

## VOLUNTEER INSTRUCTIONS REAL LIFE #ADULTING

Welcome to REAL Life #Adulting!  
Thank you for volunteering your time and sharing your talents.

**Goal:** Students will play the game of REAL Life #Adulting while making real life decisions with their team and learning how those decisions can impact their team's finances.

**Introduce yourself and briefly share your career/education background.**

**Opening Remarks:** Tell the students this game is intended to simulate some of the “Real Life” issues that they may experience as they go through life. Explain that one of the challenges of real life is dealing with unexpected financial issues. *Some examples: a roof leak, a car that breaks down, or some other unplanned event.*

### Activity- REAL Life #Adulting Board Game

**Directions:** Divide the students so that there are approximately the same number of students at each of the tables. (Try to mix up the friend groups). The students will play this game as a team. Each team member should be assigned one of the tasks below. Depending on the number of students per team, a student may have more than one task or students may need to share a task.

- **Bookkeeper:** One student will keep track of income and expenses using the *REAL LIFE #Adulting Income and Expense Sheet*. As the team moves around the board, the bookkeeper should keep a running balance on their worksheet by adding or subtracting from their balance. **Please make sure that every income/expense/monetary transaction is recorded!** Each team will start with \$5,000.
- **Banker:** One student will handle the bank of “Real Life” money (**seven \$20,000 bills, eight \$10,000 bills, sixteen \$5,000 bills, \$1,000 bills, \$500 bills, and \$100 bills**). They will distribute and collect money from the **Team Accountant** as instructed on the game board. This student is also responsible for managing any **Bank Loans** that may be needed.
  - **Bank Loan:** If a team does not have enough cash to pay a bill or purchase an item, they may borrow money from the Bank. The **Banker** will write the amount borrowed on the Bank Loan paper and give it to the **Team Accountant**. The **Bookkeeper** should indicate the amount of the loan on the expense sheet. The team can pay off the loan at any time when they have the cash to cover it. If the loan balance has not been paid when the game has ended, the loan amount should be subtracted from the cash amount to get the total cash for the team. It is possible for a team to end with a negative balance.
  - **Starting Cash:** Give the **Team Accountant** \$5,000: five \$100 bills, three \$500 bills, and three \$1,000 bills. This will be the team's starting cash.
- **Team Accountant:** One student will handle the team's money and pay to or collect from the **Banker** as instructed on the game board. *The amount of money the team has at the end of the game should equal what is listed on the Income and Expense Sheet.*

- **Spinner:** One student will spin the spinner to determine how many spaces (1, 2, or 3) the team's token will move on the game board. This student will also roll the green die, which is used for **Option Cards**. They only roll it when instructed.
- **REAL Life Draw Cards:** One student will draw REAL Life cards when directed and read the card out loud to the group.
- **Option Cards:** One student will pick the appropriate option card as directed on the space and read the instructions out loud to the group. There are 7 different option cards: *College Costs, Home Purchase, Rental Costs, Retirement Investment Contribution, Continuing Education, Vacation, and Home Remodel*. The **Spinner** will roll the green die (1-6) to determine what option they will do and pay the amount listed for that number.

**How to Play the Game:** Start the game once all teams have tasks assigned. Each team will have a token to move around the board and should follow instructions on the spaces they land or stop on. Team members should take turns moving their token. Monitor the students as they play the game.

**End of the Game:** Stop play after 20 minutes. Have the teams count their money and total up their worksheet. Actual "Real Life" money should equal the Total Balance on the Income and Expense Sheet.

#### **Closing/Talking Points with the whole group:**

- What groups chose to pick a career vs. going to college? What happened to your earning potential?
- What groups chose to rent vs. buying a home?
- How about retirement? What groups chose not to do a 401k plan at their company? What is a 401k plan?
- Did anyone choose continuing education? What happened to your income if you did?
- Would anyone like to share an observation you had about playing this game?
- How much money did each group end with?

#### **End of the Day:**

**Put the following items in the small bin at each table:**

- **REAL Life Draw cards. Each deck has a colored dot. Ensure that each deck has all the same color before rubber banding the deck.**
- **Option Cards, Career Cards, Post College Career Cards, REAL Life money, Bank Loan papers**
- **Tokens, green die, spinner**
- **Pencils**
- **All small bins will go in the large bin**

**Put extra REAL Life #Adulting Income and Expense Sheets, Volunteer Instructions, and any other items in large bin.**

**Discard any papers that students made a mark on.**

**Thank you for making a difference today!**