



## State of West Virginia

OFFICE OF THE STATE TREASURER  
PHONE: 304-558-5000 or 1-800-422-7498  
[www.wvtreasury.gov](http://www.wvtreasury.gov)

LARRY PACK  
STATE TREASURER

STATE CAPITOL, ROOM E-145  
1900 KANAWHA BOULEVARD, EAST  
CHARLESTON, WV 25305

Dear West Virginia Educator,

Thank you for your interest in the State Treasurer's **Get a Life** financial education program. We are excited to bring this interactive experience to your students and appreciate your commitment to preparing them for a successful financial future.

**Get a Life** is a hands-on budget simulation that teaches middle and high school students the importance of budgeting, financial planning, and career preparation. Students are challenged to manage a monthly budget based on a randomly assigned career and family scenarios, while they navigate real-world expenses with the help of community volunteers. Along the way, students learn how education, income, and financial choices affect their daily lives and long-term goals.

During the 2024–2025 school year, **Get a Life** reached more than **16,000 West Virginia students in 148 schools** around the state. With your support, we are proud to expand access to meaningful, real-life financial learning opportunities.

In addition to **Get a Life**, the West Virginia State Treasurer's Office provides several savings and investment programs to the public. **SMART529** allows families to save for higher education expenses, **Jumpstart Savings** allows skilled workers to save for entrepreneurship and workforce readiness, and **WVABLE** provides savings and investment options for people with disabilities.

If you have questions about any of our programs, please contact our Financial Education Division at [financialed@wvsto.gov](mailto:financialed@wvsto.gov) or call 304-558-5000 and ask to speak to one of our financial education specialists. We look forward to working with you.

Sincerely,

A handwritten signature in blue ink that reads "Larry Pack".

Larry Pack  
State Treasurer, State of West Virginia



## Role of the Host School and School Coordinator

Thank you for your interest in hosting a **Get a Life!** event. Below are the tasks that should be completed to ensure a successful event. If you have questions, please reach out to the presenter.

### ***Scheduling the Event***

Once the Get a Life presenter has been contacted, the school coordinator and presenter will work together to discuss the date, time, number of students, sessions needed, and grade level.

### ***Making Facility Arrangements***

The Host Coordinator will arrange for the event facilities:

- reserve the location, such as a cafeteria or gym;
- arrange for the set up of 10 tables in a rectangular shape in the designated place with chairs at each table for volunteers;
- arrange for a seating area, such as bleachers, where students can sit at the beginning and end of the program for a brief discussion.

### ***Recruiting Participants***

The Host Coordinator will work to ensure principals, teachers, and students are familiar with the Get a Life program and are able to adjust the school schedule to allow students to attend the event for 1.5 hours each session. No more than 80 students per session is strongly suggested. Students must complete the pre-assessment during a classroom lesson with their teachers a few days prior to the event, as well as a post-assessment following the event.

### ***Getting Volunteers***

The Host Coordinator will recruit 16-20 volunteers to work at the stations. Parents, community leaders, and local business owners are good resources. Some student leaders, such as high school honor society members or other leadership groups, could work a few tables, but adult volunteers are best. The Get a Life presenter will have volunteers sign in, and the presenter will train the volunteers when they arrive 30 minutes before the student session begins.

The Host Coordinator will provide one staff person who will remain in all the Get a Life sessions. The hosting school will also provide teachers/staff who will help by roaming the space, helping students with math questions and supervising behavior concerns that might arise.

***The Get a Life presenter will arrive an hour before the first session and will bring clipboards, pencils, handouts for students, calculators and signs for tables. It is up to each school to decide if they are allowing students to use the calculator on their cell phones.***



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## Station Descriptions



**Level Up:** Use money saved in your SMART529 or Jumpstart Savings Accounts to further your education and level up your career.

*A representative from the State Treasurer's Office will staff this station.*



**Housing:** Students will visit this station to meet friendly agents to help them with all their housing needs.



**Cars:** Students will visit this station to meet friendly car salespeople to care for all their transportation needs.



**Insurance:** Students will visit this station to meet friendly insurance agents to take care of all their insurance needs.



**Utilities:** Students will visit this station to receive all their energy needs as well as optional services including cell phone services, cable and satellite TV service, internet, and streaming services.



