



**DIVISION OF AGRICULTURE**  
**RESEARCH & EXTENSION**

*University of Arkansas System*

**Get Real—  
HERE'S THE DEAL!**

**Personal Finance Simulation**

Get Real-Here's the Deal! is a hands-on experiential simulation that gives young people the opportunity to experience their future in a financial decision-making mode. Youth are encouraged to make wise financial lifestyle choices similar to those that adults face each month. As youth move from station to station they make decisions based on their family size and affordability. The sessions include financial management lessons, a personal finance simulation, and a follow-up/evaluation discussion.

**Program Objectives:**

- Students gain knowledge about personal financial management
- Students obtain skills in check writing, debit card, online banking and in balancing a transaction register.
- Students become aware of the taxes and other deductions taken from their gross income to make the net deposit.
- Students learn how to manage a monthly budget in lifestyle scenarios.
- Students understand how educational level affects occupational opportunity.
- Students become aware of how occupation and family matters affects lifestyle.

**Twelve Educational Stations:**

- Basic Nutrients
- Child Care Guidance and Development
- Comfortable Living
- Entertainment Extravaganza
- Has It All Mall
- It Could Happen
- Mirror, Mirror
- Money Counts
- Moving On Up
- Protecting Your Assets
- Transportation Station
- Utility Connection