



VOLUNTEER INSTRUCTIONS

WHO AM I?

This is the starting point of the game. All students must stop here to receive their “Who Am I?” life scenario card before visiting any of the other stations in the game.

As a volunteer at this station, you will be responsible for giving players their “Who Am I?” Card and **Expense Ledger**. Players should be assigned their cards randomly. For example, you may choose to have players draw their cards from a deck. Players may not return or exchange their cards if they are unhappy with their scenario. However, they may visit the TN Reconnect booth if they received a card for a life scenario that is eligible for the TN Reconnect grant.

001	LIFEGUARD Hospitality and Tourism
TN Average Annual Salary: \$18,550	
Education Required: High School	TN Reconnect Eligible: Yes
Job Description Watches swimming areas and makes sure that swimmers at pools, lakes and beaches are safe. A lifeguard also enforces swimming safety rules, rescues swimmers, and treats accidents as needed.	
YOUR MONTHLY SALARY: \$1,546	
Family Description You are the sole provider for your family. Your partner has been laid off and is unable to find stable employment. You have two children, a boy and a girl, who are both in elementary school.	
Number in Family: 4	Minimum # of Bedrooms: 3
Monthly Additions/Deductions: \$0	
Partner's Monthly Salary: \$0	
Monthly Household Income: \$1,546	

Job Title and Gross Salary

Salaries/Wages based on actual salaries in TN

Job Description

Provides information about the student's job including responsibilities and tasks that someone with this job would encounter.

Family Information

Gives general family information.

Many different types of families, living arrangements, and children.

Monthly Household Income

Deductions and additons are already taken into account. Players will start the game with the Monthly Household Income in their expense ledger.



VOLUNTEER INSTRUCTIONS

EXPENSE LEDGER/ CHECK LIST

Students will use this front/back document throughout the game to keep track of their expenses. The Check List shows students all of the items they must purchase in the game. And, the expense ledger allows students to keep track of their budget. On the expense ledger, students will begin by writing down their monthly household income and deducting expenses from there.



CHECKLIST OF THINGS I HAVE TO HAVE

- Housing (With Minimum Number of Bedrooms) - *TN Treasures Real Estate*
- Vehicle - *New Wheels Dealership*
- Car Insurance - *Just In Case Insurance*
- Health Insurance - *Just In Case Insurance*
- Fuel for Car - *Get Goin' Gas Station*
- Groceries - *Super Foods Market*
- Electricity - *Plugged In Energy*
- Gas for Heat - *Plugged In Energy*
- Water - *Plugged In Energy*
- Sewage - *Plugged In Energy*
- Trash - *Plugged In Energy*
- Furniture for Minimum Number of Bedrooms - *Smoky Mountain One Stop*
- Stove - *Smoky Mountain One Stop*
- Refrigerator - *Smoky Mountain One Stop*
- Visit to the Doctor - *Dogwood Medical Center*

ABOUT MY HOUSE

House # _____
 Number of Bedrooms _____
 Location: Located near downtown
 Located within city limits
 Located outside city limits

ABOUT MY CAR

Car # _____
 Type of Car _____



Name _____ Grade _____

EXPENSE LEDGER

No.	Expense Paid	Amount	Balance
1	Deposited Paycheck		
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			
24			
25			



VOLUNTEER INSTRUCTIONS

NEW WHEELS DEALERSHIP

New Wheels Dealership will be one of the players' first stops as they will need to purchase their car before they can budget for other items in the game such as gas and auto insurance. As a volunteer at this station, your goal is to SELL, SELL, SELL!

When helping students make their selections, make sure to point out the price of the car, monthly payments, and gas mileage, however you are encouraged to push students to stretch their budgets. Players will experience sales pressure when buying a car in the real world, and you can get into character and simulate that experience for them. This is a great opportunity for students to learn how to say no, stick to a budget, and purchase based on their needs (instead of their wants!).

