



Correlation of the  
***“Financial Reality Fair Exercise”***  
Aligned to

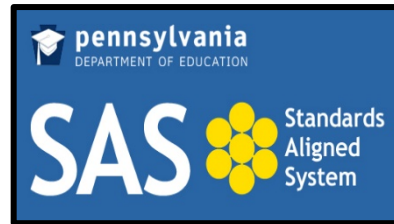
**PA Academic Standards/PA Standards Aligned System  
(SAS)**

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# Pennsylvania Department of Education's Standards Aligned System (SAS)



<https://www.pdesas.org/>

## ECONOMIC EDUCATION/FINANCIAL LITERACY

Economic education/financial literacy is the integration of various factors relating to personal financial management including: understanding financial institutions; using money; learning to manage personal assets and liabilities; creating budgets; and any other factors that may assist an individual in this commonwealth to be financially responsible.

Every educator, regardless of grade level or content area, can help prepare our young people to navigate the increasingly complex financial marketplace and make informed decisions about their money. The Pennsylvania Department of Education is committed to having every student in Pennsylvania graduate as an active and engaged citizen with knowledge and skills to be gainfully employed and make intelligent financial decisions for the future of Pennsylvania and the nation. Current academic standards encourage integration of financial education into the existing curricula. <http://www.education.pa.gov/Teachers%20-%20Administrators/Curriculum/Pages/Economic-Education--Financial-Literacy.aspx>

## Pennsylvania Academic Standards

Pennsylvania Academic Standards describe what students should know and be able to do at specific points in time. The academic standards serve as a framework from which districts develop their specific curriculum. The Pennsylvania Academic Standards are part of the [Standards Aligned System \(SAS\)](#). SAS is the Pennsylvania Department of Education's digital curriculum and instruction resource site. SAS is comprised of six distinct elements which provide a common framework for continuous student, teacher, and school district growth. The elements are Standards, Assessment, Curriculum Framework, Instruction, Materials and Resources, and Safe and Supportive Schools. Available on SAS are resources for teaching and developing high quality economic education/financial literacy programs. *The Pennsylvania Academic Standards, which can be found on SAS (that relate to economic education/financial literacy), that have a direct correlation to the "Financial Reality Fair" activity/exercise include:*

- Business, Computer and Information Technology
- Career Education and Work
- Family and Consumer Sciences

# Business, Computer and Information Technology

[http://static.pdesas.org/content/documents/BCIT\\_standards.pdf](http://static.pdesas.org/content/documents/BCIT_standards.pdf)

## I. INTRODUCTION

- \_ 15.1. Accounting
- \_ **15.2. Career Management**
- \_ 15.3 Communication
- \_ 15.4. Computer and Information Technologies
- \_ 15.5. Entrepreneurship
- \_ **15.6. Finance and Economics**
- \_ 15.7. Global Business
- \_ 15.8. Management
- \_ 15.9. Marketing

The ***Business, Computer, and Information Technology Standards*** describe what students should know and be able to do in the field of business education at all grade levels. The standards provide the targets for instruction and student learning essential for success in all academic areas, not just business classrooms. Although the standards are not a curriculum or a prescribed series of activities, school entities will use them to develop a local school curriculum that will meet local students' needs.

The ***Financial Reality Fair Exercise & Follow-Up Reflection will correlate PA Standards from 15.2: Career Management and 15.6: Finance and Economics.*** Business education involves teaching students the fundamentals, theories, and processes of business. Because of the unique nature of business education, all teachers in a school will use the Business, Computer, and Information Technology Standards. The standards define the skills and strategies essential for success in life and the workplace; therefore, all teachers will assist their students in learning them through multiple classroom situations integrated in all subject areas.

The Business, Computer, and Information Technology Standards also provide parents and community members with information about what students should know and be able to do as they progress through the educational program, graduation, and the workplace. With a clearly defined target provided by the standards, parents, students, educators, community members, and other stakeholders become partners in learning success.

