

# Introduction

## OVERVIEW

*You're On Your Own* provides a simulation of life after high school to prepare students for living on their own. This unique program unfolds as students live and work in the town of Westwood. In 100 real-life activities, students will graduate from high school, set up bank accounts, find jobs and apartments, go grocery shopping, and much more. This comprehensive program exposes students to a wide variety of vocabulary, real-world math, and decision-making scenarios. Students will love the freedom the program gives them to make their own choices while they practice living on their own.

As the students become immersed in the simulation, they will develop a clear understanding of the steps they will need to take and the decisions they will need to make in order to set up and maintain their own households and manage their money. Of course, the more interested and innovative you are, the more involved your students will be in developing their lives in Westwood. During this simulation, you will play several roles, including each student's banker, employer, landlord, IRS agent, and utility and phone companies. You will need to prepare several documents for the students during each "month" in the program. Before beginning the program, familiarize yourself with the items you will need to prepare and review the activities the students will be completing so that you can successfully guide them through the program.

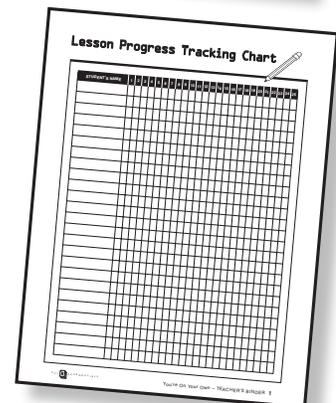
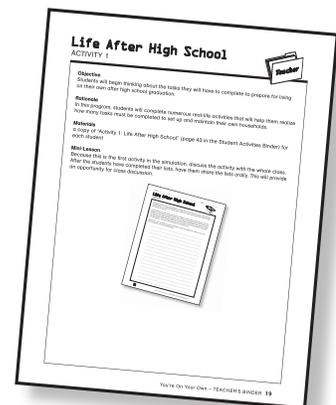
## TEACHER'S GUIDE

### Lesson Plans

The 136-page Teacher's Guide provides a brief lesson plan for each activity on the Student Activities CD. Each lesson plan features objectives, a short rationale explaining the importance of the topic covered, and a materials list. Some lesson plans include mini-lessons that should be taught to the students. You can do this with the whole class or work with students individually or in small groups.

### Lesson Progress Tracking Chart

A tracking chart is provided (pages 1–4) so that you can keep track of the students' progression through the program. As each student completes an activity, write a check mark in the appropriate box next to his or her name.







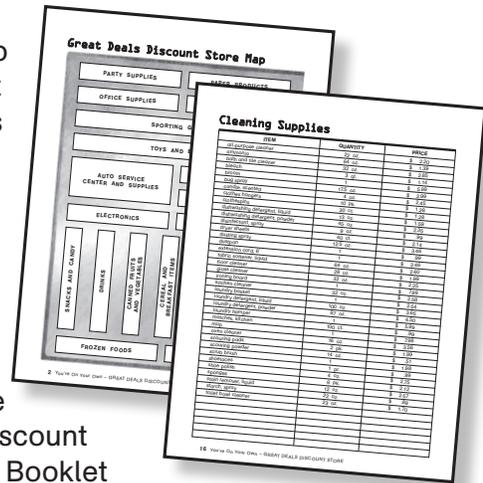


# Introduction

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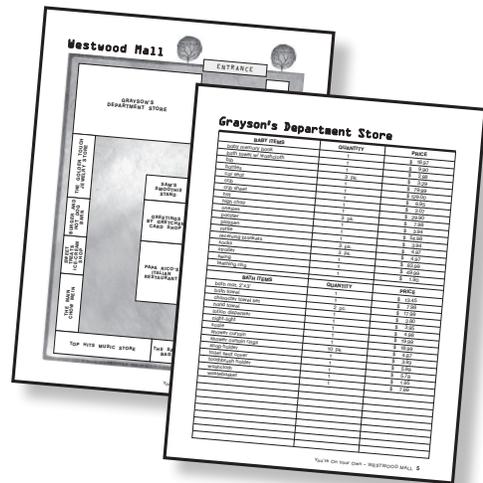
## Great Deals Discount Store Booklet

