

PHS sports marketing students get dose of financial reality at Finances 101 game

Students in Perrysburg High School's Sports Marketing class recently found out how prepared they really are to enter the world of financial responsibility that awaits them after graduation.

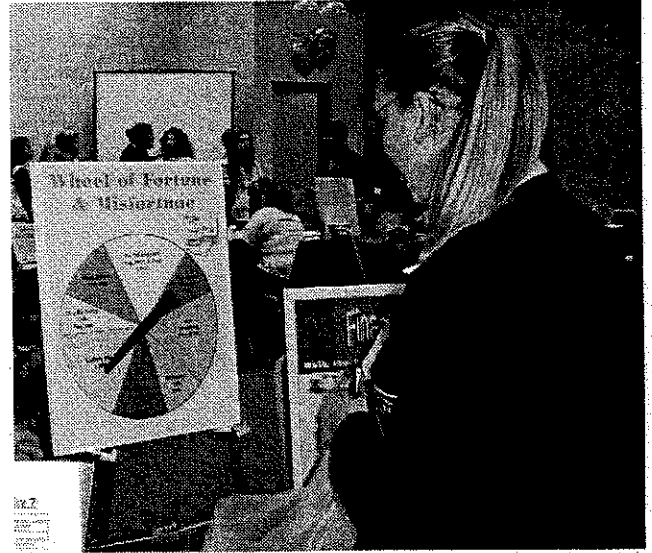
Northwest Ohio Credit Unions and Owens Community College welcomed the students and their teacher, Lisa Bell last Wednesday, October 19, to participate in a life-size game called "Finances 101: Walk the Walk, Talk the Talk."

Similar to the board game "Life," Finances 101 took participants through the financial ups and downs of life including purchasing a car, acquiring insurance, paying utilities and caring for children.

At the beginning of the game, each student drew a card to determine their career and salary. Students' professions included surgeon, market research analyst, truck driver, military, pharmacist and construction laborer or manager.

After randomly selecting a profession, participants moved through stations set up at tables in Owens Community College's audiovisual classroom center at which they bought houses, cars and groceries.

At one station, students rolled dice to determine how many children they would have. At another, a beanbag toss decided if their employ-



Perrysburg High School student Rachel Hites spins the "Wheel of Fortune & Misfortune" at Finances 101.

er would provide health insurance.

Several stations simulated the uncertain things of life, such as having a car accident, winning the lottery, receiving a refund on a utility bill or purchasing a birthday gift.

At the end of the game, each student was asked to review their checkbook register to see if they spent money wisely or put themselves in debt. If they were in debt by the end of the game, they were encouraged to examine their choices to find out where they could have saved money.

More than 250 students from PHS, Penta Career Center, Notre Dame Academy and Bowling

Green, Clay, Woodward, Springfield, Wauseon, Swanton and Rossford high schools attended Finances 101.

Most of the students were members of DECA, an association of marketing education students that provides educational and leadership development activities.

Finances 101 was organized and staffed by volunteers from the Northwest Ohio Credit Unions—a trade association representing 44 local credit unions—as part of International Credit Union Week.

The goal of the game was to make students aware of the many financial choices that await them in the real world after graduation.