

VOLUNTEER INSTRUCTIONS



Thank you for participating in Test Drive...Next Stop Reality! Your job as a volunteer will be to guide students through making purchases while they create a monthly "adult" budget.

Students are approximately 25 years old, have chosen an occupation, and have determined their net monthly income. They may be single, single with a child, married, or married with a child. These important life details should be displayed on their name tags. If not, the front page of their Student Status Packets will list this information. Their life status will be a factor in what they will need to purchase from your station.

Home Insurance

Each student will visit your table to purchase insurance for the living arrangements they have chosen.

Ask, "What type of insurance are you looking for - Homeowner or Renters?"

- Using the Station Guides at your table, have students identify their housing choice and indicate it on their Road Map. If they are unsure, have them refer to page 1 of the Road Map.
- Compare their choice with the insurance options on display on the Station Guides provided.
- Review with students the Details of Insurance Coverage listed in the first column on each guide (i.e. liability, deductible) so that they gain a better understanding of how insurance protects them.
- **Students who are Active Duty Military do not have to pay for their Housing or Utilities, but they WILL need to pay for Home Insurance, so they will need to have made a housing choice in order to know what amount to pay at this station.**
- Once the insurance selection has been made, students should fill this amount in on the Home Insurance section of the Road Map.

Instruct students to record the amount in their Student Status Packet on their Transaction Register and subtract it from their balance.

Acknowledge the transaction by placing a stamp in the right column of the Home Insurance section of their Road Map.

Home Insurance is on page 3 of the Road Map

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