

The Banzai! logo is a black pill-shaped badge with the word "Banzai!" in white, bold, sans-serif font. The background of the entire cover is a vibrant, hand-drawn illustration. It features a blue desk surface with various school supplies: a pink cup filled with yellow and green pencils, a clear water bottle with a blue cap, a pie chart with pink, green, and yellow segments, a clipboard with a pink header "BANZAI HIGH SCHOOL", a pink name tag "Mrs. Santos", and a blue sign "FIN LIT FAIR!". There are also several "PRACTICE! CHECKBOOK BALANCE" worksheets, some with tables and lines for writing. In the top right, a yellow paper says "INCOME". On the right, there are several gold coins with a cartoon character. In the bottom right, a framed picture shows students in a classroom setting, with a "GO" sign and the Banzai! logo.

Facilitator's Guide

Reality Fair

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Introduction To Banzai's Reality Fair

About This Guide

Get ready to welcome your students to reality! A Reality Fair is a hands-on simulation of the real world when it comes to budgeting, paying bills, saving, and making important financial choices. Students use a financial persona, complete with salary and FICO® Score, to make informed decisions at the different booths throughout the fair.

The goal is to connect classroom learning to real-world scenarios and build financial knowledge that benefits students in the future. At Banzai, we believe students learn best by doing. There's nothing like experiencing the real-world consequences of a financial decision to grab students' attention!

How the Reality Fair Works

The Banzai Reality Fair combines in-classroom learning with a hands-on event. Here is an overview of the process from preparation to execution.

1. Before the Fair: Instructor and/or Community Partner Prep

- Work with your community partner or individually to plan the Reality Fair, following the preparation timeline (page 6).
- Read about team member recruitment (page 8), booth overview (page 10), layout (page 11-13) and accessibility (page 14).
- Access, share, and print detailed planning checklists that cover these topics in the Reality Fair Supplement, found online in your Banzai account.

2. Before the Fair: Student Prep

- Dedicate one to three class periods to preparing students (see lesson plans on page 15-17)
- Students complete the online Future Finder to generate their personalized persona (occupation, income, credit score, debt, etc.).
- Students arrive at the fair with their workbook and their profile ready.

3. At the Fair: Kick Off & Booth Circulation

- You and your community partner follow the suggested timetable (page 7) to execute the fair.
- Students circulate among the booths. Each booth represents an important element of an adult's financial life.
- Students use the persona information on their profile to make decisions at each booth and complete their workbook.
- The objective is to visit all required booths before the end of the fair and submit their finished workbook to the teacher.

4. After the Fair: Wrap-Up

- Dedicate at least one class period to the reflection lesson (page 18-19). There are also ideas for homework assignments/at-home discussions (page 20-21).

Materials Overview

This fair requires a mix of printed and digital resources. Here's an overview of what materials are included with the Banzai Reality Fair.

Physical Materials:

These physical items are essential for running the fair. Costs for these are covered by your community partner. All of these items are also available digitally, if you need additional copies.

- **Facilitator's Guide:** Your complete resource for organizing, preparing, and running event logistics. You'll receive one per fair, but it can be reused.
- **Student Workbooks:** What students will use to go through the fair and to record and track all decisions. One per student.
- **Booth Captain Sheets:** Printed instructions for all volunteers staffing each booth. We recommend distributing these in advance. One set per fair.
- **Life Happens Cards:** A deck of 18 cards used at the Life Happens booth to simulate financial surprises. One set is included.
- **Tabletop Booth Folding Posters:** Pages with every booth name that can sit tabletop or be otherwise displayed.

Digital Materials:

These items are accessed digitally via your Banzai account. They can be printed, and/or reviewed by the instructor and volunteers before the fair.

- **Future Finder Coach:** The in-class digital tool used by students to generate their personalized financial persona (occupation, income, credit score, and more). A printable summary of results is available at the end. Students copy this information into their workbook.

The fair can be assigned in a Banzai class or accessed via this QR code.



- **Reality Fair Supplement:** Detailed planning checklists, budget templates, sample email/letter templates, volunteer and student sign-in sheets, and more.

How is Banzai's Reality Fair *different*?

There are three key elements that make Banzai's Reality Fair stand out: customization to regional data, incorporation of unforeseen life events, and community partner involvement.

