

EDUCATION

Students get dose of reality

Finance 101 puts them into real-life situation

Job? Yep.
Salary? Not too bad.
Spin the wheel for kids?
Oh, if only it were that easy.

Real life isn't always as fun as the classic board game, but more than 250 area high school students got a dose of reality when they attended a finance forum at Owens Community College.

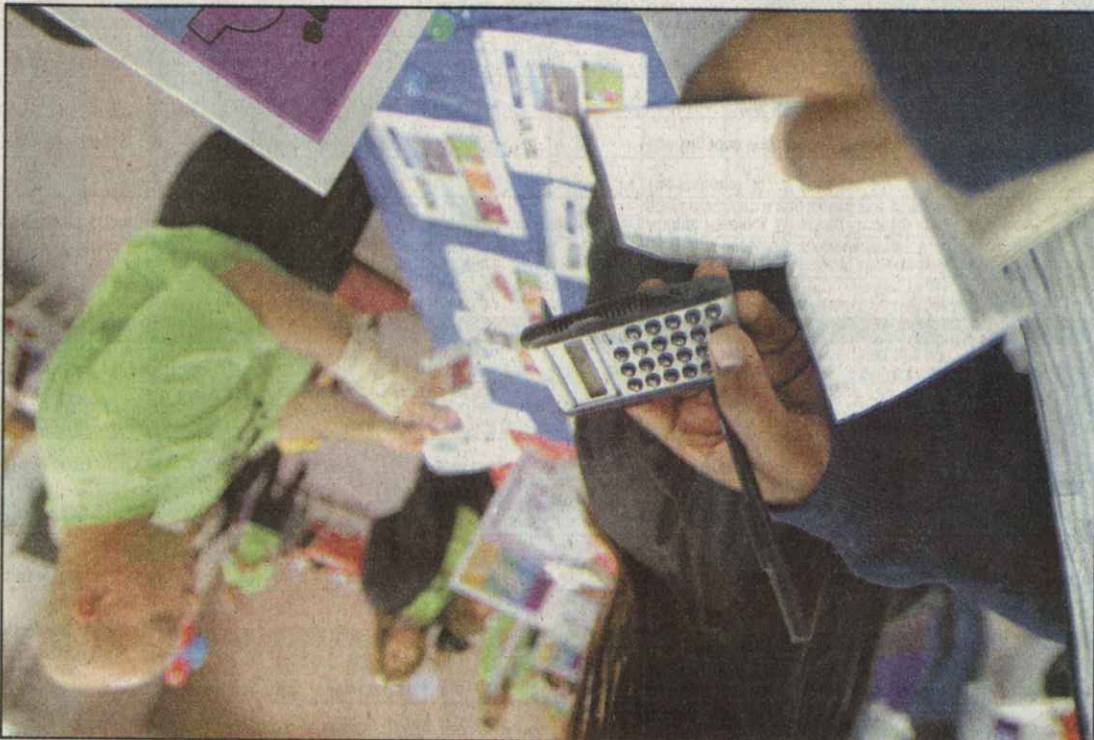
"Walk the Walk, Talk the Talk" introduced students to purchasing a home, paying for their children's college education, asking banks for a loan, and the financial aspects of losing a loved one.

Students faced these real-life scenarios by meeting with professionals who handle similar situations, including representatives from Charlie's Dodge, State Farm Insurance and local credit unions. Each volunteer organization had a station for the high school students to visit.

The goal was to provide each student with the opportunity to gain practical knowledge about how to exercise financial responsibility throughout their lives, explained Jennifer Ireland, assistant director of Enrollment Services at Owens.

The event was presented by Northwest Ohio Credit Unions and the Finance 101 committee, composed of seven additional area credit unions.

Each high school student, including some from Bowling Green, Perrysburg and Rossford, was dealt a dose of reality by first being randomly issued an occupation and a monthly income. A game of chance followed as each participant spun a wheel to determine his/her number of children. The students then proceeded around the room, stopping at various tables in which



J.D. Pooley/Sentinel-Tribune

TIM CROSBY (right), of the Toledo Area Community Credit Union, talks with high school students about real-life financial situations while one student uses a calculator to balance a checkbook.

they encountered different scenarios that may occur in real life. The program took them from payday through expenses like taxes, car payments, insurance, groceries and even unexpected costs like the loss or care of a loved one. Students also learned basic skills such as how to write checks and use of a credit card. Organizations on hand to provide professional insight include Allied BrassMedia Inc., Solutions, brassMedia Inc., Cooperative Real Estate Services, Charlie's Dodge, CUNA Mutual, Integrity Building Group, Lourdes College, the Maumee DECA Program, Northwest Ohio Credit Unions, the state of Ohio Treasurer's Office, Ohio Credit Union Foundation, Owens Community College, State Farm Insurance and the University of Toledo.