Abstract

The Reality Store® is a program that helps to prepare students for career development, interpersonal development, and financial literacy. The program seeks to give students a view of the future they are about to explore, along with timely tips about the pitfalls in and possibilities for developing their personal and professional lives.

Reality Store® bridges the gap between education and real life. Students make decisions regarding educational, career, family, housing, financial, health and fitness, community involvement, and personal goals. Each student is randomly assigned a marital status as well as whether or not they have children. Students must make all essential purchases/payments and end up with a positive cash balance in their checkbook before they can leave the event. This article describes websites that can provide an online version of the Reality Store®.

Get Real: Teaching Financial Literacy Through Internet Sites

“When will we ever use this stuff?” This question is always ever on the minds of students, many who often find mathematics classes abstract and unrelated to their lives outside of school. One way that may help students see the benefits of learning and mathematics as well as improve their financial literacy is the simulation activity called The Reality Store® (Business and Professional Women’s Clubs of Indiana, 2009) is a simulation activity in which students in grades 6-8 The activity is designed for students in grades 6-8 and has three distinct parts.

The activity begins with the students identifying career choices, researching a specific profession, and calculating a monthly income based on current Department of Labor salary statistics. Then students visit the Reality Store® which is a collection of “Stations” supervised by volunteers where they pay monthly costs. At each booth, students make
decisions concerning the standard of living they desire. For example, at the housing
booth, students decide if they want to pay for a one-bedroom efficiency apartment or a
five-bedroom home. Following the Reality Store® visit, students reflect on how the
choices they make as students can impact the decisions they make today on their ability
to enter various professions and support the standard of living they would like in the
future.

The Business and Professional Women's Clubs of Indiana developed the Reality
Store®, and the Departments of Education of Indiana and New York disseminate
materials and resources. ([http://asai.indstate.edu/guidingallkids/realitystore.htm](http://asai.indstate.edu/guidingallkids/realitystore.htm) and

This article will describe the goals, components, and the curricular benefits and
adaptations of the Reality Store® for students in real-world and online settings. to
simulate in person or online. Although interacting with mentors is beneficial, physical
arrangements and/or personnel/volunteers may not be available. Thus, a series of
websites can will serve as online “stations.” Not only do students navigate websites, but
also use critical thinking skills in making decisions.

Please also view the Virtual Reality Store® Tour ([http://www.mapwing.com/explore/view_tour.php?t=1kj6O67tZ6267tQ](http://www.mapwing.com/explore/view_tour.php?t=1kj6O67tZ6267tQ)) for yet another experience. Using this
technology, students are taken on a virtual tour of a Reality Store® without websites but
with many choices available. This tour enables students to pause at each location while
making and recording their decisions.

The Need for Financial Literacy

In testimony before Congress, Dr. Robert Duvall, Chief Executive Officer of the National
Council of Economic Education (2009) expressed that the need for financial education
is urgent (2009). He and proponents of financial education argue that starting at an
early age is critical and should begin as early as possible (Beverly & Burkhalter, 2005;
Suiter & Meszaros, 2005). Greenspan (2005) promotes the need for educators to focus
on: “providing youth with a foundation for understanding personal financial
management” (p. 64). He notes that financial education is particularly important for “
those who populations that have been traditionally underserved by our financial
system.” (p 64). The widespread advocacy by individuals in government, business, and
education (e.g., Greenspan, 2005; Morton, 2005), organizations (e.g., National
Endowment for Financial Education and Jumpstart Coalition for Personal Financial
Literacy), and the existence of standards (Wilhelm and & Chao, 2005), have begun to
produce positive change, but there is still much to be done (Please see Appendix A for
a list of resources and organizations).

Many organizations have surveyed high school and middle school students regarding
their financial understanding and skills. Perhaps the most documented are the surveys
conducted by the Jump$tart Coalition for Personal Financial Literacy (2008), a not-for-
profit organization that seeks to improve the personal financial literacy of students in
kindergarten through college. Every two years, the organization measures students' level of knowledge of personal finance basics in four areas: income, money management, savings and investments, and spending and credit. Results of the most recent survey, (2007-2008) showed a slight improvement of the students receiving a passing grade – 52.4% passed (Jump$tart 2008).