1. Customization and Relevance

We've created a pre-fair tool called the Future Finder that accounts for regional differences in cost of living by relying on state-level salary data from the U.S. Bureau of Labor Statistics. Students select a job and see what they would make in that occupation in their chosen state. This personalization makes the students' experience hit closer to home (literally) and resonate more deeply with their lived experience.

2. Unforeseen Life Events

Any student who has played a Banzai game knows that life happens—a car engine goes out or you sell an old video game for lots of cash. That's why our Reality Fair integrates a Life Happens booth, where students experience a random budget-altering event.

Some are positive, like a tax refund or a small inheritance, but others are negative, like a car repair, medical emergency, or even sudden job loss. Just like real life! These events force students to think critically about concepts like an emergency fund and cutting back their budget in the face of financial setbacks.

3. Community Partner Involvement

Banzai is provided to teachers at no cost thanks to generous sponsorship from local banks and credit unions. These community partners are financial experts, and they are perfectly positioned to help you execute the Reality Fair. They pay for the workbooks shipped to your classroom, and can be involved in everything from the initial coordination to volunteer recruitment to setting up and running booths, and more.

Reach out to your community partner via the portal in your Banzai teacher account to get the process started.

Timeline Overview

We recommended planning a Reality Fair two to three months in advance. This gives you time to incorporate lessons that prepare your students for the event, and you/your community partner time to recruit community volunteers and ensure the best possible event for your students.

8 to 12 Weeks Prior: Contact your community partner via your Banzai teacher account to coordinate a date and time for your fair.

4 to 8 Weeks Prior: Request your Reality Fair workbooks for the event. We recommend ordering these around 4 weeks in advance of your event to make sure they arrive in time. Your students will complete page 1 prior to the fair and complete the rest of the workbook at the event.

2 Weeks Prior: After your workbooks have arrived.

1. Complete lesson plans (1-day and 3-day plans available)
2. Distribute Reality Fair workbooks.
3. Have students go through the Reality Fair pretest.
4. Play through the Future Finder coach. Students will use this info to complete page 1 of the workbooks prior to the in-person event.

Day of

1. Students bring workbooks to the fair.
2. Students visit the booths required by their profile and fill out their workbook.
3. At the end, students turn the entire workbook into you.

Day(s) After

1. Complete the Post-Fair Lesson Plan and posttest with students.
2. Review student workbooks to award participation credit and use survey responses to plan future lessons.
3. Send thank you notes to the community partner and volunteers.

Day of Timetable

The Reality Fair is designed to take around three hours to complete.

Activity	Duration (Minutes)
Welcome and instructions	5 minutes
Participants visit the booths*	150 minutes (2.5 hours)
Gather workbooks	5 minutes

**Participants can expect to spend approximately 2.5 hours (150 minutes) visiting the 15 booths. This estimate includes time for interaction and short breaks.*

- Check in:** Students start at the check in table, where they receive an assigned color. Split students up evenly between the four colors: blue, green, yellow, pink.
- Booth Rotations:** Booths are broken into groupings by color. Each color represents a cluster of related booths they'll visit in a round. Students start at their assigned color and work clockwise around the fair. Each round is a set length (depending on the size of the group), likely somewhere around 30 minutes. Students need to visit all of their required booths by the end of that time and move on to the next color cluster afterward.
- Booths:** Each booth has required choices or selections that students must make and record in the corresponding page in their workbook. Depending on their profile, they may be required to make certain choices or visit specific booths, like the Student Loans, or Dependents & Pets booths.

Grading

We encourage teachers not to focus on metrics like how much money students had left in their budget, as students will have varying levels of difficulty based on their job and life scenarios. Instead, we encourage you to focus on workbook completion, booth participation, and, if assigned as a part of a Banzai class, pre and posttest scores.

Team Member Recruitment

Your Reality Fair can benefit from getting different groups of volunteers involved. Consider these ideas for recruiting volunteers for the event. Use the sample letters in the Reality Supplement to spread the word.

Parents/PTA or PTO Organizations: Invite parents to serve as booth workers. Your PTA or PTO may have ideas for reaching parents through regular communications or during upcoming meetings.

Local Professionals: Recruiting local professionals to staff booths at the Reality Fair can take your event to the next level. Consider asking people whose professional experience relates to the booth theme. For instance, asking a local insurance agent to lead the insurance booth. This table outlines suggestions for professionals who may be a good fit for booths by theme.

