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Align Credit Union Hosts CU 4 Reality™ Financial Education Fairs Program prepares students for real life personal financial decisions

Lowell, MA, June 22, 2016 - Volunteers from Align Credit Union hosted four CU 4 Reality Fairs for students in the Greater Lowell area this June. The Fairs help prepare students for real life personal financial decisions by teaching them about career development and personal money management. Prior to the Fair, students were taught about budgeting, savings, investing and more. They also completed a resume and job application and participated in a mock job interview to help them prepare for the Fair.



At the Fair, students received a folder with details about his or her career choice and monthly net income. Then by visiting tables and booths at the Fair, they determined their personal expenses like housing, transportation, food, entertainment and more. They also spun the “Wheel of Reality” to receive an unexpected expense or windfall that they incorporated into their budget.

The two-hour Fairs were held at Benjamin F. Butler Middle School, Henry J. Robinson Middle School, Stoklosa Middle School and Dr. An Wang Middle School. They were attended by hundreds of seventh and eighth graders. They picked careers ranging from a scientist to a basketball coach to a county sheriff.

“Having volunteers from Align Credit Union come in and give eighth grade students a realistic idea of how to make a budget was an incredible experience for them. The kids had no idea what to expect from a paycheck for any job they potentially could have in the future. They thought if they made \$40,000 a year, then they would have \$40,000 to spend on whatever they want,” said Benjamin F. Butler Middle School and Dr. An Wang Middle School teacher, Matthew Santy. “The Fair that Align sets up lets students experience the need for saving, the fact that they have to pay taxes, what it costs to have a home versus renting an apartment, how much it costs to buy a car, how long it takes to pay off student loans. Then they have to make decisions like whether or not to get that pet, or go to the Celtics game. ‘Want versus Need’ was a major topic of discussion as the kids made their way from table to table. It was a fantastic experience for these kids.”



“The CU 4 Reality financial literacy fair was wonderful. It was so awesome to see all of our seventh grade students so engaged. Every student I spoke to said they thought it was so much fun. One student said, ‘Life is so hard! No wonder my dad gets so mad at me when I ask him for money’,” said Henry J. Robinson Middle School teacher, Kim-Soo Mottola.



“The kids had a great time and thoroughly enjoyed the entire experience. It was a lot of fun watching all of the eighth graders leave school with their cool new sunglasses, said Stoklosa Middle School teacher and math coach, Brenda Busta. “I can’t wait to do it again next year!”



“At Align, we believe that financial education should be taught at an early age,” said Align President Ken Del Rossi. “By teaching them about income, expenses, budgeting and financial planning now, they’ll be better prepared to make wise spending decisions in the future.”

Photo Captions

Photo 1: Align staff at Dr. An Wang Middle School.

Photo 2: Benjamin F. Butler Middle School eighth grade students.

Photo 3: Align staff with Dr. An Wang Middle School eighth grade students.

Photo 4: Align staff with Henry J. Robinson Middle School seventh grade students.

Photo 5: Align staff with Stoklosa Middle School eighth grade students.

About Align Credit Union

Since 1922, Align Credit Union has provided customized banking solutions to individuals and families throughout Northeastern Massachusetts and Southern New Hampshire. Align offers a full suite of products and services including Personal and Business Banking, Mortgages, Financial Planning and Insurance. Founded as the Northern Massachusetts Telephone Workers Credit Union (NMTW), the credit union changed its name to Align in 2013. Membership is open to anyone who lives, works or attends school in many communities throughout Eastern Massachusetts and Southern New Hampshire. For additional information, stop by one of six branches in Amesbury, Danvers, Framingham, Haverhill and Lowell or visit www.AlignCU.com.

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