The Reality Store® uses the simulation and reflection techniques to convey information. A simulation provides for control of the learning environment and adaptations to meet the students' needs. Part of the value of simulations is that they attempt to make complex concepts understandable (Kirtz, 2003). Simulations are considered to be most effective when students are asked to choose among alternatives (Oh, 2002). Debriefing or reflection allows participants the opportunity to evaluate the simulation itself as well as the knowledge gained in the process. This step is necessary because “to apply the knowledge acquired during the simulation to the real word” (Oh, 2002). And thus it helps facilitate the transfer of learning from the simulation to real-life situations.

Activity Goals of the Reality Store®

“Wow! I am broke! I only bought things that I needed. Nothing else and I am broke!” - 8th Grade Student, Ypsilanti, MI.

The Reality Store® set of activities helps participants:

- Learn skills in financial planning, goal setting, decision-making and career planning.
- Reinforce positive and negative numbers and their operations.
- Examine their attitudes about their future careers, earnings, and lifestyles.
- Make informed decisions about the costs and timing of major life events like marriage and having children.
- If the activity is in person, I interact with pre-service teachers that can offer them unique guidance and insight while informing pre-service teachers of junior high students' thoughts and understanding of money and mathematics skills.
- Realize the importance of education in accomplishing career goals.

Activity Components to the Reality Store®

“I need a better job. How does my mom do all this?”
- 6th grade student, Ypsilanti, MI.

These goals are accomplished by three interconnected activities. Each part is necessary for a successful experience.

The three parts to the Reality Store® activities include:
1. Preparation (one day): These Activities are designed to help students start to think about their futures and the type of lifestyle they would like to have when they're in their mid-twenties. This usually is one class period with students completing an inventory of career choices, a review of writing checks and balancing a checkbook. Check-writing is reviewed and sometimes it is necessary to explain the importance of completing a check register in a neat and correct manner. This usually takes one class period.

2. Reality Store® Visit: Fifteen Stations (identified by posters/websites either in person or online) allow students thirty students per hour to make decisions regarding “life’s realities”. The Stations include: banking, taxes, housing, transportation, insurance (auto and medical), utilities, child care, groceries, legal services, eating out, clothes, charitable contributions, “life's surprises,” and travel/entertainment.

3. Follow-up Reflections (one class period): After students finish their “trip” to the Reality Store®, they complete an evaluation form that asks them to reflect on the activity. Follow-up discussions in their classrooms encourage students to share their thoughts and reactions and compare their experiences in the Reality Store® with how they envisioned their future before and after the Reality Store® experience. This usually takes one class period.

Preparation Activities

Three class periods before the Reality Store® activity, pre-service teachers or volunteers visit the students. The students in their classrooms are given a list of occupations that they can choose and are posed a question. The question posed to students is, “What would you like to be doing when you are twenty-five years old? ” In addition, students are also instructed to reflect on their life’s goals and direction.

To answer this question In preparation, middle school students research the median occupational outcome from the most current Outlook Handbook of Labor Statistics (Department of Labor, 2005) at [http://www.bls.gov/OCO/](http://www.bls.gov/OCO/). Embedded within the job/profession description, is a breakdown of the median and beginning salaries. Because it is assumed that participants of the Reality Store® Due to the assumption that the students are 25 years old, beginning salaries are used. Then, students are then to divide that salary into by 12 months. This number is then recorded and used either at the first table or online station to begin the activity.

If the activity is done in person, volunteers are needed and are assigned to a station. Volunteers can be members of the school community, the community as a whole, or pre-service teachers. They Volunteers are assigned to a station. They must create a poster (2 ft. x 3 ft.) describing three options from their designated booth. In many Reality Store® visits, volunteers from the community staff the stations. Because the Reality Store® gives prospective teachers an idea of how 6-8th grade students think about basic mathematics skills and applications, it is an invaluable experience for these future
teachers to staff each station. However, in many Reality Store® visits, volunteers from
the community staff the stations.

The Activity

Participants start with the monthly salary they determined prior to the Reality Store®
visit activity for their chosen occupation. They then visit each of the stations listed below
and deduct expenses based on the choices they visit each of the stations listed below
and deduct expenses based on the choices they make. Students carry checkbook
registers as they progress through the store. Checkbooks are available at the banking
station, and are used as students advance through the stations in a school setting.