Booth	Professionals to Approach
Cell Phone	Telecommunications professionals
Children/Pets	Veterinary clinic staff or childcare professionals
Credit Cards	Credit expert from your community partner
Donations & Sharing	Local nonprofit staff
Emergency Fund	Case managers in agencies offering emergency services
Groceries & Household	Local grocery store representative
Health Care	Medical professionals
Housing	Real estate agents and other housing industry professionals
Life Happens	Case managers in agencies offering emergency services
Life Insurance	Insurance broker
Loans	Manager or loan officer from your community partner
Retirement	Representative from your community partner
Student Loans	Representative from your community partner
Transportation	Local transportation authority staff members
Utilities	Representative from a large utility provider in your area

Sample Letter/Email to Parents/ Caregivers

Dear **[PARENT]**,

On **[DATE]**, **[SCHOOL NAME]** will hold a reality fair for youth at **[LOCATION]** from to **[TIME]**. This event is being organized by **[TEACHER COORDINATOR]** and **[FINANCIAL INSTITUTION]**. As part of **[CLASS NAME]**, your student is eligible to participate!

A Reality Fair is a hands-on simulation of the real world when it comes to budgeting, paying bills, saving, and making important financial choices. Students use a financial persona, complete with salary and credit score, to make real-time decisions at the different booths throughout the fair.

Here's what to do next:

- Contact **[COORDINATOR]** if you'd like to volunteer, either as a helper or booth captain if you have professional expertise to lend
- Start financial conversations at home to prepare them for the Reality Fair
- Ask about their experience after the fair

For more information, contact **[COORDINATOR]** at **[CONTACT INFO]**.

Best,

[YOUR NAME]

Sample Letter/Email to Booth Captains

Dear **[BUSINESS EXPERTS]**,

On **[DATE]**, **[SCHOOL NAME]** will hold a Reality Fair for students at **[LOCATION]** from **[START TIME]** to **[END TIME]**. This exciting financial literacy event is being organized by **[TEACHER COORDINATOR]** and **[FINANCIAL INSTITUTION]**.

A Reality Fair is a hands-on simulation of the real world when it comes to budgeting, paying bills, saving, and making important financial choices. Students use a financial persona, complete with salary and credit score, to make real-time decisions at the different booths throughout the fair.

Your Leadership is Needed

For students, this fair is an eye-opening and fun way to build essential financial skills. To make this event a success, we're seeking Community Booth Captains to take ownership of a critical financial station.

As a Booth Captain, you would be responsible for:

- Leading a Specific Booth
- Guiding Volunteers
- Facilitating Student Decisions
- A Brief Time Commitment

Your professional experience and expertise will be invaluable in making the financial decisions at your booth tangible and meaningful for our students.

Interested? Please accept this vital leadership role by **[DEADLINE]**. For more information or to choose your booth, please contact **[COORDINATOR]** at **[CONTACT INFO]**.

Best,

[YOUR NAME]

Guidelines for Promoting Products and Services

Make sure any local professionals participating in the fair receive clear guidelines for promoting their products and services at the event. Make it clear that while the team members can represent their company, they are not allowed to advertise directly to students. A good way to do this is to share written policies that address what is and isn't allowed. Discuss with school staff to ensure all school and district policies are considered. Here's an example of what you may choose to include in your written statement:

- Team members may wear clothing and decorate their booth with the colors, logo, or name of the company/employer, as long as this follows school district policy.
- Team members may discuss pricing of products or services only as it pertains to the fair and assisting students with their workbooks or answering general questions.
- Team members may not distribute materials that include products or services that are not educational in their goal.
- Team members may distribute promotional materials with the logo or name of company/employer only if they do not advertise specific products or services (ex: Pens, stickers, and other swag with the company logo are fine, coupons and discount codes urging students to shop at the business or buy certain products are not,) and receive school administrator permission.
- Team members may not collect personal information from students or other team members/volunteers.

Booth Overview

The fair has 15 booths organized into four color-coded “rotations.” This structure ensures all key financial topics are covered while managing the flow of students through the fair.

