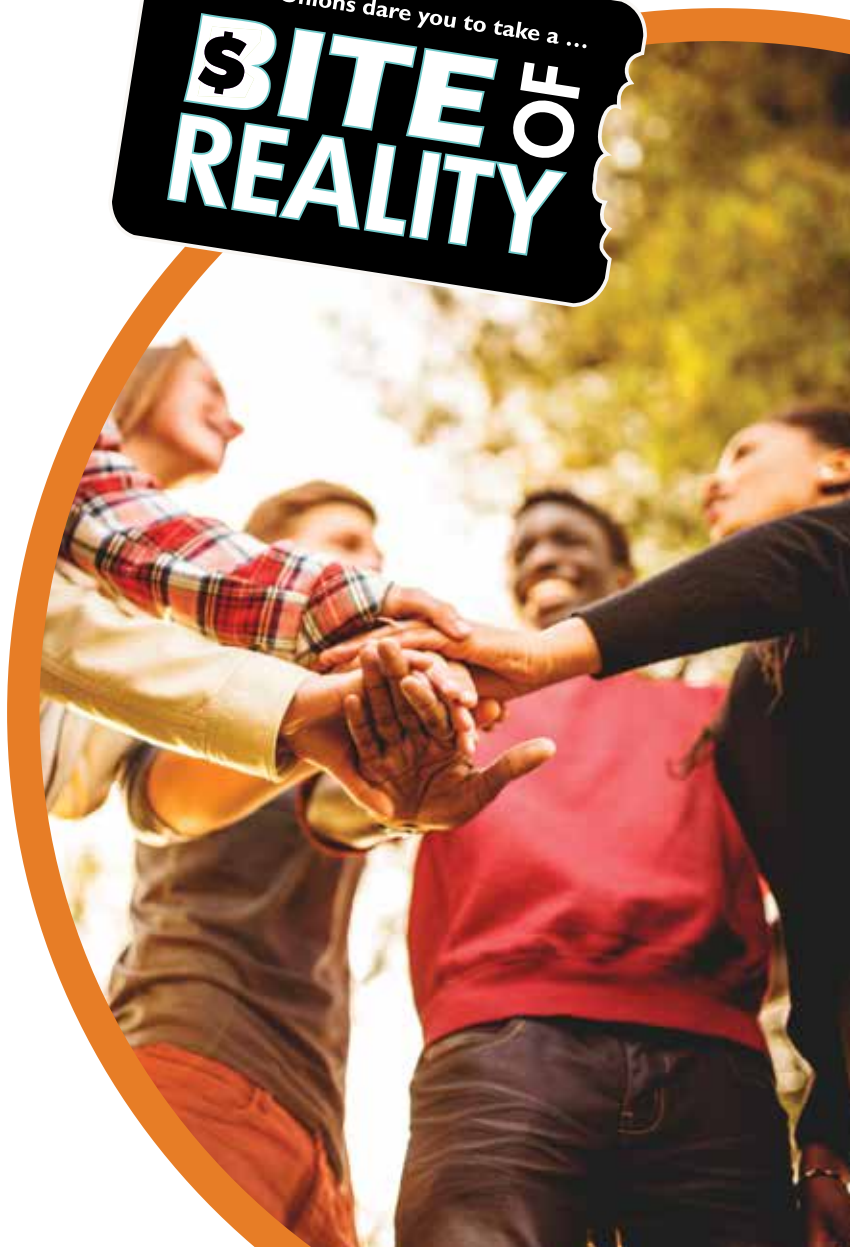


BITE OF REALITY FACILITATOR'S GUIDE



FACILITATOR GUIDE



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INTRODUCTION TO BITE OF REALITY

Bite of Reality is a 'Real World Simulation' that guides students through a day in the life of an adult. The students make personal financial decisions in every area of life. Each student is given a persona for the day. The persona includes an occupation, income, family description, possible debt and student loan. The student moves from booth to booth making decisions about housing, transportation, groceries and dining, child care, etc.