After making a selection, **players will need to note their vehicle ID number (ex- V15) on their checklist.** They will need this information to budget for gas later in the game. **They will also need to deduct the monthly car payment from their expense ledger.**

NEW WHEELS
Car Dealership

 <p>V01 2012 Toyota Prius 46 MPG \$11,000 <i>\$199.00/mo.</i></p>	 <p>V06 2013 Hyundai Veloster 28 MPG \$10,000.00 <i>\$182.00/mo.</i></p>
 <p>V02 2011 Buick LaCrosse 20 MPG \$14,057 <i>\$303.25/mo.</i></p>	 <p>V07 2016 Kia Rio 27 MPG \$10,000.00 <i>\$180.00/mo.</i></p>
 <p>V03 2018 Ford F-150 RWD 20 MPG \$22,000.00 <i>\$332.00/mo.</i></p>	 <p>V08 2012 Fisker Karma 54 MPG \$64,082 <i>\$1,382.44/mo.</i></p>
 <p>V04 2018 Ford Focus SE 30 MPG \$13,000.00 <i>\$190.00/mo.</i></p>	 <p>V09 2011 Chevrolet Silverado 1500 15 MPG \$12,000.00 <i>\$226.00/mo.</i></p>
 <p>V05 2018 Ford Explorer XLT 17 MPG \$35,000.00 <i>\$525.00/mo.</i></p>	 <p>V10 2013 Ford Taurus Limited 19 MPG \$12,500.00 <i>\$224.00/mo.</i></p>



VOLUNTEER INSTRUCTIONS

TN TREASURES REAL ESTATE

TN Treasures Real Estate will be also be one of the players' first stops in the game—They will need to select a home to purchase or an apartment to rent in order to make other crucial budgeting decisions in the game.

The main thing to remember as a volunteer at this station is that your goal is to sell the players the highest-priced house possible. You are encouraged not to take the players' budget or salary into account when making your sale.

Your station will be provided with a listing of houses available for purchase and apartments available for rent. When making their selections, players will need to make note of:

- 1) **Monthly mortgage or rent payments** - Players will need to deduct the monthly mortgage payment from their expense ledger.
- 2) **The number of bedrooms** - Their "Who Am I?" cards dictate the number of bedrooms they must have based on the number of people in their family. Students will need to note the number of bedrooms in their house/apartment on their checklists.
- 3) **The location of the home (downtown, within city limits, outside city limits)** - The game assumes that the player's job is located downtown. As such, houses outside of town may be cheaper, but the player will pay more in gas to commute. Players will need to note the location of their home on their checklists.



 <p>Listing #: C10 Location: Within City Limits 3 BR/2 BA 2400 sq. ft. \$260,000 \$1,746</p> <p>Bring your white glove to this spotless charmer! One owner, fenced back yard.</p>	 <p>Listing #: 04 Location: Outside City Limits 4 BR/2.5 BA 2500 sq. ft. \$194,900 \$1,298</p> <p>Country living at its best! 1 acre wooded lot, 2 car garage, private patio with fire pit.</p>
 <p>Listing #: 01 Location: Outside City Limits 2 BR/2 BA 1118 sq. ft. \$92,900 \$670</p> <p>Looks like new and ready to move into. Freshly painted! Private Courtyard, Washer/Dryer Hookups, Large Storage Room.</p>	 <p>Listing #: 05 Location: Outside City Limits 3 BR/2 BA 1500 sq. ft. \$152,500 \$1,030</p> <p>Your money goes farther in the country! 1/2 acre lot, trampoline to remain, close to parks and schools.</p>
 <p>Listing #: 02 Location: Outside City Limits (Rental) 2 BR/2 BA 1152 sq. ft. \$956</p> <p>Innovative designs to meet your lifestyle needs. Fitness Center, Business Center, Pets Allowed, Club House, High Speed Internet, Playground, Pool.</p>	 <p>Listing #: 06 Location: Outside City Limits 3 BR/2 BA 2154 sq. ft. \$225,000 \$1,472</p> <p>Great family neighborhood! Community playground and walking trail. Large lot.</p>
 <p>Listing #: 03 Location: Outside City Limits (Rental) 2 BR/2 BA 1172 sq. ft. \$1,070</p> <p>Avoid the congestion of downtown! Private balconies and mountain views. Pet Friendly, Laundry Facility, Pool, Tennis Court.</p>	 <p>Listing #: 07 Location: Outside City Limits 3 BR/3 BA 2372 sq. ft. \$225,000 \$1,472</p> <p>City convenience in the country! Beautifully maintained home with parklike yard.</p>