Green Rotation (Day-to-Day)

- Groceries & Household
- Cell Phone
- Credit Card
- Dependents & Pets (if required by profile)

Yellow Rotation (Long-Term Planning)

- Transportation
- Donations & Sharing (optional)
- Loans
- Retirement

Pink Rotation (Major Life & Safety Expenses)

- Health Care
- Life Insurance
- Emergency Fund
- Student Loans (if required by profile)

Blue Rotation (Home & Lifestyle)

- Housing
- Utilities
- Life Happens

Time Management

Each rotation should be around 30 minutes, or about 8 minutes per booth. This keeps students moving and ensures everyone finishes in a reasonable amount of time.

At each booth, one or more team members serve as a booth captain, providing participants with information and instructions. Participants can visit the booths in their assigned rotation in any order.

Layout

Thinking in advance about the layout of the Reality Fair helps you maximize the physical space you're working with and plan the best possible event. Consider the number of participants you expect and the size and shape of your event space. Don't forget about accessibility for people with disabilities to make your fair a place of learning for all.

TIP 1

Use large, open spaces for plenty of movement among the booths. Commonly used spaces include gymnasium, auditorium, cafeteria, or even outdoors.

TIP 2

Leave space between booths so participants can sit or stand around them as they are completing their workbooks.

TIP 3

Create U-shaped booths so multiple people can visit a booth at once. If you can't access rectangular or square tables to create U-shaped booths, try L-shaped booths. Consider placing round tables nearby for participants to use after visiting a booth.

TIP 4

Choose a layout that makes sense for your space.

- Perimeter layout places booths against the walls of the room, so participants can rotate easily through the booths. This works well in rooms with defined walls or only a few entrances/exits
- Cluster layout places groups of booths facing outward

TIP 5

Create a map of the event venue for team members, so they can help participants navigate the space.

TIP 6

Check your design for accessibility and safety. Make sure you don't exceed the recommended capacity for a space. Clear the floor of tripping hazards, and provide clear access to exits.

