



FINANCIAL FITNESS FAIRS

MAINE CREDIT UNIONS

**Virtual Financial Fitness Fair
Welcome Packet**

What Is a Financial Fitness Fair?

Created in 2004, the Maine Credit Unions' Financial Fitness Fair is a budget simulation event that targets high school juniors and seniors, and is similar to the game of "Life." Participating students are given a career and monthly income, and then have to visit booths associated with various expenses that the average adult is faced with each month.

Working with their assigned monthly income, students will be faced with paying for their transportation, housing, student loans, food, their cell phone, and more. For every expense they need to make, they have the choice of what they pay for. For example, when faced with paying for transportation, students will be able to choose between a number of different options—each with its own price point. Students could choose to pay for the expensive full-sized truck or sports car, or they could choose to go with the cheaper used compact car. Maybe to save even more money, they choose to take public transportation and ride the bus to work every day.

The students can make whatever choice they want, but it's important for them to remember that their monthly income does have its limits. After filling out a monthly budget sheet at the end of the fair, the goal for the students is to pay for all of their monthly expenses without spending more than they earn each month.

"Thank you to the credit unions for organizing these fairs. My students not only enjoyed participating, but learned a lot!"

Business Teacher
Bonny Eagle High School

"Thanks for the chance to see how important it is to follow a budget and balance my finances. This was really eye-opening."

Senior, Age 17
Yarmouth High School

How Can Your Students Participate?

The virtual Financial Fitness Fair utilizes Google Slides and Sheets—making it easy to integrate into Google Classroom. Simply share the following link in your students' Google Classroom: <https://www.mainecreditunions.org/virtualfff>

It's important that only the link above is shared with students. After clicking on the link, the URL will change.

The link will automatically prompt participants to create a copy of the virtual fair—meaning the fair they open up will be entirely their own. No other students will be able to see what they enter and multiple students will not be working on the same document. This also saves you, the educator, from needing to create multiple copies for each student.

What if your school doesn't utilize Google Classroom? You can still have your students participate if they have a Google account. Simply share the following link with your students: <https://www.mainecreditunions.org/virtualfff>

Again, it's important that only the link above is shared with students. After clicking on the link, the URL will change.

The virtual Financial Fitness Fair is self-guided, so you do not need to actively facilitate the budget simulation. The fair takes approximately one hour to complete, so you can set up a time to have all of your students participate at the same time or it can be assigned to be completed for homework.

We hope your students find this monthly budget simulation insightful, educational, and even fun. We wish them all the best in their future endeavors.

Questions? Contact [Jake Holmes](#), Financial Literacy Outreach Coordinator, at the Maine Credit Union League.

