



VOLUNTEERS

Thank you for volunteering for Get a Life today! Once you have picked a station to work at, you will find your station's instructions listed below. You will be guiding students through the purchasing process today, but students are responsible for filling out their own expense ledger and doing the calculations. Calculators will be available for their use. If you are working at a station where students can purchase more than one item, it is important that they enter each item separately on their expense ledger sheet instead of bundling costs. Get a Life is a two-part activity, so students will visit every station two separate times. If a student runs out of money during the first round, they still need to visit each station and make the necessary purchases. This helps students to understand the income and budget they would need to cover all of their monthly costs.

INSURANCE



As the insurance agent, it is very important for you to convey to the students the benefits of being insured. You will be selling the required **car, house, and health insurance** and an optional dental and vision insurance at your station. When students purchase their car and house, they will write the ID number of their selections under the Required Items checklist in the bottom left corner of their expense ledger sheet. The student will find the car or house ID number they've selected on the Insurance price sheet to determine the monthly cost. The prices for Health, Dental, and Vision Insurance are listed for individuals and families. Students should record each type of insurance as a separate line and cost on their expense ledger sheet.

SHOPPING



Every student must come to your station to purchase three things: a **refrigerator, a stove, and bedroom furniture**. If the student cannot afford the total price for these items, they can use the finance option and write down only the monthly cost of these items. Students must purchase a bed for each bedroom in their house. The number of bedrooms in the house should be written on their expense ledger sheet in the bottom left box. If they did not write down this number when purchasing their house, send them back to the housing table. Students also have the option of buying additional furnishings and accessories from your station. Each item purchased should be listed individually on the student's expense ledger sheet and the appropriate expense for each deducted from their balance.

GAS



Using the provided Gas Station price list, match the **car ID number** provided by the students to find their car in the first column. There will be two amounts located to the right of the ID number representing how much the students need to budget for gas depending on where they live. After you have identified which vehicle the student is driving, ask them where their house is located: within city limits or outside city limits. Use this location to determine how far of a drive they will have to go to work and charge them the corresponding amount. If the student has not purchased their house or did not write down the location of the house they purchased, send them back to the housing table before purchasing gas. The students will subtract the gas costs from the current balance on their expense ledger.

UTILITIES



Each student is required to have **electricity, natural gas** (for heat, cooking, etc.), **water, sewage, and trash pick-up**. The prices for each are shown on the price sheet but because all of these items are required, students may list utilities as a single item on their expense ledger with the cumulative cost listed on the price sheet. Students who purchase an electric car are required to add the additional cost of electricity to their expense ledger sheet. Optional services are also available for purchase at the Utilities station. These items, and their monthly cost, should be listed as separate items on their expense ledger sheet.



A PROGRAM OF THE
WEST VIRGINIA STATE
TREASURER'S OFFICE





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GROCERIES



This table is relatively simple because all the student needs to do is examine his/her life sheet to determine the number of people in the family and then choose the appropriate amount to pay for their **monthly food budget** on the sheet provided. Their monthly food costs should be deducted from the current balances on the expense ledgers. The students can also determine if they would like to add costs for eating out each month, but this is an optional expense.

DOCTOR



Begin by advising students to purchase insurance first. They are required to buy health insurance for everyone in their family, but dental and vision insurance is optional. Students will **spin the wheel to find out their diagnosis**. Have them refer to the Doctor Bill to find the cost associated with their diagnosis.

CARS



When shopping for a car, students are required to **purchase a vehicle to accommodate their entire family**. The number of family members in the family is listed in the orange box on the student's expense ledger sheet. The students will choose their car and write down the monthly payment price for the car and subtract from their budget. The students also need to write down the **car ID number** in the box at the bottom left of their sheet. The car ID number will be needed when the student purchases insurance and gas/electric for their car. On the second round of the Get a Life activity, students may have enough money to purchase more than one car. They should be reminded that they will need to purchase insurance and gas/electric for each car.

HOUSING



The most important items on the house listing are **listing ID number, location, and number of bedrooms**. Students must purchase or rent a dwelling with at least the minimum number of bedrooms indicated on their expense ledger sheet. If they wish, they can purchase or rent a home that is larger. The monthly mortgage payment should be deducted from the current balance on the student's expense ledger sheet. Housing is available both in city limits and outside city limits. Be sure students write the location of their home on the required purchase checklist on their expense ledger sheet as this information will be needed to determine costs for vehicle gas expenses.

GREEN REAPER/ LUCKY LEPRECHAUN



If you are the "Green Reaper/Lucky Leprechaun" you are helping students understand, "life's little surprises!" Surprises can include unexpected costs like a broken microwave or a flat tire, but surprises can also be good things like birthday money or earning a bonus. After the game has started and students have had time to start spending their money, you will approach a student and let them **randomly select a card** with a surprise. It is important that you remain with the student to ensure the student writes down the addition or subtraction correctly and adjusts their totals. You should keep the cards and try not to approach the same student twice in one session.



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