

Presented through a partnership  
between **Cornerstone Credit Union  
Foundation** and **BALANCE**



# KNOWLEDGE IS POWER.

Make a positive impact by financially empowering youth in your community.

**76%** of college students wish they had more help to prepare for their financial futures.<sup>1</sup>

college graduates carry an average student debt of **\$29K**<sup>2</sup>

## Introducing **BALANCED Life™** Budgeting Simulations

Cornerstone Credit Union Foundation and **BALANCE** are committed to offering hands-on learning programs that build financial capability, providing a solid foundation for financial well being in adulthood.

*“ In adolescent and young adulthood, structured experiential learning activities that incorporate real-life financial decisions are the strongest platform for developing financial capability. (CFPB) ”*

The **BALANCED Life** program is designed to be a highly effective tool for teaching personal finance concepts and will transform teens' working knowledge of money. Offered as two options—**A Reality Fair** and **A Classroom Simulation**—this program incorporates all of the keys to a successful simulator experience:

- Ready to use immediately
- Realistic Scenarios
- Clear instructions for the facilitator
- Thorough debrief with students

Combining the reality fair and classroom simulations in one program offers the flexibility and scalability of a turnkey solution, allowing you to more quickly go to market and begin serving your community in a way that meets their needs and yours.

### **Make an impact in your community**

By gifting or partnering with a school to offer **BALANCED LIFE**, you are exemplifying one of the most important principles of a highly effective, purpose-driven CU: the provision of education, training and information to young people.

**WANT DETAILS?** Flip the page to find out WHAT YOU GET with the **BALANCED Life** program. > > > >

<sup>1</sup> KeyBank/NFEC. <sup>2</sup> CNBC.



## No fuss, no muss interactive group simulations

Both versions of **BALANCED Life** budgeting simulations deliver:

- Fun and interactive methods of learning on an experiential level about budgeting and adulting.
- Learning objectives that meet the National Financial Literacy Standards regarding budgeting.
- A boost to your credit union brand among members of your community, specifically Gen Z.
- Shared experiences using partners to instill compromise and emulate real world scenarios.

## BALANCED Life™ Reality Fair Simulation

### Reality Fair BENEFITS

- ✓ Flexible and scalable to location and audience size.
- ✓ Delivers an interactive learning experience traditional classroom settings cannot provide.
- ✓ “True to life” purchase experiences are simulated by booth volunteers.
- ✓ Financial counseling available to students after the event.
- ✓ Serves as a business development tool. “Give back” to the schools and community you serve by hosting a fair.

### Reality Fair WHAT YOU GET

- ✓ Ten table-top booths
- ✓ Price sheets for each version of the ten living decisions (low/mid/high cost of living)
- ✓ 30 family scenarios per cost of living version
- ✓ Budgeting sheets
- ✓ Facilitator’s guide
- ✓ A “wheel of chance” for unexpected expenses
- ✓ Carrying case
- ✓ Pre and post classroom lessons
- ✓ Media Marketing Kit

**Reality Fair PRICING: \$3,500**

## BALANCED Life™ Classroom Simulation

### Classroom BENEFITS

- ✓ Administer a true budget simulation in under one-hour.
- ✓ Turnkey and easy implementation.
- ✓ Only one facilitator needed—eliminates the need to secure and train 12+ volunteers.
- ✓ No-hassle method of delivering continuous financial education through the year.
- ✓ Looking for business development opportunities? Gift a branded set to a school/teacher in your community.
- ✓ Can be delivered through a virtual environment.

### Classroom WHAT YOU GET

- ✓ PPT presentations for all three versions of the cost of living (low/mid/high) – includes pricing for the living decisions
- ✓ 30 family scenarios per cost of living version
- ✓ Budgeting sheets
- ✓ Facilitator’s guide
- ✓ Guide to virtual delivery
- ✓ Unexpected expenses built into the scenarios
- ✓ Pre and post classroom lessons
- ✓ Media Marketing Kit

**Classroom PRICING: \$2,000**

*For more information or to schedule a demo, please contact Partner Relations at (800) 808-4327 or [partner-relations@balancepro.org](mailto:partner-relations@balancepro.org).*