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Pre-school,
Kindergarten and
1st-8th grades

Press Release

John XXIII Offers *Real Money.Real World* program

through the OSU Extension with support from the Butler County United Way!



Middletown, OH, October 28, 2011: John XXIII Catholic School is pleased to offer a wonderful program for the 8th grade students called *Real Money.Real World*. It is offered through the OSU Extension with support from the Ohio 4-H Foundation. It calls for parent and community involvement while providing an active and hands-on experience for the students. The program allows students to make lifestyle and budget choices similar to those they will make as an adult.
Photo caption: *Real Money. Real World. simulation.*

It involves three parts:

1. A pre-simulation preparation,
2. A hands-on budget management and decision-making simulation,
3. A post-session evaluation of choices made.

Before the simulation begins, teachers will prepare the students using the following four simple lessons:

- Lesson 1: How Occupation Affects Income
- Lesson 2: Deductions - What You See Is Not What You Get
- Lesson 3: How to Use Checking and Savings Accounts
- Lesson 4: Making Choices - Preparing for the Simulation

For Immediate Release

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The students receive an occupation and then receive a monthly salary for that occupation, and a savings and checking account register. After subtracting the savings, taxes, and health insurance amounts, the "net" salary figure is deposited into the checking account and recorded in the check register.

After these lessons are completed the students then proceed through the ***Real Money.Real World simulation***. This year's simulation took place on **Friday, October 28**, in the gymnasium and was staffed by parents and volunteers from the local business community.

The booths included:

- **HOUSING**
- **TRANSPORTATION**
- **INSURANCE**
- **UTILITIES**
- **FOOD**
- **CLOTHING**
- **ENTERTAINMENT**
- **CHILD CARE**
- **COMMUNICATIONS**
- **CONTRIBUTIONS**
- **CREDIT**
- **FINANCIAL ADVICE**
- **CATHOLIC SCHOOL EDUCATION**

Last year, school Principal Mrs. Neu set up a booth offering the students the opportunity to choose **John XXIII School** for their children. The eighth graders are always shocked to find out how much parents sacrifice for them to attend our school. This was an option again this year.

"I don't have enough money to buy food," a John XXIII eighth grader, after her experience in the *Real Money. Real World* simulation on October 28. Later that day, another student told her mother, that she wouldn't ask for any other unnecessary items again. She saw that with her median paying job and one child she had a very hard time making ends meet.

The following website provides more information on the program, including a PowerPoint presentation and video. <http://www.ohio4h.org/workforceprep/rmw.html>

*Discover a school that cares as much as you. At John XXIII, our primary goal is the total [Spiritual](#), [Intellectual](#), [Social](#), and [Physical](#) growth of your child in an atmosphere and spirit of Christian Community. John XXIII will challenge your child to do their best in their studies and in their walk with the Lord. We are eager to educate your child, K-8. John XXIII Catholic School is regionally located with a long standing history of educating children from Middletown and the surrounding communities of Franklin, Springboro, Trenton, Monroe, Liberty Township and Lebanon. For more information logon to www.john23middletown.org or call 513-424-1196. **You can also find us on facebook, twitter and Linked In.***