Virginia Cooperative Extension

A partnership of Virginia Tech and Virginia State University





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To schedule a program for your group:

Workshops are available as our schedule permits. To arrange one of these programs for your group or community organization, contact:

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If you are a person with a disability and desire any assistive devices, services or other accommodations to participate in this activity, please contact Octavia Walker, Fairfax County Office at 703-324-5369/TDD* during business hours of 8 a.m. and 5 p.m. to discuss accommodations 5 days prior to the event. *TDD number is (800) 828-1120.

Family and Consumer Sciences

Financial Management, Housing, and Consumer Education

Programming in this area is currently limited due to local staffing patterns.

Youth Short and Multi-Session Programs

It is becoming more important than ever for students to have sound money management skills and a clear understanding of financial decision-making.

Virginia Cooperative Extension provides three simulations adapted to elementary, middle, and high school age students. Students receive a hypothetical family situation with a monthly income and are then required to make spending decisions on housing, transportation, groceries, clothing, medical care, entertainment, savings, and other expenses without running out of money or going into debt.

Program learning objectives align with Virginia Department of Education Standards of Learning (SOL).

Kids Marketplace. For elementary students, this simulation assigns students with a job and a monthly income in play money. Students decide how to spend it at the animal shelter, fun station, grocery store, bank, and other expense stations. Students are encouraged to save a portion of their income and to contribute some to charity. (simulation: 1 to 1½ hours)

Real Money. Real World. For middle school age students, this simulation is combined with four lessons teaching how occupation affects income, paycheck deductions, using checking and savings accounts, and making financial decisions. (lessons: 3 hours; simulation: 1 to 1½ hours) Used with permission from Ohio State University Extension.

Reality Store. For high school students, this simulation and lessons teach students the "reality" of a monthly family budget, and the value of making appropriate choices in planning for career, family and their education. (lessons: 3 hours; simulation: 1 to 1½ hours)