



UI Extension Educators Welcome Idaho Teens to the Real World

Pick an occupation out of a hat, along with its average salary.

Deduct taxes. Set aside a little for savings. Then write checks for rent, car expenses, insurance, utilities and groceries.

From what's left, buy clothes, go to a movie—and hope you can cover the unplanned expenses you draw out of that same hat.

Welcome to the Real World. That's what UI Extension educators are telling Idaho high school students and that's the name of an eye-opening, 3-hour mini-workshop they're taking to an increasing number of schools each year.

Janice Stimpson, Fremont County Extension educator, recognized a winning program when she first saw it presented by its University of Illinois developers at a national conference several years ago. "I was just so impressed with the fun the kids could have while they were learning," she says. And indeed, Idaho students "love the checkbook" and really get into it, she says. "It's a very fascinating 'grownup' thing for them to do."

Since Stimpson and Jefferson County colleague Lorie Dees introduced the program to Idaho in 1998, more than 2,000 eastern Idaho and Magic Valley teens have put a pencil to their "real world" finances and erased some unrealistic notions about how far their money will stretch.

"If they 'land' a job as a cashier, they realize that the money doesn't stretch and



Photo by Steve Fischbach

Idaho Falls High School student David Fields draws a career from a hat as classmate Kari Blackburn laughs along. Barbara Petty holds the hat.

that they won't necessarily be able to make it, even if the job is full-time," says Marnie Spencer, Bingham County Extension educator.

"A lot of them decide that education and a higher-paying career could have real value for them," says Marsha Hawkins, Jerome County Extension educator, who has presented the program at Minico High School and three alternative schools.

At Hillcrest High School in Idaho Falls, where every sophomore will take the mini-workshop this year, teacher Sandy Bybee says "Welcome to the Real World" makes the teens aware of the full range of financial responsibilities they will face after they leave high school. "Most stu-

dents have no idea what's out there," she says. "This is a hook for them into the real world."

Bybee says Barbara Petty, Bonneville County Extension educator, taught her Hillcrest students so much about homeowners' and renters' insurance that Bybee went home and asked her own insurance agent for an upgraded policy.

Terri Knox, St. Anthony branch manager of the East Idaho Credit Union, has helped team-teach "Welcome to the Real World." She shows the students

how to balance their checkbooks and how to write a check so that it's protected from forgery. Bankers' days would go far more smoothly if all of their clients had these basic skills, Knox says. "There are still people who think if they have checks, they have money."

"What's really gratifying is seeing these kids really learning the concepts that we're trying to teach," says Stimpson. "They really learn that a good job or a good career will pay. They learn that most of them are not going to drive a fancy new car with their first job. They learn how to write a check, how to balance that checkbook and how to adjust their spending. If we all followed those concepts, there would be a lot less debt in this world."

