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BLOG: CU4 REALITY MEGA FAIR

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CU4 Reality Mega Fair, a happening with 548 middle school Kids, took place at Pinkerton Academy Stockbridge Theatre on a late May Tuesday. Six NH GSAs joined NH Credit Union personnel and volunteers organized by Judy Window of St. Mary's Bank for this one day budget blitz. GSAs arrived at 7:15AM, processed a 7:45AM group of 164 students by 9:15AM and picked up at 9:30AM with the largest group of 221 kids. Lunch followed the last group of 163.

By 9 o'clock middle school kids are wide awake. Released from the bus and Event opening remarks, they roar to action! This creates a serious decibel level, a kind of word salad or tossed talk together, in pairs, triples and groups.... at once, all of them moving table to table! Kids making decisions: where to live, what to eat, transportation, pets, insurance? Yikes!



Judy Window, formerly NHGSA, now St. Mary's Bank CU4 Reality Co-coordinator, takes an "art viewing" break on a sunny day in NH!



Michael Garvish counsels vehicle choice

At the beginning of the "CU4Reality" process, each student is assigned, or chooses, an occupation that generates an estimated annual salary. The salary must cover all of costs of living for a year. In other words, the goal is to establish an annual budget. At the CU4 Reality" Event, students move to fill a Budget Form from one subjective expense to another, table by table, filling the Budget Form line by line. Once the form is complete, they've achieved an individual budget. The budget must balance. Credit Union employees and volunteers guide the process by answering questions and making suggestions to questions like these from the "transportation table":

"How much is a used F-150?"
 "I think I'll get the used Chevy Cobalt. It's the cheapest."
 "What! No Telsa?"
 "I can't afford the payments!!!"
 "I'm back. The credit manager says I have to get rid of the BMW."

"I live in the country to save money on my rent, but there's no public transportation. I can't afford a car payment. I'm a day care worker: \$22,000 a year! What can I do?"

Interesting to see various ways that middle school children approach the decision making process no matter which "budget item" they were tackling. Many consult with a friend. Some decided to share a rent or living expenses with one or more roommates. Others moved table to table alone thoughtfully considering each decision to stay within their earnings dollar amount.



Betsy Booth enjoying the F150



Kris Doucette, covering clothing expenses advises, "you can just tell that some of these girls are all about shopping!"

As stated earlier, CU4Reality is a blast! It is so worth it to see kids begin to get a dollars and sense grip on earnings and cost of living.

All the GSAs were repeat volunteers except for Michael Garvish who stepped up on this occasion as a former Pinkerton Academy teacher who lives in Derry! Betsy Booth traveled in from Wolfeboro and summarized for all of us: this is a very meaningful way to assist an important life skill educational opportunity for our next generation!

Veronica Molloy and Donna Kirouac volunteered but not pictured.