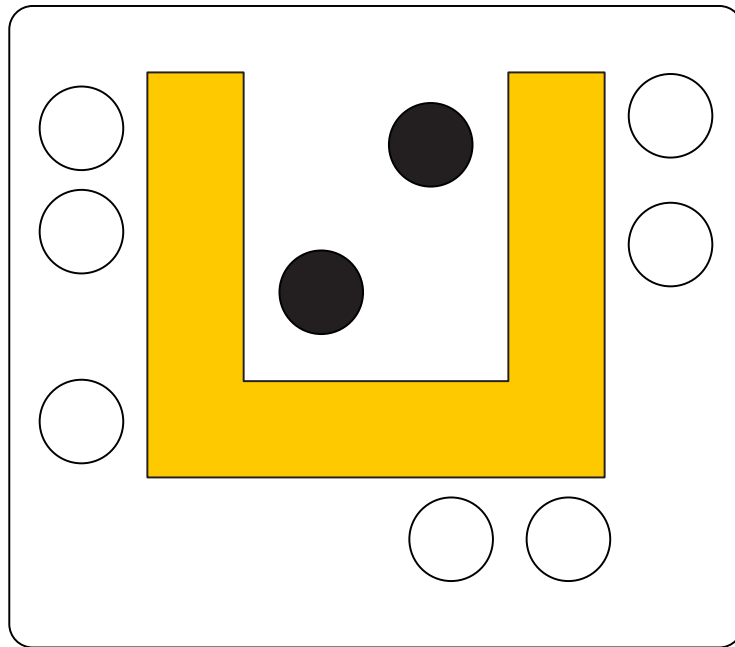


Figure 1. U-Shaped Booth

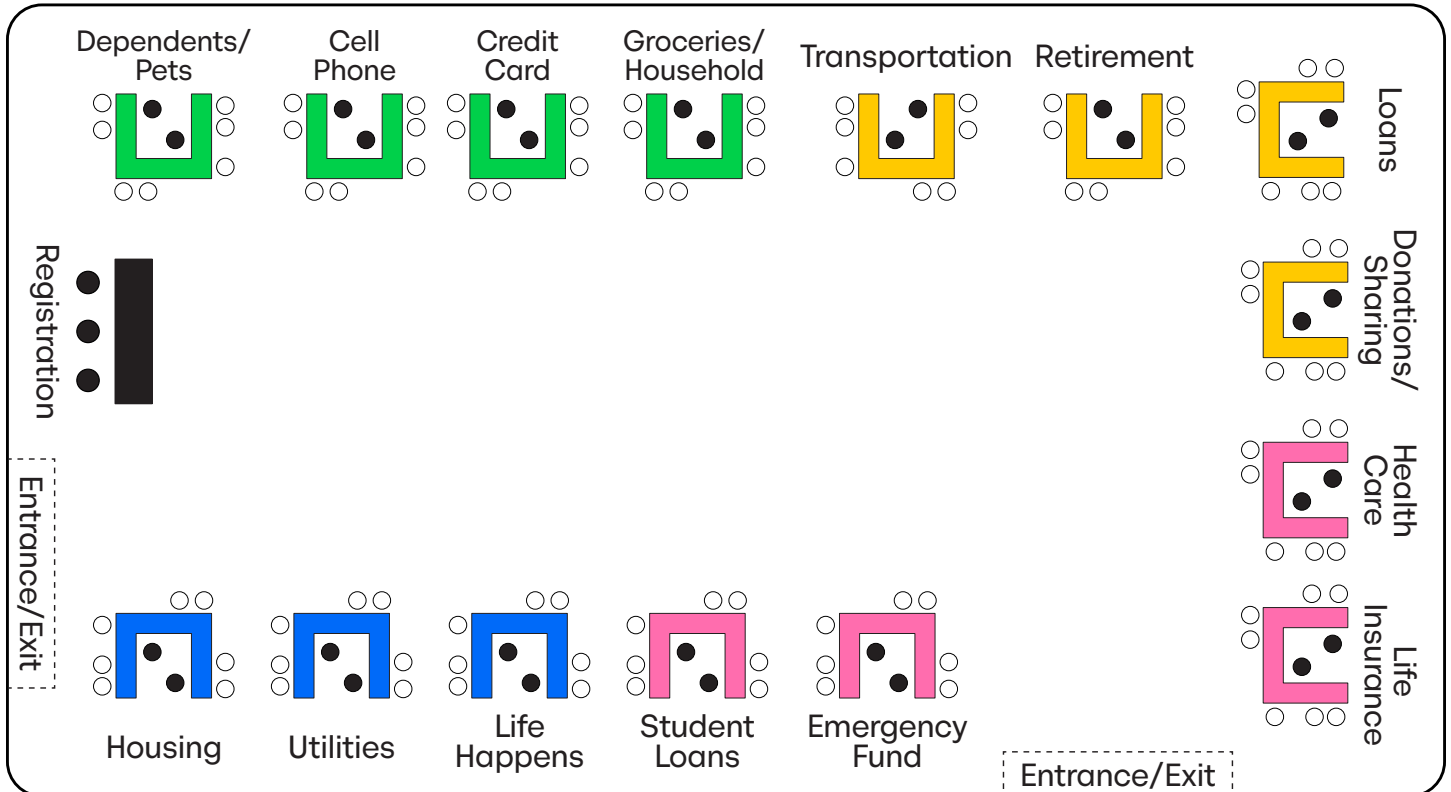


Figure 2. Perimeter Layout with Booths Lining the Walls of the Room

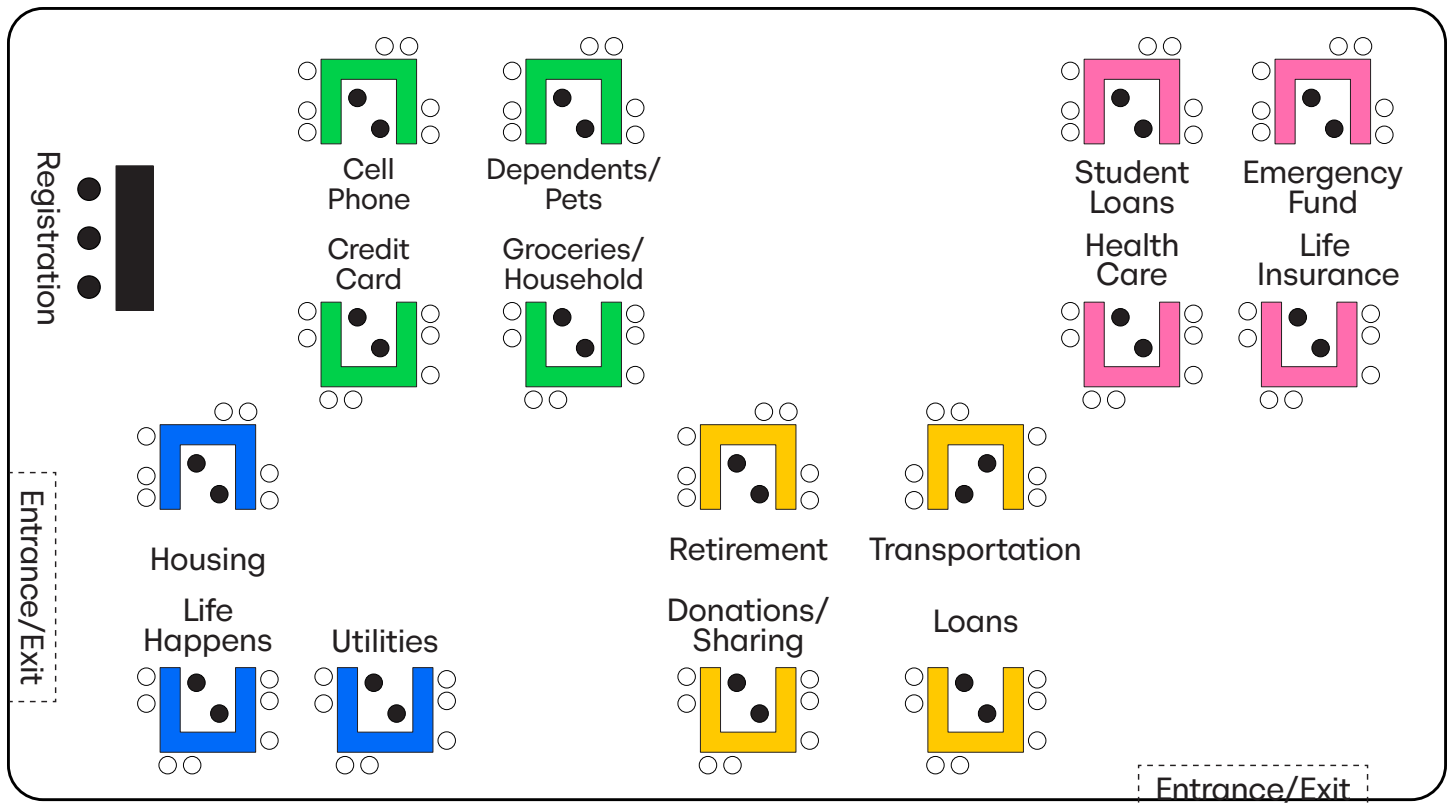


Figure 3. Cluster Layout with Groups of Booths Facing Outward

Accessibility

To make your Reality Fair accessible to everyone, here are some key tips:

1. Plan for Accommodations in Advance

- **Ask Proactively:** Include a statement in your event communications that asks participants, team members, and others if they need any reasonable accommodations.
- **Give a Deadline:** Provide a contact person, along with their email and phone number, and a date for requests. You can also note that requests can be made at any time.
- **Examples of Accommodations:** Be prepared to provide things like materials in an electronic format for screen readers or a sign language interpreter.
- **Get Help if Needed:** If you're unsure how to handle a specific request, contact your regional Americans with Disabilities Act (ADA) Center for guidance and local resources.

2. Choose an Accessible Location

- **Physical Access:** Select a safe, well-lit, and convenient venue. It should be free of physical barriers like steps or curbs and have accessible entrances.
- **Elevator Access:** If the event is on an upper floor, make sure there is an accessible elevator.
- **Accessible Restrooms:** The location must have at least one accessible restroom with raised letters and Braille signage.

3. Arrange the Space Thoughtfully

- **Clear Pathways:** Ensure all aisles and common areas have at least three feet of clear space to allow people using wheelchairs or scooters to move freely.
- **Consider Crowds:** Remember that people will gather in front of booths, so plan the layout to prevent these areas from becoming blocked.

4. Adapt Your Materials

- **Readable Signage:** Make sure all event signage is large and easy to read from a distance.
- **Alternative Formats:** Have large-print or electronic versions of handouts readily available for anyone who requests them.

Lesson Plan: Reality Fair Prep (Option 1)

This lesson plan is designed to take 1 class period (45-50 minutes).

Subject/Grade Level: Personal Finance, Business, or Social Studies

Learning Objectives: By the end of this lesson, students will be able to...