The marital status and the number of children the students will have in their care are
determined by rolling a die for each decision. To determine their marital status, students
roll a die: rolling a “1 or 4” = married; “2 or 5” = single, “3 or 6” = divorced. Another roll of
a die determines the number of children they will have. Based on the assumption that
the students are actually 25 years old, rolling a “1”=1 child, “2”=2 children, “3”=3
children, “4”=4 children, “5 or 6” = no children.

After students determine their marital status and their number of children at the Bank of
Reality, they visit each of the other stations. Only if they have money available at the
end of the Reality Store® and after visiting each station are they permitted to attend the
Vacation Station. Checkbooks can be found at the bank and used as students advance
through the virtual or live stations.

Online Activity

Much of the activity can be done via the internet. Instead of using stations and
volunteers, the students can be directed to certain web-pages for each card, the student
is given at least one website to determine and select the amount to be spent on each
item. The following cards could be used as an online version of the activity:

<table>
<thead>
<tr>
<th>STATION 1: Bank of Reality</th>
</tr>
</thead>
<tbody>
<tr>
<td>My occupation is: _________</td>
</tr>
<tr>
<td>My marital status is (after I rolled a die): _______</td>
</tr>
<tr>
<td>To roll a virtual die:</td>
</tr>
<tr>
<td><a href="http://www.mste.uiuc.edu/users/dildine/js/dice/default.html">http://www.mste.uiuc.edu/users/dildine/js/dice/default.html</a></td>
</tr>
<tr>
<td>I have _____ number of children (after I rolled a die).</td>
</tr>
</tbody>
</table>
My monthly salary is: ______________.

Please record this amount in your check register.

To find the median salary of occupations: [http://www.bls.gov/OCO/](http://www.bls.gov/OCO/)

Checks can be obtained at: [http://www.moneyinstructor.com/wsp/printchecks.asp#WORKSHEET](http://www.moneyinstructor.com/wsp/printchecks.asp#WORKSHEET)

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**STATION 2: Housing**

Stay with family members: $100 per month.

OR

To find an apartment or a home in the city where you are living, please go to:


[http://realestate.aol.com/](http://realestate.aol.com/)

Monthly Rent: ______________

OR

House Payment: ______________

Record your monthly purchase on your check register and find your new balance.

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**STATION 3: Transportation**

Buy a New or Used Car?


You can use this calculator to help you compare the costs of buying a new car versus a used car. The calculator takes into consideration such things as the depreciation in value of each car, maintenance costs and how long you want to own it. Using that information, it determines the monthly cost of ownership for buying a new vs. a used car. *Remember to include $80 in gas if you go by car.*

OR
Take a bus? $2.00 per day x 30 days per month.

Record your purchase on your check register and find your new balance.

STATION 4: Insurance (Automobile)

AVERAGE EXPENDITURES FOR AUTO INSURANCE, UNITED STATES, 1996-2005

Year Average expenditure Year Average expenditure
1997 $705 2002 $781
1998 703 2003 824
1999 685 2004 840
2000 690 2005 829
2001 726 2006 817


Make sure you divide by 12!

My car insurance for one month is: _____________________.

Record your purchase on your check register and find your new balance.

Station 4: Insurance (Health)

Visit the following site for the opportunity to get monthly quotes on many different plans. Make sure you enter all the information requested including your area code. Remember that you are 25!

https://www.ehealthinsurance.com/

I would like health insurance from ______for a monthly cost of _________.

Record your purchase on your check register and find your new balance.
STATION 5: Utilities

To find the average cost of utilities per month, check out: http://www.whitefenceindex.com/

Phone, Cable, Electricity, Natural Gas, High Speed Internet

You may not want all of these utilities…but you will definitely need some!

This month I purchased the following utilities: ____________________________

for a monthly total of: ________.

Record your purchase on your check register and find your new balance. Record each utility separately.

STATION 6: Child Care

According to the U.S. Department of Labor there are several types of child day care for youth under five: child care in a child's home, care in an organized child care center, or care in a provider's home, also known as family child care. Older children may participate in before- and after-school programs or private summer school programs.

How much does child day care cost?

Because I have ____ number of children, I will have the following cost in childcare:

$__________.

Assume all children are under the age of 5.

Average: $611/month per child

High: $300+/week/per child

Remember to make sure you record this monthly amount in your checkbook register and find your balance.
STATION 7: Groceries

According to the United States Department of Agriculture (USDA), average prices of food are categorized into four categories and by the number of individuals within a family. The prices are calculated either for a month or a week.


