

Teens take reality of working life for a spin



Local high school students participate in a "Reality Fair" at Greenfield Community College on Thursday where the teenagers learned to navigate real life money management. Here Kain DeLorenzo and Zach Arfa make housing choices with Donna Dusell of the Franklin Hampshire Regional Employment Board. Recorder Staff/Paul Franz



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GREENFIELD — Four Rivers Charter School senior Erica McCann chose a career for the day that she felt would allow her to help people — mental health counseling — but found herself unsure after she saw her monthly budget of just \$2,000.

“I want to do something I’m passionate about, to do something positive, but it sucks to not earn a lot of money,” she said at the GCC-sponsored exercise in personal finance Thursday. “But I’d rather earn little to no money than do something I hate,” she concluded.

For just that day, students chose careers like photographer or firefighter, or software engineer or architect. All around them, area high school seniors milled about, carrying black portfolios and wearing identification cards announcing their chosen career for the day.

Each of those students was at the college getting a lesson in what their financial picture might some day look like after graduation if they’d actually chosen that job during a “Reality Fair” financial literacy event, which ran from 9 a.m. to 1 p.m.

Four Rivers students Sarah LaCoy and Cheyanne Ennis came to the fair with a bit of a leg up on some of their peers. Both had taken a personal finance class, and took some time before heading out into the “market” to exercise one of the techniques they’d learned: sound planning.

“The overall message was ‘Don’t live outside your means,’” said LaCoy, who’d chosen to spend the day as a newspaper reporter. “So, we sat with our booklets and wrote down what we got and the monthly costs, then went to booths (that involved spending) when we knew what we had to work with.”

Taking that approach, Ennis added, lets the girls set aside some money to be used in case of emergency.

In the main lobby, Mohawk seniors Lexkey Boron-Smith and Kylee Cole perused their options for transportation at one of the many booths. Boron-Smith, an historian for the day, settled on a Toyota Prius, because she wanted a car that she believed was best for the environment.

Cole and Boron-Smith ended up successfully cutting their costs for utility bills and housing by banding together as roommates, as did many other students.

“We didn’t know we could do that, and it cut some bills in half for us,” Cole said.

GCC business student Rhamsses Diaz-Santiago, who’d volunteered to help students learn to purchase utilities, showed the girls their options and eventually helped them cut their cable and Internet bill in half as well.

“You just saved mad money,” he told them.

Diaz-Santiago said he’d become involved with the event to help younger people get a sense of what their finances would involve after high school — something he said he had to learn on his own.

“If you don’t learn it in high school, then you go into the real world blind,” he said. “My job here is to educate these kids about that, it’s a really stressful situation you get put into.”

Dan Burke, another Mohawk senior, found himself dealing with one of the blind corners of real-life finance — unexpected expenses.

Burke took a spin on the “reality wheel,” a roulette game where the spinner received a positive or negative outcome based on pure chance, which could simulate an expensive health care bill or a lavish raise. He ended up having his monthly income docked by more than \$800.

Fortunately, as a mechanical engineer, it didn’t have much impact on his already sky-high salary. “I had to rebudget a bit, cut on food, but I still had an excessive amount of money,” he said.

Even after putting \$800 into his savings and investments, he still had \$1,500 left over.

Richard Whiteman, a Turners Falls High School senior who’d taken on the role of a film and video editor for the day, also took a spin, but his outcome was a bit better: he received a 15 percent raise, bringing his total monthly salary to \$4,646.

“It was a lot of fun, and it brought out the stress that’s in real life before you get out there,” he said.

Deb Klein of Greenfield, who ran the Charity booth, said she was surprised by the range of students’ commitment to giving. One student, she said, flat-out refused to donate more than the required dollar because he “didn’t believe in charity,” while another got a \$150 windfall from the reality wheel and donated every cent of it.

Sponsored by GCC and the UMass Five College Credit Union, the event included students from Greenfield High School, Turners Falls High School, Mohawk Trail Regional High School, Pioneer Valley Regional High School, Four Rivers Charter Public School and Northampton High School. On Tuesday, Amherst-Pelham Regional School District students attended.

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