Students will use this 48-page booklet when they need to buy groceries and general items at Great Deals Discount Store in Westwood. The booklet provides listings of items that would be found at a typical discount store, such as health and beauty products, clothing, pet supplies, hardware, electronics, office supplies, and books and magazines, as well as foods and drinks. Great Deals Discount Store also features an automotive service center. The items are divided into appropriate discount store sections and are listed alphabetically within each section. The quantity and price is included for each item. Encourage the students to compare the prices in the Great Deals Discount Store Booklet to the prices in the Garcia's Grocery Store Booklet and Westwood Mall Booklet (when applicable). Have the students review the discount store map to see where the various sections are usually located.



## Westwood Mall Booklet

Students will use this 36-page booklet when they need to buy gifts, clothing, furniture, and other household items at Westwood Mall in Westwood. The booklet provides listings of items that would be found at a typical mall. The mall stores are in alphabetical order, each with an alphabetical list of items for sale. Following the mall stores are menus for the food court restaurants. The quantity and price is included for each item. Encourage the students to compare the prices in the Westwood Mall Booklet to the prices in the Great Deals Discount Store Booklet (when applicable). Have the students review the mall map to see where the various stores and restaurants are located.



## MAP OF WESTWOOD

To make the program more realistic, a poster-sized map is provided. Hang the map on a wall in the classroom so that the students can look up various points of interest, including their workplaces, their apartment complexes, the grocery store, the discount store, and the mall.

# Introduction

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## ROLES OF THE TEACHER

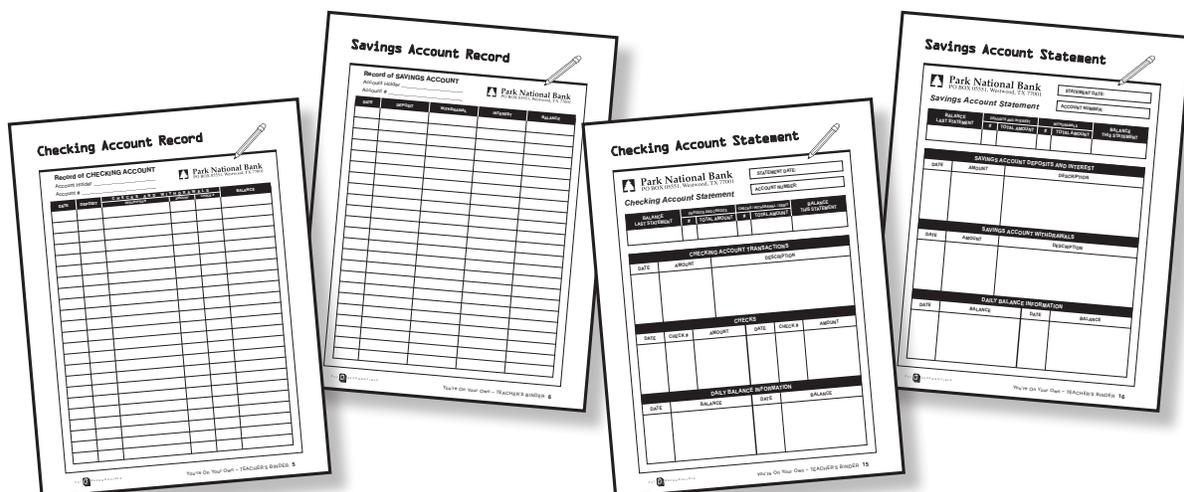
### Banker

Throughout the program, you will need to keep track of each student's banking transactions, both checking and savings, so that you can accurately prepare his or her monthly bank statements. Instruct the students to give you all the checks they write and deposit slips and transfer slips they fill out. The students should also turn in a record of all transactions they make with their debit cards. In order to organize all of this information, you will need a file folder for each student. Keep each student's records in his or her folder.

