

The Banzai! logo is located at the top center of the page. It consists of the word "Banzai!" in a bold, white, sans-serif font, enclosed within a dark blue rounded rectangular border. The background of the entire page is a detailed line drawing of a fair booth. On the left, a man sits at a table with a sign that says "CREDIT SCORES". In the center, a woman with a backpack stands looking at a sign that says "CREDIT UNIONS". To the right, a woman with glasses sits at a table with signs that say "BANKS" and "SAVING". A large sign on the wall behind her says "CHECK". In the foreground, a girl holds a piece of paper, and another girl's head is visible at the bottom. A large clock is on the far left, and a banner with "GO" is at the top. The word "BANKING" is written on the side of the booth.

Reality Fair

Workbook

2026–2027

Future Finder Profile Page

This page is designed to be completed using the Future Finder and serves as the foundation for all the financial decisions you make throughout the fair. Fill in the blanks using the last screen of the Future Finder.

Employment

Occupation: _____

Income

Gross Monthly Income: \$_____ Net Monthly Income: \$_____

Housing

Housing Level: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Monthly Housing Payment: \$_____

Property Taxes: \$_____

Maintenance/Repair Reserve: \$_____

Home/Renter's Insurance: \$_____

HOA/Condo Fees: \$_____

Total Monthly Housing Costs (Total everything in the Housing section): \$_____

Credit

FICO® Score: _____

Credit Classification: ☐ Poor ☐ Fair ☐ Good ☐ Very Good ☐ Exceptional

Debt

Student Loan Debt: \$_____

Credit Card Debt: \$_____

Dependent & Pets

of Dependents: _____

of Pets: _____

Your Reality Fair Scorecard

This is where you'll track your monthly costs from each booth. Record the expense with the ✨ symbol from the booth page on the appropriate line.

Green Rotation (Day-to-Day)

1. Groceries & Household: \$ _____
2. Cell Phone: \$ _____
3. Credit Card: \$ _____
4. Dependents & Pets: \$ _____
- Subtotal for Green Rotation: \$ _____**

Yellow Rotation (Long-Term Planning)

5. Transportation: \$ _____
6. Donations and Sharing: \$ _____
7. Retirement Contribution: \$ _____
8. Loans: \$ _____
- Subtotal for Yellow Rotation: \$ _____**

Pink Rotation (Major Life & Safety Expenses)

9. Health Care: \$ _____
10. Life Insurance: \$ _____
11. Emergency Fund: \$ _____
12. Student Loan Debt: \$ _____
- Subtotal for Pink Rotation: \$ _____**

Blue Rotation (Home & Lifestyle)

13. Housing: \$ _____
14. Utilities: \$ _____
15. Life Happens: +/- \$ _____
- Subtotal for Blue Rotation: \$ _____**

Final Calculation

Net Monthly Income:	\$ _____
Added Loan (only if taken out):	+ \$ _____
Total Monthly Expenses (Add all subtotals together):	- \$ _____
Remaining Money:	= \$ _____

Green Rotation

Groceries & Household

Step 1: Choose Your Household Essentials Package

Household Essentials Package: _____

Monthly Package Cost: \$_____

Step 2: Choose Your Monthly Food Budget

Food Budget Level: _____

Monthly Food Cost: \$_____

Step 3: Total Your Monthly Cost

Add your two choices together to find your total monthly cost for this booth.

\$_____ (Household) + \$_____ (Food) = ✨ \$_____ (Total)

Note: The additional costs for your assigned dependents and/or pets will be calculated and added to your budget on a separate worksheet.

Bonus: Calculate your food and essentials costs for an entire year.

\$_____ (Total) x 12 = \$_____

Record the total with the ✨ symbol on line 1 of the Scorecard (page 2).

Green Rotation

Cell Phone

Step 1: Choose Your Phone

Select a phone from the available list.

Phone Choice: _____

Monthly Cost: \$ _____

Step 2: Choose Your Monthly Plan

Select a data plan from the available options.

Phone Choice: _____

Monthly Cost: \$ _____

Step 3: Calculate Your Total Monthly Cost

Add your phone cost and your plan cost together to find your total monthly cell phone bill.

\$ _____ (Phone cost) + \$ _____ (Plan Cost) = ✦ \$ _____ (Total Monthly Cost)

Bonus: Calculate your cell phone and plan costs for an entire year.

\$ _____ (Total) x 12 = \$ _____

Record the total with the ✦ symbol on line 2 of the Scorecard (page 2).

Green Rotation

Credit Card

Step 1: Get Your Credit Card

Find your FICO® Score and classification on page 1. Next, reference the Credit Card Choices chart at the booth to see what credit card you qualify for.

