; it's about achieving financial stability and security for the entire household. Following this curriculum, families can develop a solid financial foundation to help them weather any financial storm and achieve their long-term financial goals.



Folder containing Financial Blueprint curriculums for Youths and Parents



COST

The workshop price is \$40 per course per student.*

The cost covers an instructor for a group of 15 students, a curriculum, a certificate, a motivational sticker, a professional photo shoot with a memorable picture frame, all the required materials for the class, and a take-home financial blueprint curriculum for the entire family.

* Prices Are Subject to Change. Visit our Website for up-to-date pricing

Watch our Video



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