



State of West Virginia
OFFICE OF THE STATE TREASURER

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JOSH STOWERS

Get A Life! Simulation

As part of the West Virginia State Treasurer's Office personal financial literacy education program, the **"Get A Life"** simulation game with a focus on personal budgeting to middle schools is offered throughout West Virginia.

The **"Get A Life!"** game takes place in the future where students are in their mid-20's and have made the decision not to go to college. With the profession they are assigned, they must pay for their transportation and housing while producing a working budget to take care of the rest of their living expenses (i.e. utilities, fuel, food, etc.). Using real averages of prices for homes, cars, groceries, and other bills as well as a median salary for the profession they are assigned, students will live on these earnings for one month and learn to create a working budget. Will they be able to hold up to financial stresses and come out ahead for the month?

The game takes approximately an hour and a half to play for each group of no more than 100 students. The game is a great way to get parents and the community members involved. Chambers of Commerce from throughout West Virginia as well as other community groups such as the Rotary Club, Retired Teachers, and the WVU Extension Office have volunteered and are willing to participant in these events throughout the state.

Want to see how a G.A.L.
simulation works?



[Hampshire County Get A Life](#)

["Get A Life" – Elkview Middle School:](#)

["Get A Life" – Sissonville Middle School](#)

Who Does What?



Host School

1. Must recruit a **minimum of twenty-five (20) school approved volunteers** for the G.A.L. stations.
2. Contact local news media to cover the event.
3. Teachers must explain the process of the simulation game to the students **in advance** of the event.
4. Provide a large room, preferably the gymnasium with the bleachers open. [It has been shown that cafeterias, auditoriums, etc. will not work.]
5. Provide eleven (11) long tables with 32 or more chairs ready for set up at least an hour in advance of the event.
6. Have students participate in the simulation for ninety (90) minutes. (Larger groups may require more sessions.)
7. Provide light refreshments for the table workers (water, coffee, cookies, crackers, etc.)

The Chamber of Commerce is a valuable resource to ensure that business and community leaders volunteer to become table workers. Just about anyone can work the various tables, but credibility increases when a table worker has experience in a particular field.

Grandparents and retired personnel are excellent volunteers. Each table has a simple step by step list of directives. Mostly, the volunteers simply ask the students to browse what is offered at each table, make a choice, then subtract the cost of the service or item from their check register budget amount.



West Virginia State Treasurer's Office

The WVSTO will provide:

1. Instructions for teachers to present in advance of the G.A.L. event
2. Photography release form for students.
3. Room/prop set up the afternoon before or the morning of (30-45 min.)
4. Game materials and volunteer table workers training.
5. A short introduction to the students.
 - a. It is important that the teacher explains to the students *in advance of the simulation* so they are aware of what they will be experiencing.
6. Certificates of Appreciation mailed to volunteers.

“Get A Life” Simulation Game

GAME DAY!

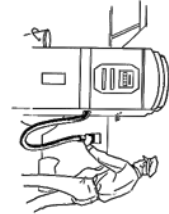
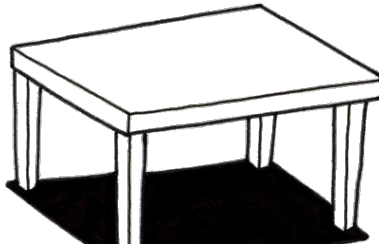
1. Students meet in the chosen school site and are given the materials needed for the game. This will include their job description, family information, monthly income, a check register simulation checklist, a clipboard, and a pencil.
2. For forty-five (45) minutes students will visit each table station to buy the needs required to take care of their family. The check list includes housing, a vehicle, insurance, utilities, groceries, fuel, furniture, medical, etc.
 - a. Many students go bankrupt before they have finished purchasing all the needs on their checklist, but should continue until the time limit is called.
 - b. As their frustration heightens, they may realize the importance of additional education so they possibly can secure a better paying job.
3. After they receive education or certification beyond the high school diploma, they begin the simulation again with their net income increasing due to additional education.
 - a. The intent is that the students make better choices and think of the future for themselves and their families as they “get a life” based on their expendable income and budget.
4. During the activity, the *Green Reaper* character may strike students at random. The card(s) issued by this character will reflect unexpected expenditures or windfalls that happen in real life. For example: the hot water tank has to be replaced, the car breaks down, etc. That amount must be subtracted or added from the student’s monthly net income.

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