The Card I Qualify for is: _____

My Interest Rate (APR) is: _____

My Credit Limit is: _____

Step 2: Calculate the Cost

Find your credit card debt from the Future Finder Profile on page 1. If you have no debt, assume you made a \$300 credit card purchase and write that.

Credit card balance: \$ _____

Minimum Payment this month: \$ _____

Total Repayed: \$ _____

Step 3: Finalize Your Decision

Amount I'll pay this month (must be at least the minimum):  \$ _____

Remember: The only way to avoid paying interest is to pay it all off this month. If you can't do that, you are required to pay at least the minimum. But the more you pay now, the less you'll owe in interest later.

Record the total with the  symbol on line 3 of the Scorecard (page 2).

Green Rotation

Dependents & Pets

If you have children or pets in your profile, you're required to visit this booth. If you don't, but know you want children or pets, you may choose to visit it.

Step 1: Child(ren)

Childcare Option: _____

Total Monthly Childcare Cost: \$ _____

(Your booth captain will provide the cost per child. Multiply by 2 if you have two children.)

Child Expense Budget: _____

Total Monthly Child Expense Cost: \$ _____

(Your booth captain will provide the cost per child. Multiply by 2 if you have two children.)

Step 2: Pet(s)

Pet Expense Budget: _____

Monthly pet expense cost: \$ _____

(Your booth captain will provide the cost per pet. Multiply by 2 if you have two pets.)

Step 3: Calculate Your Total Monthly Cost for Dependents

Add up your choices to find your total monthly cost for this booth.

Childcare Cost: \$ _____

Child Expense Cost: \$ _____

Pet Expense Cost: \$ _____

Total Monthly Cost: ✧ \$ _____

Record the total with the ✧ symbol on line 4 of the Scorecard (page 2).

Yellow Rotation

Transportation

Option 1: The Cost of a Car

Monthly Car Payment: \$ _____

Monthly Additional Car Costs: \$ _____

Total Monthly Car Costs: \$ _____

Option 2: Compare With a Mix of Two of the Alternate Transportation Options

Alternate Transportation #1 _____

Monthly Cost: \$ _____

Alternate Transportation #2 _____

Monthly Cost: \$ _____

Total Alternate cost: \$ _____

Select either option 1 or 2. Total: ☆ \$ _____

Record the total with the ☆ symbol on line 5 of the Scorecard (page 2).

Donations & Sharing

Step 1: Your Giving Goal

Your intended charity or cause: _____

☐ I will donate money☐ I won't donate money

Step 2: Choose Your Donation Amount

Option	Donation as a % of Net Income	Calculation	Your Donation Amount
Small Gift	1%	(Your Net Income) x 0.01	\$ _____
Generous Contribution	5%	(Your Net Income) x 0.05	\$ _____
Custom Amount	_____ %	(Your Net Income) x _____ %	\$ _____

Your Monthly Donation Amount: ☆ \$ _____

Record the total with the ☆ symbol on line 6 of the Scorecard (page 2).

Yellow Rotation

Retirement

Step 1: Choose Your Contribution Percentage

Pick a percentage of your **Gross Monthly Income**, found on page 1 of the workbook. If you need help calculating this amount, ask your booth captain!

Your chosen percentage: _____ %

$$\text{\$} \underline{\hspace{2cm}} \text{ (Your Gross Monthly Income)} \times \underline{\hspace{2cm}} \% \text{ (Your Chosen Percentage)} = \star+ \text{\$} \underline{\hspace{2cm}} \text{ (Your Monthly Contribution)}$$

Step 2: Add the Employer Match

For the fair, your employer matches 100% of your contribution, up to a maximum of 3% of your Gross Monthly Income. If you contribute less than 3%, they will only match that amount.

$$\text{\$} \underline{\hspace{2cm}} \text{ (Your Gross Monthly Income)} \times \underline{\hspace{2cm}} \% \text{ (Your Employer Match Percentage)} = \text{\$} \underline{\hspace{2cm}} \text{ (Your Employer's Match)}$$

Step 3: Add Up Total Contribution

$$\text{\$} \underline{\hspace{2cm}} \text{ (Your Monthly Contribution)} + \text{\$} \underline{\hspace{2cm}} \text{ (Your Employer's Match)} = \text{\$} \underline{\hspace{2cm}} \text{ (Total Monthly Retirement Savings)}$$

Record your monthly contribution only (the one with the  symbol) on line 7 of the Scorecard (page 2).

Yellow Rotation

Loans

Step 1: Understand Your FICO® Score

My credit classification is _____. Based on my score, the interest rate I might get is _____.