VOLUNTEER INSTRUCTIONS

PLUGGED IN ENERGY

At this station, volunteers will help players select utility services for their homes. Prices, based on actual TN prices, are provided on the Plugged In Energy Sheet.

Players must purchase all essential services:

- Electricity
- Gas
- Water
- Sewage
- Trash pickup

Players are also able to select other optional “non-essential” services such as cable and internet. In your role as a salesperson, try to entice students to buy some of these add on services.

After making their selections, students will need to list each utility they select and deduct their associated costs from their expense ledger. Listing each utility service selected will be important if the player needs to visit the financial counselor later in the game.



ESSENTIAL SERVICES	NON-ESSENTIAL SERVICES
ELECTRICITY \$70/mo.	CABLE TV \$65/mo.
NATURAL GAS \$60/mo.	HOME PHONE \$15/mo.
WATER \$30/mo.	CELL PHONE (SINGLE) Single – \$75/mo.
SEWAGE \$20/mo.	CELL PHONE (MARRIED) \$110/mo.
TRASH PICK-UP \$20/mo.	INTERNET \$30/mo.





VOLUNTEER INSTRUCTIONS

JUST IN CASE INSURANCE

Volunteers at “Just in Case” Insurance will assist players with selecting insurance plans. **Players are required to select an auto and health insurance plan.** However, they may choose between liability and full-coverage for their auto insurance. If the student has a family, they **must** select the family insurance option. Players should then list the cost of their selected plans on their expense ledger.

Players may also choose to select homeowners/renter’s insurance—in real life they would be required to purchase this... but for the purposes of the game it is optional! Dental and/or vision insurance are also options for purchase. If the player selects any of these additional insurance expenses, they should be deducted from the expense ledger.

After players have made their selections, provide them with an insurance card. Place a sticker in the appropriate space to indicate the options they have selected and budgeted for on their ledger.

Additional Materials Needed: Stickers for Insurance Cards



PROOF OF INSURANCE

AUTO (LIAB)	AUTO (COMP)	HOME/RENT	HEALTH	DENTAL	VISION
		●			



REQUIRED

AUTO INSURANCE

\$50 <small>LIABILITY</small>	\$140 <small>FULL-COVERAGE</small>
----------------------------------	---------------------------------------

HEALTH INSURANCE

\$150 <small>INDIVIDUAL</small>	\$250 <small>MARRIED</small>	\$400 <small>FAMILY</small>
------------------------------------	---------------------------------	--------------------------------

OPTIONAL

HOMEOWNER'S/RENTER'S INSURANCE

\$20 <small>APARTMENT</small>	\$80 <small>HOUSE</small>
----------------------------------	------------------------------

DENTAL INSURANCE

\$25 <small>INDIVIDUAL</small>	\$40 <small>FAMILY</small>
-----------------------------------	-------------------------------

VISION INSURANCE

\$25 <small>INDIVIDUAL</small>	\$40 <small>FAMILY</small>
-----------------------------------	-------------------------------





VOLUNTEER INSTRUCTIONS

GET GOIN' GAS STATION

Since students have to purchase a car in the game, they must also purchase fuel for their car! Volunteers at this station will help players budget for gas expenses on their expense ledger. Players will need their vehicle ID (ex- V13) and the location of their home (downtown, within city limits, or outside city limits). Using this information, provide the player with the appropriate amount for monthly gas expenses from the chart provided. Make sure the player lists this amount on their expense ledger.