The following items are provided in a "Bite of Reality Kit." Each kit will have everything you will need to put on an event.

Facilitator Guide

This is the guide you are now reading. This guide will tell you everything you need to do and prepare for a successful event.

Merchant Materials

Merchants will receive item codes with pricing, and instructions for how each station is operated, along with tips for the volunteer merchants.

Participant Materials

The only materials a student will need are a smartphone or tablet with the Bite of Reality App downloaded. Tablets can be provided for any student who does not have a cellphone. Each kit contains 10 tablets and a sign-in sheet.

Marketing Material

Customizable materials are available to help you promote your event.

Remember that the GoWest Foundation is your partner in this process. We will help you through the process and make sure that you are prepared to deliver a quality program that is both enjoyable and informational.



SIMULATION OVERVIEW

You have just been transported into the future with your friends. Some of you have just graduated from college or technical school. Some of you are married. All of you already have kids. You've just started your first full-time, professional jobs. You're earning money and have bills to pay. Now you have to select housing, transportation, food, household necessities, clothing, daycare, and other wants and needs. You will also need to build a budget based on your income and debt. Welcome to Bite of Reality!

Program Description

Bite of Reality is a 90 minute simulation for high school students. Each participant receives "about me" information when starting the app that contains an identity with an occupation and salary, student loan debt owed, credit card debt owed, and cost of medical insurance. Some participants will have a spouse; some will be single; and all will be parents.

Participants build a monthly budget based on their incomes. They visit nine merchants in Bite of Reality to purchase housing, transportation, food, day care, and other needs. There's shopping for wants and, of course, a credit union for financial counseling.



The Fickle Finger of Fate randomly visits each participant on the app during the simulation and distributes unexpected life events in the true form of unplanned expenses and random gifts.

When a participant visits a merchant or has a Fickle Finger of Fate event, the dollar amount is automatically adjusted on the built-in register.

Session Objectives

Each participant will:

- Practice budgeting as an adult with realistic circumstances
- Identify and experience the consequences of poor decisions
- Develop good judgement regarding spending and making a budget
- Understand that budgeting is a necessary step in good money management and that it isn't difficult

Target Audience

This program is aimed at teenagers aged 15 to 18, however it can be successfully delivered to slightly younger or older participants.

Prework

This session requires that participants download the Bite of Reality app onto their personal devices. This can be done during the first few minutes of the program, or done the day before. Participants will need a code to get the app started after the download is complete. **The code to launch the simulation is "GoWest."** Codes can be customized for your fair to better track participant feedback. Please contact GoWest Foundation for a custom code at least three business days prior to your fair.

Course Length

90-120 minutes

This time may vary slightly depending on the number of participants and the amount of time you spend during the debriefing discussion at the end of the program.

Recommended Class Size

The ideal class size is 50–125. You can run a larger session, but will need to increase the number of volunteers. We do not recommend fewer than 30 participants because the group dynamics are not as challenging—or fun.

Options For Large Classes

Some schools conduct Bite of Reality for the whole school or an entire class. To make this work, teachers instruct students to download the app and deliver instructions in the classroom the day before the event. The next day, students go to the gym (or lunchroom) to visit merchants. This works best if the “shopping time” runs over two class periods. Debriefing and in-depth discussion can be held back in the classroom the next day. It is best to plan for one merchant per table for every 75 students.

Tips For Getting Participants

Follow these tips to reach the desired attendance:

- Offer to conduct the simulation at your local high school
- Partner with local community groups such as scouting or teen clubs
- Invite youth groups from faith-based organizations
- Ask your SEGs if they conduct activities for teenage children of employees, or would like to
- Volunteer to conduct the program at an event such as a statewide Money Week
- Offer as part of a half-day (or longer) financial boot camp
- Offer as a spring-break activity at your local community center
- Offer to after-school clubs



LEARNING THROUGH SIMULATIONS

The Bite of Reality simulation does not use lectures or PowerPoint® slides. It requires participants to integrate their knowledge of money, math skills, attitudes about choices, and money values. During the program, participants make decisions with immediate repercussions that might not occur for years in real life. They have the opportunity to modify their decisions and actions and see changes right away. They have chances to experiment and make mistakes—and suffer the consequences of their decisions—in a realistic, but safe, environment.