Step 2: Estimate Your Monthly Finances

Find your Gross Monthly Income in your profile

Gross Monthly Income: \$ _____

Estimate expenses with the 50/30/20 rule

50% Needs (Housing, food, utilities, etc.) \$ _____ (Total Monthly Income x 0.50)

30% Wants (Entertainment, shopping, etc.): \$ _____ (Total Monthly Income x 0.30)

20% Savings & Debt (Emergency fund, retirement, etc.): \$ _____ (Total Monthly Income x 0.20)

Step 3: Determine Your Loan Options

What loan type fits your budget: _____

Monthly Payment: ✦ \$ _____

Step 4: Decide on Loan

Now that you've prequalified, you're ready to take the next step. In the real world, this is where you would formally apply for the loan. Within the fair, this is a way to get the extra funds you may need to pay for everything.

Do you want to take a loan?

☐ Yes ☐ No

If you decide to take out a loan, record the monthly payment with the ✦ symbol on line 8 of the Scorecard (page 2) and add the loan amount to the Final Calculation.

Pink Rotation

Health Care

Step 1: Compare the Plans

Plan Selected: _____

Monthly Premium: \$ _____

Deductible: \$ _____

Step 2: Understand the Impact**Out-of-Pocket Expense for Injury**

Monthly Premium: \$ _____

Your bill payment.: \$ _____

Step 3: Calculate the Total**Total Out-of-Pocket Cost This Month:** ✧ \$ _____

Record the total with the ✧ symbol on line 9 of the Scorecard (page 2).

Life Insurance

Step 1: Understand Your Risk Factors

List your top three risk factors:

1. _____ 2. _____ 3. _____

Step 2: Make Your Choice

Decide whether you want to purchase a value, premium, or elite life insurance plan.

Plan Option: _____

Monthly Premium: ✧ \$ _____

Record the total with the ✧ symbol on line 10 of the Scorecard (page 2).

Pink Rotation

Emergency Fund

Step 1: Understand the Goal

The goal is to save 3 to 6 months of living expenses.

_____ (Months) **x** \$ _____ (Required Living Expense) = \$ _____ (Total Goal)

(Hint: If you aren't sure of your expenses, use 50% of your monthly income.)

Step 2: Brainstorm Uses

List three examples for when an emergency fund could save you from a financial crisis.

1. _____ 2. _____ 3. _____

Step 3: Choose Your Monthly Contribution

Monthly Contribution:  \$ _____

Record your monthly contribution with the  symbol on line 11 of the Scorecard.

Student Loans

Step 1: Review Your Loan

Find your student loan debt in your Profile (Note: if it's \$0, you can skip this booth).

Student loan debt: \$ _____

Step 2: Compare Repayment Plans

Use the booth charts to compare how much you pay each month versus how much you pay over the life of the loan for each of the repayment options.

Step 3: Make Your Choice

Chosen repayment plan: _____

Monthly Payment:  \$ _____

Record your monthly payment with the  symbol on line 12 of the Scorecard (page 2).

Blue Rotation

Housing

Step 1: Calculate Your Maximum Housing Budget

Maximum Housing Budget: \$_____ (30% of Gross Monthly Income)

Step 2: Assess Your Assigned Housing

Your Housing Profile

Assigned Housing Level: _____

Monthly Rent or Mortgage: \$_____

Additional Monthly Costs: \$_____

Total Housing Costs (Rent/Mortgage + Additional): ✧+ \$_____

Check one:

☐ Sustainable ☐ Unsustainable

Step 3: Adjust your Costs

If your housing is unsustainable, you must move down a level until it is. If your housing is sustainable, you may opt to move up levels as long as it remains sustainable.

New Housing Level: _____

New Total Monthly Housing Costs (Rent/Mortgage + Additional): ✧+ \$_____

Record your total monthly housing cost on line 13 of the Scorecard (page 2). If you didn't have to adjust your housing level, record the total with the ✧+ symbol from Step 2. If you did, record the total with the ✧+ symbol from Step 3.

Blue Rotation

Utilities

Step 1: Identify Your Usage Habits

Check the package your usage habits suggest:

☐ Basic ☐ Standard ☐ Deluxe

Your Housing Level: _____

Monthly Utility Cost:  \$ _____

Record your monthly utility cost with the  symbol on line 14 of the Scorecard (page 2).

Blue Rotation

Life Happens

Step 1: Draw a Life Happens Card

My event is _____.

The financial impact is  \$_____.

Record the impact with the  symbol on line 15 of the Scorecard (page 2).

Step 2: Reflect and Plan

Think about how this unexpected event affected your budget.

1. Did this surprise make your budget more difficult to manage?

2. How did your past financial choices (like your Emergency Fund or type of health insurance) help or hurt you in this situation?

3. What would you do with any extra money if you drew a positive card?



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Reality Fair Student Workbook
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