Our Monthly Food Costs: _______________

Remember to make sure you record this monthly amount in your checkbook register and find your new balance.

STATION 8: Let's Eat Out!

“Have it Your Way” is what students will be told as they decide which type of restaurant they will dine at. The first option is fast food restaurants where students deduct $6.00 for each adult and $3.00 for each child. The second option includes family-type restaurants where students are to deduct $12.00 for each adult and $5.00 for each child. The third option is to dine at a more formal restaurant where adults spend $20.00 for each adult and $10.00 for each child.

*Make sure you multiply this amount by the number of times you intend to eat out!*

$____________________________

Bon appetite!

Remember to record this monthly amount in your checkbook register and find your new balance.

STATION 9: Clothes

*BUY AN OUTFIT FOR EACH PERSON IN YOUR FAMILY*

You may want to be very economical when choosing clothes: So save some money at Walmart: [http://www.walmart.com/](http://www.walmart.com/)

You may want to try something simple, yet more professional: [http://www.jcpenny.com](http://www.jcpenny.com)

But then, if you have any extra cash on hand: [http://www.macys.com/](http://www.macys.com/)
My monthly shopping spree amount:______________

Be sure to record this amount in your checkbook register and find your new balance.

STATION 10: A Spirit of Giving

It is better to give than to receive! Here are some worthwhile charities that you can contribute toward:

Make sure you research their services.

http://www.charitywatch.org/toprated.html#homeless

This website rates each of the charities based on their ability to help people with the least expenses in the administration of their charity.

“Never doubt that a small group of thoughtful committed individuals can change the world. In fact, it's the only thing that ever has.” Margaret Mead

My contribution to help others and my charity:

$___________________________

Be sure to record this amount in your checkbook register and find your new balance.

STATION 11: Taxes

One of the few things in life that is certain!

To figure the amount of money you owe in taxes on your salary, visit H&R Block. Remember, you must use your salary for the year. After the calculator finds the taxes you owe (or the refund you receive, divide by 12 months). You can subtract the charitable contributions.

http://www.hrblock.com/taxes/tax_calculators/index.html#

My tax rate per month is: $____________.

Tax day is April 15th!
STATION 12: Legal Fees

Most lawyers charge between $175-275 per hour. Roll the dice to determine how many hours your attorney has billed you:

1 hour = $225

I rolled a ___________, therefore, I will pay _____________________.

Be sure to record this amount in your checkbook register and find your new balance.

STATION 13: Vacation

You work hard everyday. Remember to stay within your budget!

Option 1: Stay at home and have a Blockbuster Day! (Rent Videos and Buy Popcorn!) $25.00

Option 2: Enjoy the outdoors, Family Bike Ride! $50 for lunch, bike rentals, and helmets.

Option 3: One–tank trip. Visit local sights but try to do this on one tank of gas…$75. Add $7.00 for lunch for each family member.

Option 4: Travel to Disney Land! $2,500.

Be sure to record this amount in your checkbook register and find your new balance.

STATION 14: Life's Surprises

Roll the dice and read your corresponding reality! http://rpgp.org/dice/# (Click on the 20 sided dice). When a number appears, you must then follow the directions below:


<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>3.</td>
<td>You woke up with a toothache. Oh no! You call your dentist and your insurance does not cover this. You must pay $85 for your emergency visit.</td>
</tr>
<tr>
<td>4.</td>
<td>Good news! Add $100 to your checking account. Your name was chosen from a raffle for Great Schools.</td>
</tr>
<tr>
<td>5.</td>
<td>Poison ivy! You need something to help the itch!…$25.00.</td>
</tr>
<tr>
<td>6.</td>
<td>Your car heater broke and it is December: $350.</td>
</tr>
<tr>
<td>7.</td>
<td>You win $10 from a lottery ticket.</td>
</tr>
<tr>
<td>8.</td>
<td>Congratulations, you received a tax refund of $300.</td>
</tr>
<tr>
<td>9.</td>
<td>Someone stole your credit card. You will not be charged. You sign up for an identity protection service for $19.95 per month.</td>
</tr>
<tr>
<td>10.</td>
<td>Your great uncle died. While he was alive, he invented a special machine that helps people. He has given you an inheritance. Add $2,000 to your checking account.</td>
</tr>
<tr>
<td>11.</td>
<td>Your garage sale netted $110.00.</td>
</tr>
<tr>
<td>12.</td>
<td>Your church is building. Please contribute to the Renovation &amp; Renewal fund: $30.00</td>
</tr>
<tr>
<td>13.</td>
<td>Your doctor now does not accept your insurance plan, so you must pay $140 per visit.</td>
</tr>
<tr>
<td>14.</td>
<td>There was a fire in your apartment building. You don't have insurance. Some of your clothes need to be dry cleaned: $150.</td>
</tr>
<tr>
<td>15.</td>
<td>Books! Books! Books! For the class you are taking to upgrade your salary. WOW! $250.</td>
</tr>
<tr>
<td>16.</td>
<td>Your only medical emergency this month is a paper cut. No Charge!</td>
</tr>
<tr>
<td>17.</td>
<td>Sniffle, sniffle, sniffle. You have a cold. $28.00 for medicine.</td>
</tr>
<tr>
<td>18.</td>
<td>You locked yourself out of your car. You will need to call AAA. But you don't have your card when the service comes. You have to pay $175.</td>
</tr>
<tr>
<td>19.</td>
<td>Your cell phone was found in Michigan! You need a new one: $60.</td>
</tr>
<tr>
<td>20.</td>
<td>Your sister is getting married. You spend $210 on the gala event.</td>
</tr>
</tbody>
</table>

Be sure to record this amount in your checkbook register and find your new balance.
STATION 15: Congratulations!

Please take a certificate and a reflection worksheet. This will help you to think about your experiences. Bring your essay to class tomorrow.

For now, here are some statistics to think about:

Average Annual Earnings for College Graduates and Non-Graduates

Professional Degree $109,600
Doctoral Degree $89,400
Master's Degree $62,300
Bachelor's Degree $52,200
Associate's Degree $38,200
Some College $36,800
High School Graduate $30,400
Some High School $23,400

Average Annual Earnings—Different Levels of Education.


Follow-Up Reflections

Helping students to reflect on their experience at the Reality Store® is essential to for the learning process. Supervisors at Station 15 distribute the reflection questions. Students are to complete these and they will serve as discussion starters for the next day's class (See Appendix B for sample questions).

Conclusion

There has never been a more “teachable moment” than the current economic recession and financial crisis to increase awareness and support for economic and financial education. Research indicates that highly interactive, reality-based activities in financial
literacy are effective in developing financially competent teens. Students see the relationship between education and income, the responsibilities and pressures of having to earn for a family while securing retirement funds. The Reality Store® is one such program that is relevant to the lives of middle and high school students.

Creating an online version helps to expand the possibilities and accessibility to many students. In addition to using the Reality Store® in a classroom setting, parents can use the online version to discuss the value of education and the many responsibilities and privileges that accompany adulthood. Federal Reserve Chairman, Ben Bernanke (April, 2009) reiterated the need for improved financial literacy. “The financial preparedness of our nation’s youth is essential to their well-being and of vital importance to our economic future. In light of the problems that have arisen in the subprime mortgage market, we are reminded of how critically important it is for individuals to become financially literate at an early age so that they are better prepared to make decisions and navigate an increasingly complex financial marketplace. Choosing a credit card, saving for retirement or for a child’s education, or buying a home now requires more financial savvy than ever before.”

References


**Authors**

**Joanne Caniglia**, Ph.D. teaches mathematics methods at Kent State University. She has implemented the Reality Store throughout middle school in Michigan and Ohio. Her students have served as station supervisors. Joanne's research interests focus on professional development models in urban communities.

jcanig1@kent.edu

**Barbara Leapard**, Ph.D., teaches mathematics methods at Eastern Michigan University. She has taught courses in educational technology and has spoken extensively on meaningful tasks in the middle school classroom. Barbara is the author of many articles on mathematics education and technology.

bleapard@emich.edu
734-487-1444 OFFICE
Appendix A

Additional Resources for Educators on Financial Literacy

American Savings Education Council (ASEC)
www.asec.org
(202) 775-6360
ASEC is a coalition of private and public institutions that offers a variety of resources that focus on the importance of and strategies for saving.

The Business and Professional Women's Club of Indiana, Department of Education of Indiana, Department of Education of New York
http://asai.indstate.edu/guidingallkids/realitystore.htm
The Business and Professional Women's Clubs of Indiana developed the Reality Store®, and the Departments of Education of Indiana and New York disseminate materials and resources.