Before beginning the program, print six copies of the following forms from the Teacher's Guide for each student: checking account record (page 5), savings account record (page 6), checking account statement (page 15), and savings account statement (page 16). Record every banking transaction a student makes on the appropriate account record form. You will use this information to create bank statements for each student every "month" during the simulation.

Because a "month" in the simulation will not necessarily equal an actual month, pay close attention to where each student is in the program. You will need to know when a student is approaching the activity in which he or she should receive that month's bank statement.

To prepare a student's bank statements, use his or her checking and savings account record forms to record every deposit, withdrawal, fee, transfer, and check. Be sure to have each student turn in a list of his or her debit card transactions to include on the bank statement. Highlight the information on the forms as you record it on the bank statements to ensure accuracy. Any information that is not highlighted will be recorded on next month's bank statements. This will show the students that there may be items that have not yet cleared the bank when they receive their bank statements. You will also need to include a bank account service fee of \$3.00 on each of the student's bank statements. Place the student's bank statements in an envelope with his or her cancelled checks. When the student receives the bank statements, he or she will compare them to his or her registers.



# Introduction

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## Employer

You will also be responsible for being each student's employer during the simulation. When a student is ready to apply for a job, you will interview and hire the student. You will also prepare monthly paychecks and annual W-2 forms. An employee information form is provided in the Teacher's Guide (page 12) so that you can keep a record of where each student works and how much he or she gets paid. Students will get paid for four weeks of work every pay period. A paycheck record form is provided in the Teacher's Guide (page 14) so that you can keep track of each student's paychecks.



The image shows two forms: an 'Employee Information Form' and a 'Paycheck Record Form'. The Employee Information Form has columns for 'Employee name' and 'Hourly rate'. The Paycheck Record Form has columns for 'Employee', 'Date', 'Regular', and 'Overtime'.

Because a "month" in the simulation will not necessarily equal an actual month, pay close attention to where each student is in the program. You will need to know when a student is approaching the activity in which he or she should receive a paycheck.

Before beginning the program, make six copies of the paycheck form in the Teacher's Guide (page 13). Fill in the student's name and the date on each check. When it is time for a student to receive his or her paycheck, write the name and address of his or her employer on the check. The student's pay rate will be listed in the Westwood Employment Agency Booklet. Assume that each student worked 40 hours each week for four weeks, plus some overtime (unless the student is a teacher's aide and receives a salary).



The image shows a 'Paycheck' form with fields for 'Payroll Number', 'Date', 'Employee Name', 'Address', 'City', 'State', 'Zip', 'Phone', and 'Social Security Number'. It also has a section for 'Pay Period' and 'Pay Rate'.

Calculate the amount earned for 160 regular hours (four 40-hour weeks). Next, roll a die (not included) to determine the number of overtime hours the student worked in the first week. Repeat this for every week in the pay period. You may prefer to use classroom behavior and performance to determine the number of overtime hours worked. Record the number of regular and overtime hours worked. Calculate the amount earned for overtime hours. The students will earn time and a half for all overtime hours. Record the amounts earned for regular hours and overtime hours worked on the student's paycheck. Add these amounts together to find the student's gross pay.

Determine the deductions that will be withdrawn from the student's gross pay, including FICA, the federal income tax, and the state income tax (if applicable). FICA is based on a percentage of an employee's taxable income. In this case, multiply the student's gross pay by 7 percent to find the FICA deduction. Federal income tax is based on the amount of an employee's taxable income. In this case, multiply the student's gross pay by 5 percent to find the federal income tax. State income tax is also based on the amount of an employee's taxable income. If your state has a state income tax, calculate the amount that will be withheld by multiplying the student's gross pay by 3 percent. To find the student's net pay, subtract all the deductions from his or her gross pay. This will be the amount of the paycheck.

# Introduction

*continued*

Place each student's paycheck in an envelope before you pay him or her. Use your discretion when deciding if the students deserve raises and how much the raises should be.