**15.2 Career Management ..... 15.2.**

- *Knowledge and Planning*
- *Organizing*
- *Leading and Directing*
- *Evaluating and Controlling*

PA SAS: BCIT ACADEMIC STANDARDS	Financial Reality Fair Correlation
<p><b>Career Management ..... 15.2.</b></p> <ul style="list-style-type: none"> <li>• <i>Knowledge and Planning</i></li> <li>• <i>Organizing</i></li> <li>• <i>Leading and Directing</i></li> <li>• <i>Evaluating and Controlling</i></li> </ul> <p><i>Pennsylvania’s public schools shall teach, challenge and support every student to realize his or her maximum potential and to acquire the knowledge and skills needed to:</i></p>	<p><b>15.2.12.A. - Analyze personal characteristics, talents, skills, abilities and career assessment results as related to career pathways, clusters, or occupations.</b></p> <ul style="list-style-type: none"> <li>• Students will choose a career path choice, research that particular career, and generate an annual gross income in the 25<sup>th</sup> percentile. (i.e. – Software Engineer - \$72,900 gross annual salary)</li> <li>• Research a “career choice” for the Reality Fair exercise, an examination of the “avenues/branches” of advancement/promotion within the career path of choice (i.e. – knowing the employment options of “jobs-within-the-job”) existing for the present and the future outlook. Students will have a large-group discussion regarding personal characteristics, talents, skills, abilities, and career assessment results as they relate to their chosen career path for the Reality Fair exercise.</li> </ul> <p><b>15.2.12.B. - Analyze a specific occupation within a career cluster.</b></p> <ul style="list-style-type: none"> <li>• Students will analyze a specific occupation within a career cluster on the website <a href="https://www1.salary.com/">https://www1.salary.com/</a>. Once students choose a specific occupation within that career cluster, they will have data generated that will be used to calculate their Annual Gross Earnings, Monthly Gross Earnings, Required Deductions, and Monthly Take-Home Pay (Net Income) shown on the front cover of the Budget Worksheet.</li> </ul> <p><b>15.2.12.E. - Compare and contrast career interests with post-secondary opportunities.</b></p> <ul style="list-style-type: none"> <li>• Students will be able to do general and specific searches (using the website <a href="https://www1.salary.com/">https://www1.salary.com/</a>) on career interests with post-secondary opportunities as they prepare to have their numerical data generated for the Budget Worksheet.</li> </ul>
<p>15.2.12.A. Analyze personal characteristics, talents, skills, abilities and career assessment results as related to career pathways, clusters, or occupations.</p>	
<p>15.2.12.B. Analyze a specific occupation within a career cluster.</p>	
<p>15.2.12.E. Compare and contrast career interests with post-secondary opportunities.</p>	
<p>15.2.12.J. Analyze career goals based on, but not limited to, interest, lifestyle, skills, and values in order to transition from high school.</p>	

PA SAS: BCIT ACADEMIC STANDARDS	Financial Reality Fair Correlation
	<p><b>15.2.12.J. - Analyze career goals based on, but not limited to, interest, lifestyle, skills, and values in order to transition from high school.</b></p> <ul style="list-style-type: none"> <li>Students will be able to do general and specific searches (using the website <a href="https://www1.salary.com/">https://www1.salary.com/</a>) and/or other specific career-related websites/links that address student interests, lifestyle ideas, skills they currently have and ones they will acquire over time, and the values that define each student's general make-up. These career goals will be discussed in the classroom prior to students doing their research on the <a href="https://www1.salary.com/">https://www1.salary.com/</a> website.</li> </ul>

**15.6 Finance and Economics ..... 15.6.**

- *Personal Finance Responsibility*
- *Money Management - Credit and Debt*
- *Risk Management and Insurance*
- *Saving and Investing*

PA SAS: BCIT ACADEMIC STANDARDS	Financial Reality Fair Correlation
<p><b>Finance and Economics ..... 15.6.</b></p> <ul style="list-style-type: none"> <li><i>Personal Finance Responsibility</i></li> <li><i>Money Management - Credit and Debt</i></li> <li><i>Risk Management and Insurance</i></li> <li><i>Saving and Investing</i></li> </ul> <p><i>Pennsylvania's public schools shall teach, challenge and support every student to realize his or her maximum potential and to acquire the knowledge and skills needed to:</i></p>	<p><b>15.6.12.D. - Develop criteria to evaluate employment options.</b></p> <ul style="list-style-type: none"> <li>Choose a career path choice, research that particular career, and generate an annual gross income in the 25<sup>th</sup> percentile. (i.e. – Software Engineer - \$72,900 gross annual salary)</li> <li>Research a “career choice” for the Reality Fair exercise, an examination of the “avenues/branches” of advancement/promotion within the career path of choice (i.e. – knowing the employment options of “jobs-within-the-job”) existing for the present and the future outlook.</li> </ul> <p><b>15.6.12.E. - Assess the purpose, source, and impact of various taxes.</b></p> <ul style="list-style-type: none"> <li>Explain taxes (required deductions) and how they affect purchasing power – federal, state, FICA (social security), local, Medicare</li> <li>Calculate personal tax liabilities for various types of taxes (e.g., property, income, sales, FICA, and Medicare)</li> <li>Explain the impact of taxes on personal financial planning.</li> </ul>
15.6.12.D. Develop criteria to evaluate employment options.	
15.6.12.E. Assess the purpose, source, and impact of various taxes.	
15.6.12.F. Evaluate criteria for personal spending in relation to the economic climate.	
15.6.12.G. Identify strategies for personal financial management.	