Consumer Action
www.consumer-action.org
(415) 777-9648
Consumer Action is a nonprofit, membership-based organization. It runs the National Consumer Resource Center, operates a free consumer hotline and offers free multilingual publications on consumer and personal finance issues.

Consumers Union
www.consumer.org
(914) 378-2000
Consumers Union is a nonprofit resource organization for consumers. It publishes Consumer Reports, advocates on behalf of consumers, and coordinates research and education projects on consumer, legislative, and regulatory issues.

Cooperative State Research, Education and Extension Service www.ree.usda.gov
(202) 720-7441
State Extension programs, which are run by the US Department of Agriculture and housed in public universities around the country, promote family economics, financial literacy, and consumer education in urban and rural locations.

Federal Deposit Insurance Corporation (FDIC)
www.fdic.gov
(800) 934-3342
FDIC has a host of information on financial literacy and basic banking. FDIC also runs
the MoneySmart program, which works with community groups, financial institutions, and governmental bodies to implement financial literacy programs and bilingual curricula.

**Financial Literacy 2010**
[www.fl2010.org](http://www.fl2010.org)
(703) 276-1116
This program partners the Investors Protection Trust, National Association of Securities Dealers, North American Securities Administrators Association, and State Securities Agencies to promote financial literacy programs in public high schools. Teachers share information and resources on the organization's website.

**Institute of Consumer Financial Education (ICFE)**
[www.finance-education-icfe.org](http://www.finance-education-icfe.org)
(619) 239-1401
The Institute is a nonprofit coalition of financial planners that works to educate, motivate, and empower the public to do a better job of spending, saving, investing, and planning. They offer curricula and resources on these issues.

**Jump$tart Coalition for Personal Financial Literacy** [www.jumpstartcoalition.org](http://www.jumpstartcoalition.org)
(888) 45-educate
Jump$tart is a partnership of organizations and individuals that promotes financial education in schools. It has created a comprehensive clearinghouse of personal finance resources, a national public relations campaign for improving financial literacy, and it promotes curriculum standards for various grades.

**Junior Achievement (JA)**
[www.ja.org](http://www.ja.org)
(719) 540-8000
Junior Achievement's mission is to teach business and entrepreneurship skills to youth. JA has developed curricula for grades K-12.

**Money2000**
(217) 333-4901
Money2000 is run through the Cooperative Extension System and helps people increase savings and reduce debt. It offers personalized financial education classes, materials, and resources, and runs a program called America Saves.

**National Council on Economic Education (NCEE)**
[www.nationalcouncil.org](http://www.nationalcouncil.org)
(800) 338-1192
NCEE is a nonprofit coalition that promotes economic education. It provides trainings and materials for educators. NCEE publishes materials, develops curricula, and distributes teacher strategies and resources for classroom use.
Virtual Reality Store Tour
http://www.mapwing.com/explore/view_tour.php?t=1kj6O67tZ6267tO
Using this technology, students are taken on a virtual tour of a Reality Store® without websites but with many choices available. This tour enables students to pause at each location while making and recording their decisions.

Appendix B

Reality Store® Reflection Questions

Write about your experience at the Reality Store®. In your essay make sure you include:

- Did your budget turn out the way you thought it would?
- If you were to visit the Reality Store® again, would you make the same decisions? If no, what changes would you make?
- What did you learn from the Reality Store® that will help you in the future?

Make sure that you have an introduction, a body, and a conclusion to your essay. Check for spelling and grammar.

In addition to the reflective essay, it may be enlightening to complete the “Envisioning Your Life” survey before AND after the Reality Store®.

Envision Your Life

Name: _______________________________
Anticipated Career:____________________

Let's pretend you are 25 years old. What would be your answers to these questions?

PLEASE CIRCLE YOUR CHOICES:

1. Are you married or single?
2. If you are married, does your spouse work? YES NO
3. How many children do you have? 1 2 3 4 5

4. What are their ages? ______________________

5. How many children are in day care?___________________

6. Do you own a home or rent (circle)?

7. Would you have a one or two bedroom apartment (circle)?
   OR

   Would you have a two, three, four bedroom home (circle)?

8. Do you own a new or used car (circle)?
   OR

   Do you use public transportation (us/cab) (circle)?

9. How many years did you attend college? 1, 2, 3, 4
   Did you attend graduate school? YES NO

10. How many years did your spouse attend college? 1, 2, 3, 4