When it is time for the students to fill out their income tax forms for the year, you will need to prepare each student's W-2 form. Make enough copies of the W-2 forms in the Teacher's Guide (page 17) for the students. Calculate the gross amount each student has earned during the simulation and the total amount of each type of deduction. Record these amounts on the W-2 form, and give it to the student.

Two W-2 forms are shown, one above the other. Each form is titled "W-2 Forms" and contains various fields for reporting wages, taxes, and other information. A pencil icon is visible in the top right corner of each form. The forms are labeled "Form W-2 (2013)" and "Form W-2 (2013)".

## Landlord

Make three copies of the payment receipts form in the Teacher's Guide (page 11) for each student before beginning the program. After each student leases an apartment, he or she will give you a check for rent and the security deposit. Fill out rental receipts for both payments. When the student makes his or her rent payment every "month," you will need to give him or her a payment receipt.

Three Payment Receipts forms are shown, one above the other. Each form is titled "Payment Receipts" and contains fields for recording payments for security deposit and rent. A pencil icon is visible in the top right corner of each form. The forms are labeled "RECEIPT FOR SECURITY DEPOSIT", "RECEIPT FOR RENT", and "RECEIPT FOR RENT".

## IRS Agent

After the students file their tax returns, they might need to receive tax refunds. Make enough copies of the tax refund checks form in the Teacher's Guide (page 18) for the students. Fill in each student's name and the date. Review the student's tax return form to make sure he or she calculated the refund amount correctly. Write this amount on the refund check, and sign your name. Place the check in an envelope, and give it to the student.

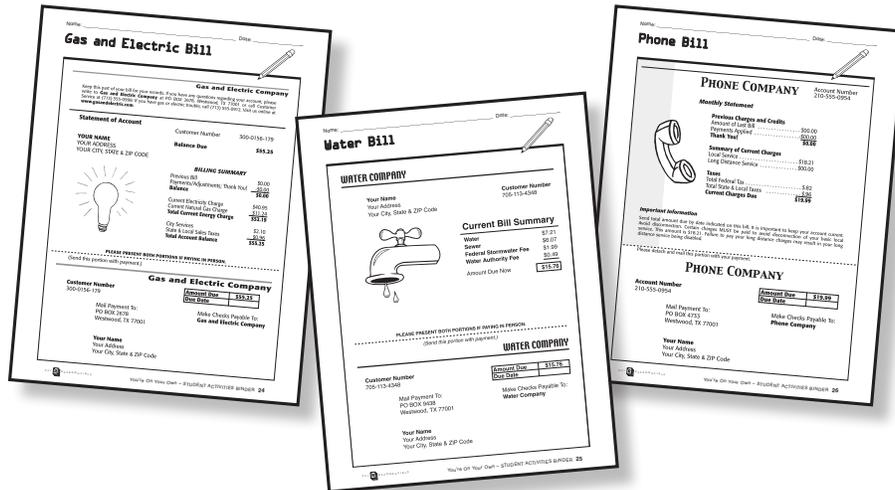
Two Tax Refund Checks are shown, one above the other. Each check is from the "United States Treasurer" and contains fields for the amount and recipient information. A pencil icon is visible in the top right corner of each check. The checks are labeled "United States Treasurer" and "United States Treasurer".

# Introduction

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## Utility and Phone Companies

Before giving each student his or her utility and phone bills for the “month,” fill in the due dates and place each bill in an envelope.



## SIMULATION TIPS

1. Organize the components in an easily accessible place. Keep the folders in the box, and place the workbooks and banking forms nearby.
2. Have each student keep all of his or her papers in a folder. That way, the students will be able to reference previous activities as needed. Only banking transactions and quizzes should be turned in to you.
3. Check in with each student on a daily basis. Record the activity each student is working on so that you can keep track of what he or she is doing and know when to prepare the necessary forms.
4. Stay on top of the paperwork. For example, as each student turns in checks, record the transactions on his or her checking account record form and checking account statement.

Good luck with the simulation! Remember, by making Westwood seem as real as possible, you can ensure that the students will truly understand what it is like to live on their own.