Simulations are a good way for learners to practice real life by taking on responsible roles, finding ways to succeed, and developing problem-solving tools. Simulations make students hands-on participants, not just listeners or observers. Simulations motivate participants because their involvement in the activity is so personal that it leads them to want to learn more about the simulated subject matter.

Face it—most adults would consider the topic of budgeting to be a “yawner.” Books and classroom lectures on the subject likely would put most teenagers to sleep. But a budgeting simulation elicits higher levels of interest,

motivation, and engagement. This activity can produce higher quality problem solving in participants than traditional classroom methods do. What’s more, simulations encourage persistence, creativity, problem solving, and cooperative teamwork.

Let the Participants Fail

Really, let them make mistakes. If you’re used to a traditional teaching experience, you may need to remind yourself not to step in and help participants “fix” their budgeting problems. In this program, we want merchants to upsell while applying real life peer pressure so participants will overspend and end up with purchases they can’t afford. That’s the power of this experience. Participants will realize, “Oh, I guess I can’t have a big house and a new truck on my salary and still pay for day care and groceries.” Sure, you could tell them what choices to make, but that’s not the best way for them to learn. They need to see for themselves what works and what doesn’t. The app is designed in such a way that participants can return purchased items.

During the simulation, participants will learn the consequences of their decisions and share their thoughts and experiences with their peers.



ROLE OF THE FACILITATOR

The facilitator's job in Bite of Reality isn't like that of a typical classroom presenter. In this simulation, you provide brief greetings and instructions and then become an observer while participants manage their budgets. During the session, you're available to answer questions and assist merchants as needed. You are visible, but generally silent except to offer time remaining reminders. You'll roam among tables, listen to conversations, and make notes for the debriefing.

Your main focus is the debriefing, when participants will share their experiences—good and bad—and you will make comments and give advice. Your job is to facilitate a positive debrief.

Skills Required

- Ability to present directions that participants can quickly and easily understand
- Ability to effectively observe, listen, empathize, question, conclude, and describe
- Knowledge of the techniques and methods used in working with teenagers
- Ability to observe and describe behaviors and their effects
- Ability to think logically and creatively without being unduly influenced by personal biases

Preparing Yourself

Once you've read through the entire Facilitator's Guide, make notes for yourself that will help you organize and deliver the program. Practice your introduction in front of a mirror or with peers who can give you feedback. Have volunteers assigned to tables ahead of time so that everyone knows their roles.



MATERIALS AND SUPPLIES NEEDED

Merchants

These supplies are based on one merchant per table. If you increase the number of merchants, remember to increase the supplies.

- 10 tables (Set up around perimeter of room. One table will be used by the facilitator for registration.)
- 1 chair per merchant. Note: We don't provide chairs for students
- Merchant sheets with item codes and pricing

Students

- Chairs in the middle of the room for students to use during the intro and debrief
- Personal device able to download the Bite of Reality app (Ten tablets and sign-out sheets are in each kit for students who do not have a personal device to use.)

Registration

- Table near door or outside the room for registration and giveaways
- Name tags, optional (one each for students and merchants)

Supplies



- Boom box or sound system, optional
- Microphone (depending on size of room and number of participants)
- Music (select music popular with teenagers in your area)
- Water and snacks for students, optional
- Coffee and donuts / snacks for volunteers, optional

