



Marshall Community
Credit Union

Marshall Middle School Students Learn About Finances in the Real World

As part of Marshall Community Credit Union's financial education initiative, their first middle school Financial Reality Fair was held at Marshall Middle School on Thursday, May 24th.

During the program, called Money Masters, more than 20 students participated in this "hands on" budgeting experience to learn more about personal financial management in a one-day "real world" environment. In preparation for Money Masters, the classroom student teacher, Skylar Campbell, taught some basic money management skills, including what a budget is, needs vs. wants and the importance of saving. Classroom teacher, Sarah Rebenstorf said "it was a great opportunity for our 6th graders to see just how much stuff costs, and how it isn't always so easy to stay within budget." At the start of the program, students choose their family makeup at random (if they were married, had kids and/or pets), and then spun a wheel to determine their career and monthly salary.

The day of the event, students were provided with an in-depth budgeting sheet. This "real-world" exercise had each student budget his or her money wisely to make ends meet for one month. Students were required to find a place to live, obtain transportation, and pay for food and other essentials, as they visited 8 booths to obtain goods and service needed in everyday life. After visiting all of the booths, students balanced their budgets and reviewed their worksheets with a financial counselor.

"The Money Masters program is a perfect example of how credit unions work in their communities to teach financial literacy to students. The students had the opportunity to work through real budget scenarios and make some tough decisions. I was impressed with how financially savvy some of them were. We look forward to doing another Fair at MMS in the future," said MCCU's Financial Education Coordinator, Andrea Tucker.

Money Masters is an all-in-one kit made available from the Michigan Credit Union Foundation and was coordinated by MCCU and MMS 6th grade teacher, Sarah Rebenstorf. Volunteers included members of MCCU's Management Team and other credit union employees.

For more information about the Money Masters program, contact Andrea Tucker at 269.781.9885 or by email at andrea.tucker@marshallcommunitycu.com.

Marshall Community Credit Union is a federally insured full-service financial institution with offices located at 839 West Green Street in Marshall and 1157 East Michigan Avenue in Battle Creek. For more information on products, services or membership, please contact 269.781.9885 or visit marshallcommunitycu.com.