**Groceries:** Students will visit this station to receive all the groceries needed for their household and plan for eating out with their families.



**Shopping:** Students will visit this station to receive all their luxury needs.



**Gas:** If you have a car, you're not going anywhere until you "Fuel Up" at the gas station.



**Doctor:** The doctor and his/her friendly staff will do everything in their power to take care of your medical, dental, and vision needs.



**The Green Reaper/Lucky Leprechaun:** He/she is the embodiment of life's little surprises: the flat tire, the broken window, the leaky roof, or winning the lottery!



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West Virginia's Education Savings Solution



## Table Setup

Level  
UP!

LEVEL UP



**HOUSING**

(2 tables if available)

GROCERIES



UTILITIES

SHOPPING



Calculators



GAS

DOCTOR



**CAR**

(2 tables if available)



INSURANCE



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**Job Description:** Prepares food and drinks; no education required, skills learned on the job.

**Minimum Bedrooms: 3**

- You and your spouse are both providing for your family.
- Your spouse is a driver for GrubHub and contributes \$10,000 annually before taxes.
- You have two children, a boy, and a girl who are both in elementary school.

Spouse's Salary: \$10,000

Household Annual Gross Salary: \$40,300

<b>State Tax</b>	\$1,255	<b>Social Security</b>	\$2,499
<b>Federal Tax</b>	\$4,836	<b>Medicare</b>	\$1,169
<b>Annual Salary After Taxes</b>	\$30,542	<b>Monthly Deductions/ Additions</b>	\$0

**MONTHLY NET INCOME: \$2,545**

### Checklist: Required Items

House: # \_\_\_\_\_ Number of Bedrooms: \_\_\_\_\_

Location: ☐ Within city limits ☐ Outside of city limits

Car: # \_\_\_\_\_ ☐ Gas/Electric for car

Insurance: ☐ Car ☐ Home ☐ Health

Utilities: ☐      Groceries: ☐      Doctor Visit: ☐

Shopping: ☐ Bedroom furniture ☐ Stove ☐ Refrigerator

**School/Organization:** \_\_\_\_\_

Station	Amount Spent	Balance
Monthly Net Income		\$2,400
House	-\$1,081	\$1,319
Car	-\$377.70	\$941.30

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## Tips for a Successful “Get a Life” Event

### Pre-Post Event Social Media Tips

- Share your post **a week before the event** to build anticipation and **soon after the event** (within a couple of days) while excitement is still high.
- Keep the description of “Get a Life” short and clear: it’s a **hands-on budgeting activity** that shows students what real-world finances look like.
- A student or teacher quote can make the post more personal and relatable.
- Please recognize the **WV State Treasurer’s Office** as a partner and tag the **WV State Treasurer’s Office (WV Treasury)** in your post. We are on **Facebook and X**.
- Share **photos** from the activity (after checking that students have media release forms).
- Highlight how engaged students were and a few key lessons they took away.
- Close by encouraging volunteers to stay connected for future events, including the school’s contact email.

### Pre-Event Tips for Teachers and Students

Have a pre-lesson on why budgeting matters, basic money concepts, budgeting goals, and “needs vs. wants.” Please have the students complete the pre-assessment to see what the students already know about budgeting.

- Give the pre-assessment a few days before the program—it sets a **baseline** of what students already know.
- The WV State Treasurer’s Office will send a **link** to your school contact—just pass it along to the participating teachers for them to provide to their students.
- Students submit online, and results go straight back to the Treasurer’s Office (so teachers don’t have to collect anything).

### Post-Event Tips for Teachers and Students

Have a discussion based on their experience after the activity and what they learned from the activity. Please have the students complete the post-assessment to see if this financial education activity was beneficial.

- Do this within a couple of days after the program so the experience is still **fresh in students’ minds**.
- Use the same process as the pre-assessment, the school contact shares the link, students complete online, and results are automatically collected.
- This step shows how much knowledge students gained and reinforces what they learned.

### Teacher/Staff Evaluation

- Please have one teacher or staff member fill out the survey shortly after the program to share their feedback.
- Teacher input is crucial—it helps improve future “Get a Life” sessions and highlights what worked well.