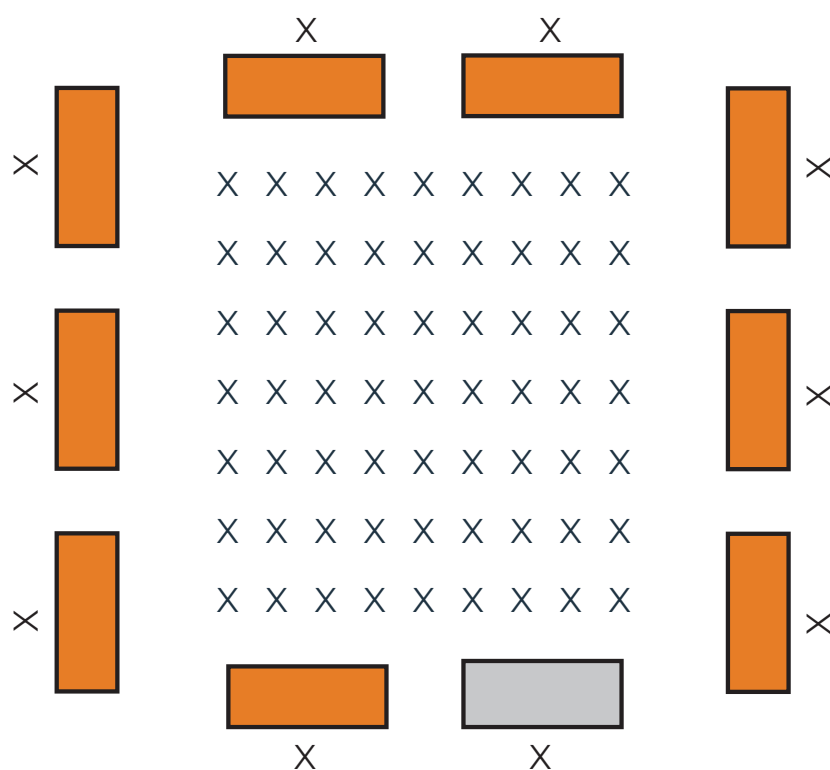


ROOM SETUP

Merchants are seated at tables around the perimeter of the room. A sign identifying each merchant is also displayed on each table. Merchants can use space on their tables to add visual excitement and humor.

Participants sit in the middle for orientation and debrief.

-  Merchant table
-  Facilitator table



If space is limited, combine merchants and seat 2 per table.



HOW TO SELECT AND TRAIN MERCHANTS

MERCHANT NAME	SERVICE
Housing & Utilities	Housing, landline phone, utilities, insurance
Groceries & Dining	Groceries, dining out, coffee
Entertainment	Activities, entertainment, sports, hobbies, vacations
Kid Care	Formula, diapers, clothing, child care, presents/books/toys
Household Needs	Furniture, decorative items, household needs
Transportation	Transportation, insurance, gas, repair, bus passes
Clothing & Personal Care	Clothing, personal care
Credit Union	Financial institution; pay credit card debt, save for goals, deposit windfalls into retirement account, receive financial counseling
Shopping	TVs, cameras, sound systems, computers, charitable donations

There are nine merchants in Bite of Reality; the tables are placed around the room and represent their shops.

Selecting Merchants

Merchants can be credit union staff, members, parents, or other volunteers from the community. Your board of directors is another good source of help. Merchants do not have to be experts in their occupations, but personal knowledge is helpful. For example, it's not necessary to be a real estate agent to run the Housing Station, but experience in buying a home will provide background material for the role. The most

important quality is to stay in the role of a salesperson and avoid solving the students' problems. Encourage your merchants to dress—and behave—according to their roles.

TIP: If you use volunteers outside of the credit union, plan on having a “floater” credit union staffer ready to fill in for a merchant who cancels at the last minute. For liability purposes, merchants should not take the participants' personal devices when helping them to return a purchase. Have the participants hold the device or place it on the table while the merchant enters the return item code. The return code is “BORA.”

