

INTRODUCTION



The stories, quotes, video clips and examples included in the Get Real program are from actual teens and young adults. These individuals are not actors, and they are sharing their real-life stories in their own words. *(Most individual names have been changed.)* **The information provided in the Get Real program should not be considered investment advice and is for educational purposes only.**

What will you learn in Get Real? *“Some of the skills I really learned ... definitely the budgeting, which is super important. Banking is really important. You definitely want to have a savings account. Even if your check is small, even if you’re getting \$110, set aside that \$10 and put it in a savings account because it’s all going to add up and you never know when you are going to need something.”* Former Get Real: Financial Decisions in the Real World Participant

In Get Real, you will find answers to these questions & more ...

Getting Going: How much more do those with a high school or college degree make over their lifetime than those without a degree?

Wealth Builders: How can you save & invest to meet your money goals?

Your First Paycheck: How can you make the most of your first paycheck?

Bank on It: How do you balance a checking account?

Budgeting Basics: How do you make a budget for life after high school?

Paying for College: How can you get more information about paying for college?

Credit Control: What is a credit score and why does it matter?

Identity Protection: How do you obtain the financial documents you need & protect your identity? Where can you go for help if you have been a victim of identity theft?

Insurance: What is insurance? What types of insurance do most young adults need?

Money Management Plan: What is YOUR plan for managing your money?

Music Credits: Sixteen by The Speed of Film. All other music by N.E.S.