- Attend the Reality Fair
- Complete the Profile section of the workbook
- Differentiate between needs and wants when making spending decisions.

Materials:

- Computers or tablets with internet access for each student or pair
- A projector or smartboard to show Banzai.org content
- Student accounts on Banzai.org
- Reality Fair workbook

Lesson Procedure

- 1. Introduction (5 minutes):** Begin by explaining what a Reality Fair is and how it simulates life as an adult with a job and a budget. Introduce Banzai.org as the tool they will use to prep for the fair.
- 2. Core Curriculum (20 minutes):** Have students complete the pretest and Future Finder. When they're finished, have students fill in their profile on page 1 of their workbook.
- 3. Start the Advanced Budgeting Game (20 minutes):** Students begin Advanced Budgeting. The activities challenge them to understand credit cards, loans, and the importance of paying bills on time. Have them get as far as they can in the game in 20 minutes.

Lesson Plan: Reality Fair Prep (Option 2)

This lesson plan is designed to take 3-5 class periods (45-50 minutes each).

Subject/Grade Level: Personal Finance, Business, or Social Studies.

Learning Objectives: By the end of this lesson, students will be able to:

- Create a personal budget based on a simulated income.
- Differentiate between needs and wants when making spending decisions.
- Explain the basics of credit, debt, and the importance of a good FICO® Score.
- Identify key financial concepts (e.g., insurance, savings, investments) and their role in a financial plan.
- Apply financial literacy concepts to real-world decisions they will face at the Reality Fair.

Materials:

- Computers or tablets with internet access for each student or pair
- A projector or smartboard to show Banzai.org content
- Student accounts on Banzai.org
- Handouts for note-taking and fair preparation

Lesson Procedure

Day 1: Getting Started with Budgeting

- 1. Introduction (5 minutes):** Begin by explaining what a Reality Fair is and how it simulates life as an adult with a job and a budget. Introduce Banzai.org as the tool they will use to prepare for the fair.
- 2. Pretest (10 minutes):** Have Students take the Reality Fair pretest.
- 3. Reading (5 minutes):** Ask students to read the Making and Spending Money article in the High School Personal Finance library.
- 4. Core Curriculum (15 minutes):** Have students log in to Banzai and start the **Life Scenarios Warm-Up**. They should complete the interactive activities that cover income, expenses, and making financial choices.
- 5. Discussion (10 minutes):** After the initial activities, lead a class discussion on the concept of needs vs. wants and how unexpected expenses can impact a budget. Have students share some of their early financial decisions in the simulation.

Day 2: Navigating Debt and Credit

1. **Review (5 minutes):** Briefly review the key points from Day 1 about budgeting and tracking expenses.
2. **Core Curriculum (30 minutes):** Students begin **Advanced Budgeting**. The activities challenge them to understand credit cards, loans, and the importance of paying bills on time. Have them get as far as they can in the game in 30 minutes.
3. **Fair Prep (10 minutes):** Connect the Banzai content to the Reality Fair. Explain that tomorrow, they'll complete the Future Finder to determine their occupation and income, along with an assigned FICO® Score, debt, and other pertinent information. They'll use this profile to navigate the fair and make decisions at every booth.

Optional extension: You can add 1-2 days to this lesson plan by assigning the students the Pretest, Advanced Budgeting Game, and Posttest.

Day 3: Future Finder

1. **Review (5 minutes):** Ask students to share one key takeaway about credit and debt from the previous class.
2. **Core Curriculum (20 minutes):** Have students complete the Future Finder. When they're finished, have students fill in their profile on page 1 of their workbook.
3. **Continue Advanced Budgeting Game (20 minutes):** Have students return to the Advanced Budgeting game and see how much farther they can make it.

Lesson Plan: Reality Fair Reflection

This lesson plan is designed to take 1 class period (45-50 minutes).

Subject/Grade Level: Personal Finance, Business, or Social Studies

Learning Objectives: By the end of this lesson, students will be able to:

- Analyze and articulate the financial decisions they made during the fair.
- Connect their fair-day choices to real-world outcomes and long-term consequences.
- Reflect on their experience to identify personal goals for their financial future.

Materials:

- A pen or pencil for each student.
- Computers or another way for students to access their Banzai account.

Lesson Procedure

Part 1: Individual Reflection (15 minutes)

Begin the class by having students complete the Posttest in their Banzai account. This is an important step that gives every student time to think about their experience privately before sharing with the group. It also provides a tangible takeaway for them to reference.