STEP-BY-STEP PROCEDURES

TIMING AND DETAILS	FACILITATOR ACTIONS
<p>One hour before, set room.</p> <p>Merchants set up and decorate their tables.</p> <p>Chairs are set for orientation and debrief.</p> <p>Participants arrive. They walk into the room and immediately know that this is not ordinary.</p> <p>Start music.</p>	<p>Give last-minute instructions to merchants.</p> <p>Set up refreshments.</p> <p>At registration, give each participant a name badge (if applicable) and a loaner tablet (if applicable). Instruct participants to sit in the chairs in the middle of the room.</p>
	<p>Introduce yourself and welcome participants. This portion is deliberately brief and should take no more than 10 minutes.</p> <p>SUGGESTED COMMENTS:</p> <p>“Before we get started, there are a few housekeeping items to take care of.” [Point out refreshments, restrooms, and other necessities.]</p> <p>“Welcome to Bite of Reality. In a moment, you'll have a new identity and will be shopping for needs like housing, food, and clothing. You'll also get to buy fun stuff like a new car, cellphones, and trips. The merchants will introduce themselves to you when you stop at their establishments.</p> <p>“In the future, some of you are married, and some of you have families. Some of you have debt. All of you will have an occupation with a monthly salary.</p>

TIMING AND DETAILS	FACILITATOR ACTIONS
<p>Hold up the device and give directions for starting the app.</p>	<p>Your goal in the future in Bite of Reality is to make a monthly budget and purchase your needs. You'll need to visit every merchant, but you can do so in any order. Does everyone have the Bite of Reality App downloaded on their device? You should all be on the "Who am I" screen.</p>
<p>Purchases in the app</p>	<p>At each of the merchant's tables, you'll choose what you want to purchase and receive a code from the merchant to enter on the app to complete your purchase.</p>
<p>Savings plan and debt</p>	<p>At the end of the session, if you have any money left, you must use it to pay off your debt or put money in your savings account. You can decide how much to put into savings and how much to apply to your debt.</p>
<p>Review identity information</p>	<p>Click on Who am I, enter "GoWest" (or custom code you receive from GoWest prior to your fair), and press the green check mark. You have just received your new identities for the exercise. You have a salary, occupation and possible debt. There is also spouse and child information. The app will automatically deduct health insurance co-pay and debt that may apply. Now you have your starting balance.</p> <p>I'll keep track of the time and keep you on task. If you have questions or you run out of money, visit the Credit Union for help. You'll have about an hour to complete your budget.</p> <p>"Remember you cannot mess up or make a mistake, so have fun with it! Ready? It's now the future. Welcome to Bite of Reality.</p>

TIMING AND DETAILS	FACILITATOR ACTIONS
15 minutes after start	<p>Wander among the merchants and participants. Listen for comments and situations that provide good and not so good examples of decision making for your debrief. Make sure the credit union table is staffed with volunteers to help participants who have questions or have run out of money. Remember, the code to return items is "Bora."</p>
30 minutes after start	<p>Remind participants that they have 30 minutes to complete their visits to each merchant. If you have several participants that have finished early, ask them to discuss at their table who ran out of money, who saved money, and share how they did it.</p>
<p>90 minutes after start</p> <p>During the debrief, give participants time to discuss their experiences. You can also use this time to teach important money lessons.</p>	<p>Welcome back to the present in [name of your town]. Some of you may not be finished, but that's okay. Please take a seat and we'll spend a little time debriefing.</p> <p>At the end of the debrief, ask participants to complete the survey and return any borrowed tablets to the registration table.</p> <p>Ask general questions</p> <ul style="list-style-type: none"> • How did you like Bite of Reality? • Did you like your occupation? • Were you able to live off your income? • Who ran out of money? (Ask for a show of hands; call on a few to explain why.) • Who bought a car for you and a bus pass for your spouse? • Did you know that your credit score can affect how you make a purchase and may also impact jobs in the future? <p>TIP: Let students tell you about their "future" experiences for several minutes before you provide answers and advice. This helps them process their experience and gives them an opportunity to share with each other how they managed their money.</p>