GAS PRICES

CAR DETAILS		HOUSE DETAILS		
VEHICLE ID #	MPG	NEAR DOWNTOWN	INSIDE CITY LIMITS	OUTSIDE CITY LIMITS
V01	46	\$23.00	\$34.76	\$69.52
V02	20	\$52.89	\$79.95	\$159.90
V03	20	\$52.89	\$79.95	\$159.90
V04	30	\$35.26	\$53.30	\$106.60
V05	17	\$62.22	\$94.06	\$188.12
V06	28	\$37.78	\$57.11	\$114.21
V07	27	\$39.18	\$59.22	\$118.44
V08	54	\$19.59	\$29.61	\$59.22
V09	15	\$70.52	\$106.60	\$213.20
V10	19	\$55.67	\$84.16	\$168.32
V11	18	\$58.77	\$88.83	\$177.67
V12	27	\$39.18	\$59.22	\$118.44
V13	26	\$40.68	\$61.50	\$123.00
V14	17	\$62.22	\$94.06	\$188.12
V15	15	\$70.52	\$106.60	\$213.20
V16	20	\$52.89	\$79.95	\$159.90
V17	20	\$52.89	\$79.95	\$159.90
V18	15	\$70.52	\$106.60	\$213.20
V19	20	\$52.89	\$79.95	\$159.90
V20	17	\$62.22	\$94.06	\$188.12
V21	13	\$81.37	\$123.00	\$246.00
V22	37	\$28.59	\$43.22	\$86.43
V23	16	\$66.11	\$99.94	\$199.88
V24	17	\$62.22	\$94.06	\$188.12
V25	89	\$11.89	\$17.97	\$35.93
V26	18	\$58.77	\$88.83	\$177.67
V27	35	\$30.22	\$45.69	\$91.37
V28	18	\$58.77	\$88.83	\$177.67
V29	23	\$45.99	\$69.52	\$139.04
V30	20	\$52.89	\$79.95	\$159.90



VOLUNTEER INSTRUCTIONS

THE SUPERMARKET

Volunteers at this station will help players budget for grocery expenses. These numbers are slightly inflated to also account for the cost of other household items.

To make their selections, players will need to consult their “Who Am I?” cards to find their marital status and the number of children they have. Then, they will be able to calculate their monthly food expenses using the provided supermarket chart.



DEDUCT MONTHLY FOOD COSTS BASED UPON YOUR FAMILY SIZE

SINGLE
\$275
MARRIED
\$500
FOR EACH CHILD
\$120





VOLUNTEER INSTRUCTIONS

SMOKY MOUNTAIN ONE STOP SHOP

As a volunteer at this station, you will be helping players purchase appliances, furniture, and electronics, and your goal is to sell players as many items as possible.

All players must purchase:

- A stove
- A refrigerator
- Enough furniture to accommodate the number of bedrooms in the house/apartment they purchased/rented

Appliances in the game are financed with monthly payments. For furniture, players have the option of financing the purchase of new furniture with monthly payments or of purchasing consignment furniture. Consignment furniture may not be financed. Students should be coached to understand that while purchasing new furniture is only slightly more expensive, that monthly payment will be recurring.

Electronics are “luxury” items that must be purchased in full. As a salesperson, feel free to try to tempt students into purchasing these items, regardless of their budget.

Note - Players must visit TN Treasures Real Estate to purchase a home or rent an apartment before visiting this station.



APPLIANCES

Financing options:

\$99/mo. for 12 Months STOVE (Required)	\$129/mo. for 12 Months REFRIGERATOR (Required)	\$121/mo. for 12 Months WASHER/DRYER (Optional)
--	--	--

NEW FURNITURE

Financing options:

\$118/mo. for 24 Months ONE BEDROOM	\$235/mo. for 24 Months TWO BEDROOMS	\$354/mo. for 24 Months THREE BEDROOMS	\$472/mo. for 24 Months FOUR BEDROOMS
---	--	--	---

CONSIGNMENT FURNITURE

Sorry, financing not available on consignment items:

\$100 ONE BEDROOM	\$150 TWO BEDROOMS	\$200 THREE BEDROOMS	\$250 FOUR BEDROOMS
----------------------	-----------------------	-------------------------	------------------------

ELECTRONICS (OPTIONAL)

Sorry, financing not available on these luxury items.