PA SAS: BCIT ACADEMIC STANDARDS	Financial Reality Fair Correlation
<p>15.6.12.H. Evaluate payment methods for major purchases.</p>	<p><b>15.6.12.F. - Evaluate criteria for personal spending in relation to the economic climate.</b></p> <ul style="list-style-type: none"> <li>Explain choices that need to be made with regards to personal spending with regards to food, clothing, entertainment, etc. based on the “economic climate.” (<i>Economic Climate</i> can be defined as the general characterization of the overall mood of the global economy or of a regional economy, which captures the status of the stock market, the perception of the economy by consumers, and the availability of jobs and credit. Business and personal decisions such as hiring, borrowing, lending, and investment in new initiatives are often strongly influenced by the overall economic climate.</li> </ul> <p><b>15.6.12.G. - Identify strategies for personal financial management.</b></p> <ul style="list-style-type: none"> <li>Students will evaluate their monthly gross income, required deductions, and net monthly income on their sample budget worksheet. A large-group discussion of general and specific strategies for the management of their finances will take place based on their net income.</li> </ul> <p><b>15.6.12.H. - Evaluate payment methods for major purchases.</b></p> <ul style="list-style-type: none"> <li>Students will evaluate various payment methods for major purchases that are required during the reality fair exercise. Examples include a vehicle purchase and furnishings for an apartment. Students will decide if they should finance these purchases with loans from the Credit Union, charge on their credit card, or if they have cash in their checking accounts, to make the one-time payment if it can be afforded.</li> </ul> <p><b>15.6.12.J. - Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time.</b></p> <ul style="list-style-type: none"> <li>Students will evaluate the cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time, as they decide on a “specific loan” through the credit union for an automobile purchase and/or in-store payment plan for furniture. Students may also decide if they would rather make a purchase using their credit union “credit card,” as long as they do not exceed the \$5,000 credit limit for the 18% fixed interest rate.</li> </ul>
<p>15.6.12.J. Analyze the total cost of a major purchase loan agreement using fixed and variable interest rates, calculated over time.</p>	
<p>15.6.12.K. Analyze the impact of a positive or negative credit history.</p>	

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	<p><b>15.6.12.K. - Analyze the impact of a positive or negative credit history.</b></p> <ul style="list-style-type: none"> <li>Students will discuss and analyze their “665 credit score,” along with the contents of the “Understanding Your FICO Score” evaluation chart (shown on front cover of Reality Fair Budget Worksheet). An informal discussion will take place with the students regarding how credit scores can be impacted in both a positive and negative way based on consumer performance and decision-making.</li> </ul>

## Career Education and Work

<http://static.pdesas.org/content/documents/Academic Standards for Career Education and Work.pdf>

The ***Academic Standards for Career Education and Work*** reflect the increasing complexity and sophistication that students experience as they progress through school. Career Education and Work Standards describe what students should know and be able to do at four grade levels (3, 5, 8 and 11) in four areas:

- 13.1 Career Awareness and Preparation**
- 13.2 Career Acquisition (Getting a Job)**
- 13.3 Career Retention and Advancement**
- 13.4 Entrepreneurship**

The ***Financial Reality Fair Exercise & Follow-Up Reflection will correlate PA Standards from 13.1: Career Awareness and Preparation***. Pennsylvania’s economic future depends on having a well-educated and skilled workforce. No student should leave secondary education without a solid foundation in ***Career Education and Work***. It is the rapidly changing workplace and the demand for continuous learning and innovation on the part of the workers that drive the need to establish academic standards in Career Education and Work.

Through a comprehensive approach, ***Career Education and Work Standards*** complement all disciplines and other academic standards. If Pennsylvania’s students are to succeed in the workplace, there are certain skills that they need to obtain prior to graduation from high school. These skills have been identified in the Career Education and Work Standards, but it is up to individual school districts to decide how they are to be taught. Districts can implement integration strategies within existing disciplines or can implement standalone courses to specifically address these standards.

**Career Awareness and Preparation ..... 13.1.11.**

- *Abilities and Aptitudes*
- *Personal Interests*
- *Nontraditional Workplace Roles*
- *Local Career Preparation Opportunities*
- *Career Selection Influences*
- *Preparation for Careers*
- *Career Plan Components*
- *Relationship Between Education and Career*

PA SAS: CAREER EDUCATION & WORK ACADEMIC STANDARDS	Financial Reality Fair Correlation
<p><b>Career Awareness and Preparation ..... 13.1.11</b></p> <ul style="list-style-type: none"> <li>• <i>Abilities and Aptitudes</i></li> <li>• <i>Personal Interests</i></li> <li>• <i>Nontraditional Workplace Roles</i></li> <li>• <i>Local Career Preparation Opportunities</i></li> <li>• <i>Career Selection Influences</i></li> <li>• <i>Preparation for Careers</i></li> <li>• <i>Career Plan Components</i></li> <li>• <i>Relationship Between Education and Career</i></li> </ul> <p><i>Pennsylvania’s public schools shall teach, challenge and support every student to realize his or her maximum potential and to acquire the knowledge and skills needed to:</i></p>	
<p>13.1.11.A. Relate careers to individual interests, abilities, and aptitudes.</p>	<p><b>13.1.11.A. - Relate careers to individual interests, abilities, and aptitudes.</b></p> <ul style="list-style-type: none"> <li>• Students will research a “<i>career choice</i>” for the Reality Fair exercise, an examination of the “avenues/branches” of advancement/promotion within the career path of choice (i.e. – knowing the employment options of “jobs-within-the-job”) existing for the present and the future outlook. Students will have a large-group discussion regarding individual interests, abilities, and aptitudes, as they relate to their chosen career path for the Reality Fair exercise.</li> </ul>



PA SAS: CAREER EDUCATION & WORK ACADEMIC STANDARDS	Financial Reality Fair Correlation
<p>13.1.11.B. Analyze career options based on personal interests, abilities, aptitudes, achievements and goals.</p>	<p><b>13.1.11.B. - Analyze career options based on personal interests, abilities, aptitudes, achievements and goals.</b></p> <ul style="list-style-type: none"> <li>Students will be able to do general and specific searches (using the website <a href="https://www1.salary.com/">https://www1.salary.com/</a>) and/or other specific career-related websites/links that address student personal interests, lifestyle ideas, skills they currently have and ones they will acquire over time, and the values that define each student's general make-up. These career options will be discussed in the classroom prior to students doing their research on the <a href="https://www1.salary.com/">https://www1.salary.com/ website</a>.</li> </ul>
<p>13.1.11.C. Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.</p>	<p><b>13.1.11.C. - Analyze how the changing roles of individuals in the workplace relate to new opportunities within career choices.</b></p> <ul style="list-style-type: none"> <li>Students will be able to do general and specific searches (using the website <a href="https://www1.salary.com/">https://www1.salary.com/</a>) for their career path choice, as well as specific "job titles" that correspond with each career path (i.e. – Pharmaceutical Field – "Clinical Research Specialist for Pediatric Oncology"). During their research on the website (shown above), students will search for other/new opportunities within that chosen career path that have evolved for the future advancements and professional opportunities within that field.</li> </ul>
<p>13.1.11.D. Evaluate school-based opportunities for career awareness/preparation, such as, but not limited to:</p> <ul style="list-style-type: none"> <li><i>Career days</i></li> <li><i>Career portfolio</i></li> <li><i>Community service</i></li> <li><i>Cooperative education</i></li> <li><i>Graduation/senior project</i></li> <li><i>Internship</i></li> <li><i>Job shadowing</i></li> <li><i>Part-time employment</i></li> <li><i>Registered apprenticeship</i></li> <li><i>School-based enterprise</i></li> </ul>	<p><b>13.1.11.D. - Evaluate school-based opportunities for career awareness/preparation, such as, but not limited to:</b></p> <ul style="list-style-type: none"> <li><b><i>Career days</i></b></li> <li><b><i>Career portfolio</i></b></li> <li><b><i>Community service</i></b></li> <li><b><i>Cooperative education</i></b></li> <li><b><i>Graduation/senior project</i></b></li> <li><b><i>Internship</i></b></li> <li><b><i>Job shadowing</i></b></li> </ul> <ul style="list-style-type: none"> <li>Students who attend Norwin High School have the opportunity to participate in a "Job Shadowing" on-site program during their Junior year of high school. In addition, ALL students attending Norwin H.S. (Grades 9-12) have the opportunity to participate in a "Career Fair" (on-site) during each of their 4 years of high school. Both of these programs are tied-in directly to the "Financial Reality Fair" as students research their career path/job title of choice.</li> </ul>

PA SAS: CAREER EDUCATION & WORK ACADEMIC STANDARDS	Financial Reality Fair Correlation
<p>13.1.11.E. Justify the selection of a career</p>	<p><b>13.1.11.E. - Justify the selection of a career</b></p> <ul style="list-style-type: none"> <li>Students will perform a “<b>Reflection Follow-Up Writing</b>” at the conclusion of the Reality Fair exercise, both in a large-group setting (oral debrief), and in the classroom where a more detailed, follow-up assignment will take place. Students begin the “Reflection Follow-Up Writing” with an explanation/justification of “why” they chose the career they did for the Reality Fair exercise. They are required to articulate the various personal and interpersonal attributes and skill sets needed to perform successfully in their career choice.</li> </ul>
<p>13.1.11.F. Analyze the relationship between career choices and career preparation opportunities, such as, but not limited to:</p> <ul style="list-style-type: none"> <li><i>Associate degree</i></li> <li><i>Baccalaureate degree</i></li> <li><i>Certificate/licensure</i></li> <li><i>Entrepreneurship</i></li> <li><i>Immediate part/full time</i></li> <li><i>employment</i></li> <li><i>Industry training</i></li> <li><i>Military training</i></li> <li><i>Professional degree</i></li> </ul>	<p><b>13.1.11.F. - Analyze the relationship between career choices and career preparation opportunities, such as, but not limited to:</b></p> <ul style="list-style-type: none"> <li><i>Associate degree</i></li> <li><i>Baccalaureate degree</i></li> <li><i>Certificate/licensure</i></li> <li><i>Entrepreneurship</i></li> <li><i>Immediate part/full time</i></li> <li><i>employment</i></li> <li><i>Industry training</i></li> <li><i>Military training</i></li> <li><i>Professional degree</i></li> </ul> <ul style="list-style-type: none"> <li>Students will perform a “<b>Reflection Follow-Up Writing</b>” at the conclusion of the Reality Fair exercise, both in a large-group setting (oral debrief), and in the classroom where a more detailed, follow-up assignment will take place. Students begin the “Reflection Follow-Up Writing” with an explanation/justification of “why” they chose the career they did for the Reality Fair exercise. They are required to articulate the various personal and interpersonal attributes and skill sets needed to perform successfully in their career choice. Next, students elaborate on the informational data that shows the relationship between their “career choice” and “career preparation opportunities,” specifically with the required education (to obtain the entry level job and for further continuing education) needed (i.e. – Diploma, Associate Degree, Bachelor Degree, Master’s Degree, etc.), as well as any particular licensure requirements, industry training, military training, and more.</li> </ul>

# Family and Consumer Science

[http://static.pdesas.org/content/documents/Academic Standards for Family and Consumer Sciences.pdf](http://static.pdesas.org/content/documents/Academic_Standards_for_Family_and_Consumer_Sciences.pdf)

This document includes *Academic Standards for Family and Consumer Sciences* at four grade levels (third, sixth, ninth and twelfth) with the emphasis on what students will know and be able to do in the following areas:

## **11.1. Financial and Resource Management**

- 11.2. Balancing Family, Work, and Community Responsibility
- 11.3. Food Science and Nutrition
- 11.4. Child Development.

The *Financial Reality Fair Exercise & Follow-Up Reflection will correlate PA Standards from 11.1: Financial and Resource Management*. The focus of the Academic Standards for Family and Consumer Sciences education is the individual, the family and the community. The economic, social and political well-being of our state depends on the well-being of Pennsylvania's families. The family is responsible for nurturing its members. Family experiences, to a great extent, determine who a person is and what a person becomes. Family and Consumer Sciences, working with Pennsylvania's families, supports the development of the knowledge and skills that students need as family members both now and in the future. The 21st Century requires students to develop the ability to transform information into knowledge by using standards to certify that this information is meaningful, categorizing it to a purpose and then transforming their knowledge into wisdom by applying it to real life.

Family and Consumer Sciences is a discipline composed of strong subject matter concentrations with a commitment to integration. Concepts form a framework for learning based on these tenets:

- Families are the fundamental unit of society.
- A life-span approach to individual and family development contributes to creating lifelong learners.
- Meeting individual and family needs inside and outside the home are shared responsibilities.
- Individual, family and community well-being is strengthened through an awareness of diversity.
- The use of diverse modes of inquiry strengthens intellectual development.
- The content learning in Family and Consumer Sciences classes enhances the mastery of academic standards.
- Standards-based learning within Family and Consumer Sciences classrooms can best be demonstrated through performance based assessment.

**Financial and Resource Management ..... 11.1**

- *Resource Management*
- *Spending Plan*
- *Housing*
- *Consumer Rights and Responsibilities*
- *Income*
- *Purchasing*
- *Services*

PA SAS: FACS ACADEMIC STANDARDS	Financial Reality Fair Correlation
<p><b>Financial and Resource Management..... 11.1</b></p> <ul style="list-style-type: none"> <li>• <i>Resource Management</i></li> <li>• <i>Spending Plan</i></li> <li>• <i>Housing</i></li> <li>• <i>Consumer Rights and Responsibilities</i></li> <li>• <i>Income</i></li> <li>• <i>Purchasing</i></li> <li>• <i>Services</i></li> </ul> <p><i>Pennsylvania’s public schools shall teach, challenge and support every student to realize his or her maximum potential and to acquire the knowledge and skills needed to:</i></p>	
<p>11.1.C. Analyze the relationship among factors affecting consumer housing decisions (e.g., human needs, financial resources, location, legal agreements, and maintenance responsibilities).</p>	<p><b>11.1.C. - Analyze the relationship among factors affecting consumer housing decisions (e.g., human needs, financial resources, location, legal agreements, maintenance responsibilities).</b></p> <ul style="list-style-type: none"> <li>• Students will be required to make financial decisions for basic human needs such as food and clothing monthly expenditures. Factors that must be considered when making these basic needs decisions include each student’s monthly net income, car loans, student loans, mortgage or rent, etc.</li> </ul>

PA SAS: FACS ACADEMIC STANDARDS	Financial Reality Fair Correlation
<p>11.1.D. Evaluate the role of consumer rights and responsibilities in the resolution of a consumer problem through the practical reasoning process.</p>	<p><b>11.1.D. - Evaluate the role of consumer rights and responsibilities in the resolution of a consumer problem through the practical reasoning process.</b></p> <ul style="list-style-type: none"> <li>Students will consult and receive assistance from “financial counselors” who are stationed at the various kiosks. Counselors will provide the students with all financial information necessary for the students to make a wise and practical decision that will be recorded on their budget worksheets. Practical reasoning skills will be used based on each student’s individual financial situation.</li> </ul>
<p>11.1.F. Compare and contrast the selection of goods and services by applying effective consumer strategies.</p>	<p><b>11.1.F. - Compare and contrast the selection of goods and services by applying effective consumer strategies.</b></p> <ul style="list-style-type: none"> <li>Students will perform a “<i>Reflection Follow-Up Writing</i>” at the conclusion of the Reality Fair exercise, both in a large-group setting (oral debrief), and in the classroom where a more detailed, follow-up assignment will take place. Students begin the “Reflection Follow-Up Writing” with an explanation/justification of “why” they chose the career they did for the Reality Fair exercise. They are required to articulate the various personal and interpersonal attributes and skill sets needed to perform successfully in their career choice. Next, students elaborate on the informational data that shows the relationship between their “career choice” and “career preparation opportunities,” specifically with the required education (to obtain the entry level job and for further continuing education) needed (i.e. – Diploma, Associate Degree, Bachelor Degree, Master’s Degree, etc.), as well as any particular licensure requirements, industry training, military training, and more. Third, students will compare and contrast the methodology of their decision-making for goods and services by applying effective consumer strategies. And last, students will openly discuss (in large-group debriefing format) various “Consumer Savings and Loan Strategies” utilized throughout the Financial Reality Fair Exercise, as well as complete a more detailed “Reflection Write-Up” discussing effective and useful consumer spending and savings strategies.</li> </ul>