TIMING AND DETAILS	FACILITATOR ACTIONS
<p>Opportunity to Share</p>	<p>Move on to specific questions and answers. This is a good opportunity to provide short hints about what to do and what not to do, based on the information the participants share.</p> <ul style="list-style-type: none"> • Who bought a brand new big truck or sports car as their first purchase? How did that work for you? How did you determine what kind of transportation to buy? Who bought a brand new vehicle for themselves and a really old vehicle for a spouse? How do you think that's going to work in real life? • Did anyone buy a big house? Did that work for you? When you are first starting your career, what will you be able to afford? • What kind of furniture did you buy? Why did you choose it? • Who was unhappy with their salary? How could you make more money? • Who bought nice clothes for themselves and not-so-nice clothes for a spouse or child? Why did you do that? How important are clothes to the job you have? • What were your shopping wants? Could you afford them? • Were you able to set up a savings plan for your wants? • How expensive is food? How did you make your food choices? • What did you learn about the cost of raising children? Think about the costs you have now.

TIMING AND DETAILS	FACILITATOR ACTIONS
	<ul style="list-style-type: none"> • Let's talk about fun. How much does fun cost? How can you have fun without spending a lot of money? • What is something you'll go home and tell your parents or siblings about money? • How did you get so much credit card debt? Once you've paid it off, how can you best use the money you'd allocated for debt? • How did it feel to have to make decisions? Where could you get help in the future? <p>TIP : The debrief is the time to reinforce key learning points. Mention how your credit union can help and whom to contact. Reinforce the idea that the credit union is the place to get help not only when you are having financial difficulty, but also when you want financial information.</p>

QUESTIONS PARTICIPANTS ASK

The facilitator—and the merchants—may get many questions during the event. Don't interrupt the program to answer them. Rather, be prepared to respond individually. Here are questions that likely will be asked:

NOTE: Don't solve the problem for the participant. For example, allow him or her to come to the realization that maybe the new vehicle isn't a good choice right now and that a used car or the bus may be a better option.

“I got the lawyer occupation card. My mom is an attorney and she makes a lot more money than this.”

That's great. But this is the future in Bite of Reality. You've just graduated and are just starting your career. Don't worry about how much you make. Concentrate on your budget. How will you manage the money you have?

“My child doesn't look anything like me.”

Oh, but he's so cute! This is Bite of Reality. Don't worry about what your child looks like. Concentrate on your budget. How will you manage your money so you can provide your child with food and clothing?

“I don't have any money left and I still need to buy...”

Hmm. What could you do differently? How could you change your budget and still purchase everything you need? What could you spend less on?

“Isn't it better to save for a big down payment on a house or a car?”

Yes, that helps reduce the amount of interest you'll pay over time. In Bite of Reality, though, we're focusing on budgeting and spending choices. The specifics of how to buy a house or car will be taught another day.

“Why can't my husband/wife stay home so we don't have to pay for day care?”

That's a good question for you to explore in the future. Will only one earner make enough money to pay your bills and help you save for future needs and wants? Today in Bite of Reality, both you and your spouse are working and neither of you has the option of staying at home.

“Why do I have to have a spouse? And kids? I'm not going to get married.” [if participant has a spouse]

That may be a good plan for you in the future. Today in Bite of Reality you get to experience what it's like to budget based on two incomes. So, if you change your mind, you'll have to practice budgeting for a family. And you'll be able to share your knowledge with friends who get engaged.

“I'm planning to be married. We'll have two incomes and can afford to buy more and better things.” [if participant is single]

That's a great plan. But today, in Bite of Reality, you get to experience what it's like to live on one income. You may not be married right away, so you'll have practice budgeting for yourself. And, you'll be able to share your knowledge with your future spouse.

AFTER-PROGRAM CHECKLIST

- _____ Debrief with your boss and your department. Let them know the impact this program had on your young members. Describe the value of this program and demonstrate the benefits to the participants and your community . Usually the comments students write on their evaluations are very insightful—and worth sharing with your merchants, staff, and boss.
- _____ Send thank -you notes to merchants, community groups, teachers, and any other volunteers who assisted you.
- _____ Tout your community efforts! Send appropriate press releases to local and national contacts.
- _____ Remember to report your presentation to the Credit Union Financial Education Network (CUFEN) at cufen.org as well as the GoWest Foundation through your credit union's GoWest impact report data submission. They track the number of students who receive financial literacy training from credit unions. These statistics are used in advocacy and promoting the credit union difference.
- _____ Plan additional training sessions to continue participants' learning. For example, how to buy a car , how to use a credit card, and how to save for college might be good topics for your young members.