\$300 PLAYSTATION 4	\$300 XBOX ONE	\$300 NINTENDO SWITCH	\$350 APPLE IPAD
------------------------	-------------------	--------------------------	---------------------

\$450 SAMSUNG GALAXY TAB	\$500 48" Sony LED TV	\$2,000 Samsung 55" Ultra HD TV
-----------------------------	--------------------------	------------------------------------





VOLUNTEER INSTRUCTIONS

DOGWOOD MEDICAL CENTER

Volunteers at this station will distribute “diagnosis” cards to players. Some players will receive a “clean bill of health”. If that is the case, the player is finished with your station and can move on in the game.

Other players will receive a card with a medical scenario and will incur expenses as a result. For example- some players may need to purchase glasses. You should ask to see the player’s insurance card to determine what insurance they have purchased. This will allow you to determine the amount they need to deduct from their expense ledger for their medical expenses.

Note - Players will need to visit “Just in Case” Insurance before they may complete this station.



With Vision Insurance	\$25
Without Vision Insurance	\$120



VOLUNTEER INSTRUCTIONS

THE GREEN REAPER

The “Green Reaper” does not have a station in the game. Instead, he/she circulates through the game distributing “Green Reaper” cards to players at random.

These cards represent the unforeseen expenses that occur in life: the flat tire, the broken refrigerator, the parking ticket! Players who receive these cards will have to include the expense described on their card in their budget ledger.

It is important that once you hand out the card, you remain there with the player so that you can make sure the player deducts the stated amount from their budget. Also, remember to collect the card afterwards because there are a limited number and each one is unique.

The Green Reaper should appear 20-25 minutes into the game to allow players time to start making their purchases and putting their budgets together.

Note - Not every student will receive a Green Reaper card.



POWERBALLER

The Powerball hit \$350 million, so you decided to spend \$50 on lottery tickets to get in on the action. And you won!...\$5

PAY \$45
FOR LOTTERY TICKETS





VOLUNTEER INSTRUCTIONS

FINANCIAL COACHING

It is inevitable that some players will bust their budget when they choose the expensive sports car and find themselves out of money to purchase groceries. That's where volunteers at this station come in and help players by serving as their financial coach!

If a player runs out of money before completing the game, they can choose to visit the financial coaching station. At this station, students will complete an intake form that asks them to reflect on the choices that they have made during the game. After completing the form, they can meet with a financial coach to review their budget, figure out where they went wrong, and make adjustments

*If the financial coach determines that the student needs to purchase a new house or car, they will need to completely restart the game because so many other purchases are dependent upon those selections. In this case, give the student a **new checklist/expense ledger**.

*If a student busts their budget on a smaller item (for example, an iPad), the financial coach can instruct the student to revisit the station where it was purchased and make a return. The volunteer at that station will use a line on the expense ledger to credit the student for the returned item. See pg. 13.

Students who bust their budgets and have to receive financial coaching have a huge opportunity for learning. Students will likely want to rush through the coaching to catch back up with their peers. Make sure to take the time to coach them and avoid just giving them the answers.

As a volunteer financial coach, it is important that you familiarize yourself with all aspects of the game and have copies of every station's materials so that you can counsel students on alternative options. If students are unable to balance their budgets because of an unforeseen circumstance in life (ex- from their doctor's visit or the Green Reaper), talk with the student about the importance of having a "rainy day fund" and tell them they can finish the game with a deficit. All life scenarios are designed so that every student should be able to figure out a way to balance their budget. However, many students may not be able to afford the luxury items. If this is the case, you can discuss a plan for saving for the luxury item with the student.

Note - Volunteers at the station will need copies of all station materials to be able to advise students.



Financial Coaching Intake Form

Welcome to the financial coaching booth. Most likely, you are here because you ran out of money! The good news is that at this booth, you will have an opportunity to redeem yourself by evaluating the financial decisions you've made so far in the game. Please answer the following questions before meeting with a financial coach.

