

Directions prior to event:

1. Select a career/job. Yearly and monthly salary will be on the paper.
2. Fill-in monthly salary on the Transaction Sheet in the block at the top.
3. Consult tax chart. Find monthly salary scale you will deduct income taxes.
4. Remember to scale across chart and consider number in household for your monthly income tax amount.
5. On transaction sheet in the "Uncle Sam line" under debit (-) write in tax amount _____.
6. Use amount of monthly salary minus debit (-) in tax amount to create a "balance" amount on the transaction sheet.

Special Thanks To

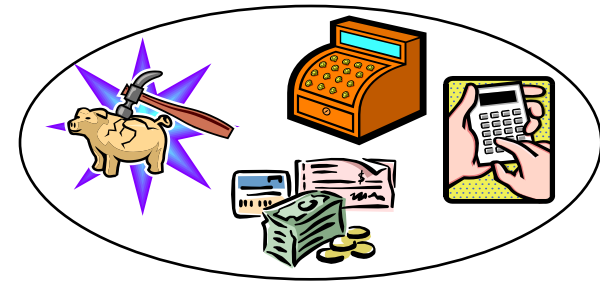
*Our 4-H "It's Your Reality"
Volunteers*



Welcome to

The Real World

4-H "It's Your Reality"



School Name

Year

Student Name: _____

A Life Skills Program

In cooperation with the Kenton County Cooperative Extension Service



4-H "It's Your Reality"

~ Instructions ~

You have the unique opportunity to visit the **REAL WORLD**. After you have selected a life you will need to function in the **REAL WORLD**.

- 1** You **must** visit each **required** booth. You choose which order you want to follow.
- 2** You will need to visit the "Housing" booth before you go to the "Utilities" and "Insurance" booths. Also, you will need to go directly to the "Insurance" booth after you have made your purchase at the "Transportation" booth.
- 3** If you receive a ticket, you must pay the fine at the "Chance" booth.
- 4** If you run out of money, or are close to running out, or need help at any point, go to the S.O.S. Booth.
- 5** Remember, you are the sole supporter for your family. Your spouse is either unable to work or is currently looking for work. You cannot "pool" money with other "It's Your Reality" participants. This is an exercise in making financial decisions.
- 6** You can only have ONE supplemental income.



Salary per year: _____
Per month: _____
Monthly tax amount: _____
Per month after taxes: _____
Number of children: _____

Envision Your Life...

Let's pretend you are 25 years old. Please answer the following questions prior to entering "It's Your Reality":



1. What level of education do you plan to complete?

2. What would your occupation be?

3. How many children would you have?

4. Would you rent or own a home? (*circle one*)
Describe your home.

5. What kind of car would you have?

6. What would you do for entertainment?

7. Where would you go on vacation?

8. How much money would you like to be able to save each month?

9. _____

When you purchase groceries, would you buy mostly low-cost,