Part 2: Group Discussion (25 minutes)

Once students have had time to write down their thoughts, facilitate a large-group discussion using their answers as a guide. You can have students share their responses directly from their worksheets. Use the provided discussion questions to guide the conversation.

Discussion Prompts

Spending and Saving Results:

- “By a show of hands, who had extra income at the end of the fair?” For those who did, ask, “How will you use it? Will you save it, share it, spend it, or reduce debt?”
- “Who did not have enough income? What did you do to cover the difference—did you use savings or borrow money?”
- “Which choices did you make today that you think were good choices?”
- “Which choices would you change if you could?”

Effect of Past Decisions:

- “How did your starting FICO® Score affect your ability to make decisions and get what you wanted at the fair?”

Outlook for the Future Months and Years:

- “If future months look like your fair day, what might your financial situation look like in one year? What about in 15 years?”
- “What would you want to do differently next month?”
- “When money is tight, what could you do to increase income or decrease expenses?”

Application:

- “What’s the one thing you learned today that surprised you the most?”
- “What did you learn today that you think you will definitely use in your own life someday?”

Part 3: Wrap-Up (5 minutes)

Conclude the lesson by summarizing the key themes from the discussion. Remind students that the purpose of the fair was not to do everything perfectly, but to learn that financial decisions are a constant balancing act between earning, spending, saving, and dealing with the unexpected. Encourage them to keep thinking about these topics as they plan for their future.

Assessment

- **Posttest Completion:** The completed posttest serves as the best way for students to showcase all that they’ve learned from the fair.
- **Discussion Participation:** Observe and note student engagement in the group discussion to gauge their understanding and enthusiasm.

At-Home Discussion: Talking About Money

Assignment Option 1: The Personal Reflection

This option is for students who prefer to reflect on their own experience and connect it to their personal life.

Instructions: Write a 1-2 page essay reflecting on your experience at the Reality Fair. Be sure to address the following questions in your reflection:

1. What was your “financial journey” like at the fair? Did you have a surplus or a deficit at the end?
2. What was the most important financial lesson you learned? How did a specific booth, or situation influence your thinking?
3. Based on your experience, what is one specific change you plan to make to your spending or saving habits in your own life? How will you track your progress?
4. If you were to live out your fair-day budget for the next year, what would your financial situation look like? What about in five years?

Assignment Option 2: The Interview & Analysis

This option is for students who want to engage in a conversation and apply their learning through a discussion with a guardian or another adult.

Instructions: Interview a parent, guardian, or trusted adult about their financial experiences. Then, write a 1-2 page analysis that addresses the following:

1. **The Comparison:** Compare and contrast your Reality Fair budget with your guardian’s real-world budget or financial habits. What were the key similarities and differences? What was the most important financial lesson you learned? How did a specific booth influence your thinking?
2. **The “If I knew then...” Moment:** What is the most valuable piece of financial advice your guardian gave you? How does it relate to something you learned at the fair?
3. **Surprise & Insight:** What was one thing about your guardian’s financial history that surprised you? Did it change your perspective on your own financial decisions?
4. **Action Plan:** Create a personal “action plan” for yourself, outlining three specific steps you will take to improve your financial habits. For each step, explain how the knowledge gained from the fair and your interview will help you achieve it.

Assignment Option 3: The Creative Project

This option is for students who want to demonstrate their learning in a creative and visual way.

Instructions: Create a project that explains a key financial concept you learned at the fair. Your project should be presented to the class and should clearly teach the concept to your peers.

Choose one of the following formats:

- 1. A “How-To” Video:** Create a short 2-3 minute video explaining a concept like “Gross vs. Net Income” or “The Power of Compound Interest.”
- 2. An Infographic:** Design a detailed infographic that visually explains the importance of saving for an emergency fund or the impact of a credit score on your life.
- 3. A Presentation:** Prepare a 5-minute presentation using slides (PowerPoint, Google Slides, etc.) that breaks down a specific booth, like Transportation or Housing, and explains the financial decisions involved.
- 4. A Skit:** Write and perform a short skit with a partner that demonstrates a financial situation and how smart financial choices can lead to a positive outcome.



PAY YOUR
MONTHLY
BILL

Facilitator's Guide
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