Throughout the game, you have had the opportunity to purchase items that you need (a reliable car, a house, electricity) as well as items that you want (a luxury sports car, a mansion, an iPad). What items did you choose to purchase in the game that you needed?

What items did you choose to purchase in the game that you wanted, but weren't really necessary?

If you could start over in the game, what would you do differently? Why?

What ideas do you have for how you could fix your budget to be able to afford all the items that you need?



VOLUNTEER INSTRUCTIONS

RETURNS/EXCHANGES

Every station should be prepared to handle returns and exchanges for students who bust their budgets.

To make a return, add a new line to the expense ledger crediting the student for the item they are returning and initial the line. To make an exchange, first return the item, credit the student's expense ledger for the return, and initial the line. On a new line, students may then list the new purchase and associated expense.

Students may not make returns themselves on their card. They must return to the station where they purchased the item and wait to speak to the adult volunteer. The adult volunteer must assist with the return and initial the expense ledger.



VOLUNTEER INSTRUCTIONS

TN RECONNECT

Students who have “Who Am I?” cards that list careers with the required education of “high school diploma” are eligible to visit the TN Reconnect booth to discuss options for returning to school to earn a technical certificate or associate’s degree.

The TN Reconnect booth should open approximately 20 minutes into the game. When a student visits your booth to “Reconnect,” first ask to see their current “Who Am I?” card to confirm the student is eligible to visit the booth. “Who Am I?” cards that are eligible will have the word “Yes” next to the field “TN Reconnect Eligible”.

The TN Reconnect booth will be provided with a variety of “Who Am I?” cards that span the 16 career clusters. These new cards represent higher paying careers that require a technical certificate or associate degree. Once you have verified that a student is eligible to reconnect, they can select any card from the TN Reconnect table, regardless of career cluster.

After making their selection, students then must choose a “Chance” card from a deck. TN Reconnect covers all tuition and mandatory fees, but these cards represent additional costs associated with returning to school. For example, an increase in childcare costs for the extended time they need childcare while attending classes.

Note - Some of these “Chance” cards are positive! For example, a student may receive a gift card for completing an end of course survey! If a student selects a card that does not apply to their family situation, like the example of increased childcare costs, have the student select another card from the “Chance” deck.

Before allowing the student to leave the station, volunteers should staple the new “Who Am I?” card to the front of the student’s original “Who Am I?” card. The volunteer will also need to help the student transfer information (such as family size and monthly deductions) from their original card to the blanks on their new card. Students who visit the TN Reconnect booth mid-game will also need to be provided with a new expense ledger. Volunteers should help students transfer their monthly income (salary/12 – deductions) and help students transfer the purchases they have already made to the new ledger.

A few important “rules”:

- Open the TN Reconnect booth approximately 20 minutes into the game. It’s a positive exercise to have students who have selected cards with a high school diploma begin the game with one career and salary, and see how returning to school to further their career can impact their life and purchasing habits.
- Only students who have the word “Yes” next to the “TN Reconnect Eligible” field on their cards may visit the TN Reconnect booth to receive a new career.
- Students who are eligible to visit the booth can visit it any time after the booth opens. In fact, many students may choose to visit the booth after they start to see their money running out.
- Students may choose any career, whether it matches their current career cluster or not. This represents the idea that returning to school can help you switch careers and discover a new interest.

001
ADVERTISING MANAGER
Marketing

TN Average Annual Salary: \$80,560

Monthly Salary: **\$6,713**

Education Required: **Associate**

Job Description
 Plans and directs advertising campaigns to increase sales of a product. An advertising manager might help create the newest Coke commercial, design the logo on your favorite box of cereal, or write the slogan on a billboard to help sell tickets to TN Titans games!

Fill in the blanks below with information from your original scenario card and chance card to calculate your new monthly household income.

Family Description
 see original card

Number in Family:

Minimum # of Bedrooms:

Monthly Additions/Deductions:

Partner's Monthly Salary:

Monthly Household Income: