

## Financial Reality Fairs



Financial Reality Fairs are held in cooperation with a credit union, typically for high school juniors or seniors.

The program can be modified to suit any age group.

Volunteers are often available from neighboring credit unions, always demonstrating the spirit of credit union cooperation.

*The Financial Reality Fair program has been correlated to the National Business Education Association Standards for Personal Financial Literacy and PA Academic Standards / PA Standards Aligned System (SAS).*

CrossState  
Credit Union Foundation  
4309 North Front Street  
Harrisburg, PA 17110

Gary Chizmadia  
Financial Reality Fair Consultant  
215-801-2403  
[garychizmadia@gmail.com](mailto:garychizmadia@gmail.com)

Sue Ward-Diorio  
Executive Director  
717-839-2244  
[sward-diorio@crossstate.org](mailto:sward-diorio@crossstate.org)



*Credit unions put the  
fun in learning to  
budget!*

Financial  
**REALITY**  
Fair brought to you by  
America's Credit Unions

**Contact:**  
**CrossState Credit Union  
Foundation**  
4309 North Front Street  
Harrisburg, PA 17110

717-839-2244

## Financial Reality Fairs



New Jersey and Pennsylvania credit unions recognize the need for financial literacy.

To assist educators and parents in their efforts to teach this vital, life-long skill, the credit union community has banded together to offer the Financial Reality Fair experience.

### Why Hold a Financial Reality Fair?

- Increase financial literacy
- Engage participants through experiential learning
- Create financial awareness
- Instill the importance of sound financial habits

### Financial Reality Fairs

Financial Reality Fairs are designed to teach students the value of using money responsibly.

This real-life exercise instructs students to choose a career and entry level salary, and then budget their monthly expenses to make ends meet. Students must find a place to live, obtain transportation, and pay for food and other essentials while living within their means.

Students visit Fair volunteers from credit unions and local businesses to “purchase” goods and services. As in the real world, tempting options and non-essential services are available to highlight the difference between wants and needs.



A highlight of every Financial Reality Fair is the “Wheel of Reality”.



Students spin the “Wheel of Reality” to receive one of life’s surprises, such as an unexpected cash gift or the expense of a flat tire, while learning the importance of saving.

Students document their income and expenses during the exercise and must balance their budget for the month, reviewing their final budget with a Financial Counselor.

Learn more!

Web - [www.crossstate.org/about/Foundation/](http://www.crossstate.org/about/Foundation/)  
Facebook - [www.facebook.com/CrossStateFoundation](https://www.facebook.com/CrossStateFoundation)  
Twitter - @CrossStateCUF