

## Credit Union Financial Education

[www.MCUL.org/FinancialEducation](http://www.MCUL.org/FinancialEducation)

Credit unions are active participants in youth financial education. As not-for-profit financial cooperatives with a social mission to educate the communities in which they serve, credit unions are a trusted source of financial education resources and knowledgeable financial educators.

### Student Credit Unions

- ✓ All school levels: Elementary, Middle and High School
- ✓ Supplements curriculum with real-world experience
- ✓ Develops career, team and leadership skills
- ✓ Students learn money management skills and practice saving, planning and goal setting

### School Presentations

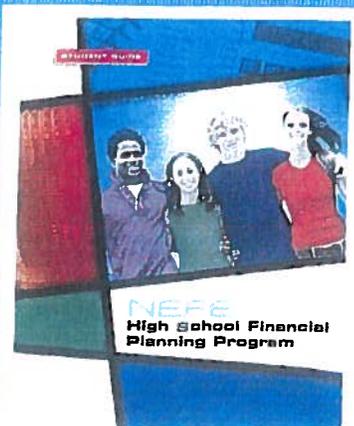
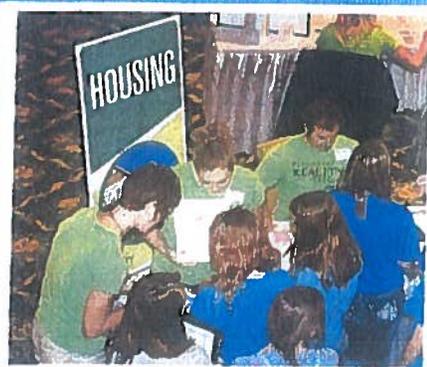
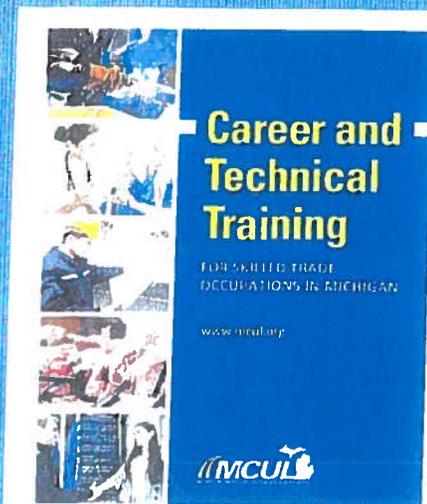
- ✓ Classroom lessons and customized presentations
- ✓ Seminars and assemblies
- ✓ Financial REALITY Fairs

### Free Financial Education Curriculum

- ✓ Financial Lessons in a Box presentation kits
- ✓ NEFE High School Financial Planning Program
- ✓ Biz Kid\$ episodes and lesson plans

### Skilled Trade Career Materials

- ✓ Interactive guide to 24 high-demand careers
- ✓ Ready to use lesson plans



**There are 301 School  
Credit Unions in  
Michigan!**

**In the last school year, credit union financial educators conducted 1,912 classroom presentations reaching 43,692 students!**



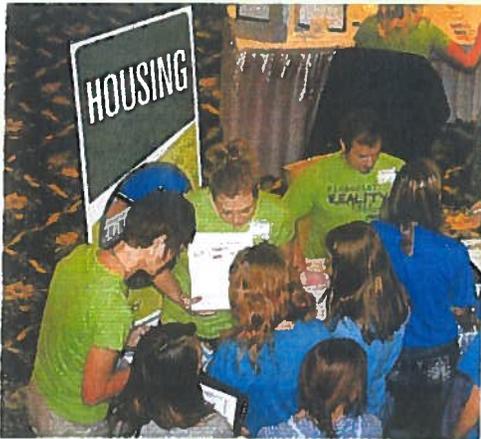
# Financial REALITY Fair

brought to you by  
America's Credit Unions

**Fun and fast-paced Activity:  
Make a lasting impact and  
improve the financial  
understanding of teens!**



Customized budget worksheets



Housing and 11 other Life Stations



Credit Union Financial Advice

## **Simulates One Month of Independent Adult Living**

### **Student Experience:**

- Choose a job, get a starting salary with deductions
- Are assigned a credit score
- Actively make choices to obtain the goods and services they need to live on their own at 13 stations led by credit union and community volunteers
- Borrow and save at the credit union
- Balance their budget in order to live within their means
- Visit a financial counselor to explore ways to improve their financial future

### **Requirements:**

- 50-300 high school students
- Large room for 12 Life Stations
- 2 - 2 ½ hours total time per group of 100 students
- School/organization liaison for communications

### **Credit Unions Will Help!**

- Host credit union(s), lead coordinators and station volunteers
- Customized budget worksheets for each student with salary, deductions and credit score
- Signage and station materials

### **Student Feedback:**

*"This reality fair really helped! Now I can set a good goal for myself!"*

*"You guys made me realize how important it is to save money"*

*"A budget is important so you know how much you can spend each month"*

*"I learned you can't get everything you want"*

### **Teacher and Credit Union Volunteer Feedback:**

*"I loved the feedback from the students at the end; they really seemed to "get it!"*

*"The experience was a challenge for the kids. They loved the opportunity to make decisions for themselves"*

**For More Information:**  
(800)262-6285, ext. 453  
[Beth.Troost@mcuf.org](mailto:Beth.Troost@mcuf.org)

**MCUF**  
MICHIGAN CREDIT UNION FOUNDATION