Check out these materials:

NEFE High School Financial Planning Program

nefe.org

The NEFE High School Financial Planning Program® is sponsored by the National Endowment for Financial Education® (NEFE®) in partnership with the Cooperative State Research, Education, and Extension Service (CSREES), USDA, and participating Land-Grant University Cooperative Extension Services, and Credit Union National Association (CUNA), and America's Credit Unions. The NEFE HSFP is intended for use as a public service to enhance the financial literacy of youth.

Can I Make it on my Own?

cuna.org, enter 29469 in search box

Can I Make It on My Own? is a four-lesson classroom curriculum that introduces high school students to the basics of financial planning. This 20-page full-color student guide and lesson plans encourage teenagers to plan and budget for adult independence.

SETTING UP YOUR KINDLE FIRE DEVICES

To prepare the Kindle Fire Devices for use during a Bite of Reality Simulation, please review the following information:

1. Set Up Parental Controls on Kindle Fire Devices

With Parental Controls, you can restrict access to Web browsing, shopping from the Amazon Store or Amazon Shop app, or playing Prime Video. Help for Kindle Fire (2nd Generation), Kindle Fire HD 7" (2nd Generation), and Kindle Fire HD 8.9" (2nd Generation).

1. Swipe down from the top of the screen to show Quick Settings, and then tap More.
2. Tap Parental Controls and then tap On.
3. Enter a password, confirm your password, and then tap Finish. Once you've set a password, you can restrict one or more of the following:
 - Web browsing
 - The Email, Contacts, and Calendars apps
 - The ability to purchase from the content stores on your device (for example, the Amazon Appstore)
 - The ability to play Prime Video
 - Specific content types (for example, Books or Apps)
 - Wireless connectivity
 - Location-based Services

Note: Make sure that you record your password. If you forget your Kindle Parental Controls password, you will need to reset your Kindle Fire to factory defaults to restore full access. This will remove all content and account information from your device. After resetting, you can re-register your Kindle Fire, and re-download your content from the Cloud. You can access and download your content from the Cloud at any time.

2. Download Bite of Reality 2 on the Kindle Fire Devices

From the App Store, search Bite of Reality 2. Download the app.

3. Set Up Separate Profiles on each Kindle Fire Device “Kindle for Kids”

Kindle for Kids automatically blocks access to the Kindle Store, the Experimental Web Browser, and Wikipedia. Children can only read books and access apps that you have added to their device.

To set up Kindle for Kids:

1. From Home, tap the Menu icon, and then tap Kindle for Kids.
2. Tap Get Started.
3. Enter a password. This password is the same as your Parental Controls password (if you've created one).
 - If you already have a Parental Controls password: Enter your password, and then tap OK.
 - If you don't have a Parental Controls password: Create and confirm a password, and then tap Continue.
4. Enter your child's name, birth date, and gender, and then tap Next. (We suggest using “Bite of Reality” as the profile name.) A list of the titles in Your Kindle Library will appear.
5. Tap the checkbox next to a title to add it to the Bite of Reality profile, and then tap OK.

****Please be sure WiFi is enabled on the Bite of Reality profile on the Kindle Fire Devices. Devices will need to be connected to WiFi for the survey at the end of the simulation to work properly.****

To switch your profile from the lock screen of your Fire Tablet:

1. Lock your Fire tablet by pressing the power button.
2. Press the power button again to show the lock screen. Your profile icon appears in the upper left corner of the screen.
3. Tap your profile icon, and then select the profile you want to use.

****As you are coordinating with your school, please be sure you have the WiFi Network name & password prior to the Fair. The student's personal devices and the Kindle Fire Devices will need to be connected to WiFi in order to complete the survey and send the results to their teacher at the end of the simulation.****