

# The NEBLINE

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## “Welcome to the Real World”

LaDeane Jha  
Extension Educator

“All my expenses cost more than I really thought!” “It helped me learn how to balance my money.” “It makes me want to save just in case of unexpected incidents.” “I realize that I definitely need a college education to live well.” These are just a few of the comments expressed by young people who have participated in the “Welcome to the Real World!” program as part of “Leading with Character Counts!” workshops presented by Cooperative Extension in cooperation with School to Career of Lancaster and Saunders Counties.

The “Welcome to the Real World!” program is an active, hands-on, real-life simulation that gives young people the opportunity to explore career opportunities and make lifestyle and budget choices similar to those adults face on a daily basis. After investigating potential careers, program participants receive a monthly salary for their chosen career. Then proceed through the “Real World” activity, deducting taxes, determining a savings amount

and spending their monthly “salary” on the necessary and luxury items that reflect the career and lifestyle they have chosen.

Using sample savings and checking account registers and deposit slips, participants learn how to record and manage their accounts. After making their deposits, they then make spending choices from the following categories: housing, transportation, insurance, utilities, groceries, clothing and entertainment. They also choose a “chance” card which represents the unexpected expenses and incomes encountered in the real world.

Participants complete their “Real World” experience by evaluating the choices they have made. “I did not have enough money to meet my expenses” is often a response after completing the “Welcome to the Real World!” simulation. Some finish with a positive checking account balance while others have a negative balance. Therefore, in the final part of the program, participants evaluate how well they did spending their money. If they had a negative checking account balance, they consider the choices they have made and

discuss what alternatives might be taken. Alternatives might include:

Selecting a different career.

Getting more education or training, thus improving earning potential.

Balancing expenses to income by:

Making wiser consumer or lifestyle choices.

Developing a realistic spending plan.

This educational program is just one of many opportunities for learning that Cooperative Extension 4-H offers youth in the community in addition to the traditional 4-H program. It is also representative of the ways in which collaboration with other community agencies and organizations enhances extension programs. Other examples include SERIES—a hands-on science program taught by older youth to younger children. Service learning experiences in which youth put knowledge to work by participating in community service and youth leadership camps. Character Counts! is quickly becoming a community buzz word. Respect, responsibility, caring, citizenship, trustworthiness and fairness

are being practiced by youth in public and private schools, as part of church activities, in sports settings, in 4-H clubs and in numerous other youth serving organizations. Through the NEP program of Cooperative Extension, youth in schools participate in hands-on nutrition and food safety programs before and after school and during the summer, youth will practice making good decisions based on the “Six Pillars of Character” in day camps and at fairs. All community youth are invited to participate in Clover College—a four-day opportunity for youth to explore various topics in June and are welcome to participate in 4-H camps throughout the summer.

Each of these programs teaches important life skills and provides youth with information and hands-on activities designed to help youth make healthy lifestyle choices.

Extension continues to provide outstanding leadership in the community for youth programming and invites all youth to inquire about any programs in which they may be interested by calling 441-7180.

### In this issue...

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**Horticulture**  
—page 2



**Environmental Focus**  
—page 3



**Farm Views**  
—page 4



**Acreage Insights**  
—page 5



**Food & Fitness**  
—page 6



**Family Living**  
—page 7



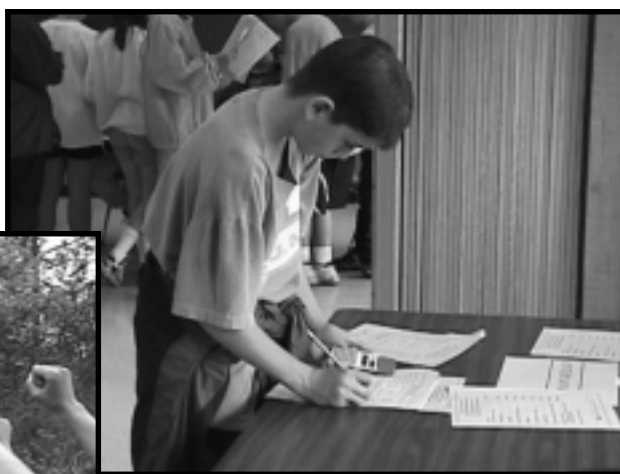
**4-H & Youth**  
—pages 8-9



**Community Focus**  
—page 10



"How many careers are involved in making a box of raisin bran?"



"I think I need to borrow money from savings."



"Teamwork during leading with character counts!"



"I can't afford house payments. I need to look for an apartment."



Lancaster County 4-H Council  
University of Nebraska  
Cooperative Extension in Lancaster County  
444 Cherrycreek Road  
Lincoln, Nebraska 68528-1507

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