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BUDGET BUSTER

Youth learn to manage finances in 'Real World'

By Peter Williams
Perquimans Weekly

Sunday, October 2, 2016

Nysheek Clark just got a job paying \$2,135 a month. He got a nice car, a dog and a cell phone but he hadn't yet shopped for housing and other things of life. Then he got a visit from the lady handing out "Life Happens" notices.

"Life Happens" can be a good thing, like getting a bonus at work or an unexpected gift. Clark didn't get one of those, "Life Happens" can also mean something bad happened that would drain your bank account.

Clark wasn't smiling when he was asked about how much money he had left. He looked down and held up his hand — his thumb and index figure formed a "zero."

"I'm broke," he said.

Clark was one of the 150 teens and young adults playing the "Real World" game last week at Camp Cale. It was a day-long activity to teach about education, needs-vs.-wants, budgeting, banking, social skills and insurance.

It was sponsored by Albemarle Commission and seven school systems, plus workforce development programs like River City CDC, provided the participants ages 16 to 24.

The morning was filled with workshops on budgeting, banking, social skills and insurance. After lunch the "Real Life" game started. Each participant was given a "job" based on their interests and how much education they intended to get. The "job" came with a salary. Based on one person's slip that was working in agriculture or natural resources with a high school diploma, the gross annual salary came to \$20,050. Doesn't sound bad to a teenager, but once taxes, Social Security and Medicare is deducted, it falls to a net of \$1,358 a month. That particular job had no medical benefits.

Lora Aples, youth program manager for the Albemarle Commission and coordinator for Wednesday's event, said each were then told they had to deduct \$200 monthly for food and \$25 for medical expenses.

So now that high school grad has \$1,133 with which to buy transportation, rent a place to live, get insurance, buy clothes, get a phone and anything else.



Dilys Heriford (left) explains the "Life Happens" wheel last week for a participant in the "Real World" program held for teens and young adults at Camp Cale. More than 150 participated in the event.

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Jake Cullens from Northeastern High School drew one of the lower paying jobs. His real hope is to get an appointment to the U.S. Naval Academy.

"Hopefully I can rise to the ranks and become a captain," Cullens said.

Jabar Tolley attended Perquimans County High School, but ended up getting help from River City CDC in order to get a GED. He wants to own a business, maybe a construction company . He said the event did cause him to see the broader picture.

"I think I'm going to COA," he said.

Jason Null, said the exercise did teach a lesson. Toward the end, he'd spent \$1,174 of the \$1,523 he had available but still had other booths to visit to get the things he would need.

"It's not a lot," he said.

Julie Solesbee with PNC Bank was there and applauded the effort.

"This is what students need to learn," she said. "At this age they don't understand how life is."

Sgt. Lamont Butts and Deputy Lamond James from the Camden County Sheriff f's Office were there to help. One of the "Life Happens" notes referred to getting a traf fic ticket. That means spending money that you probably hadn't budgeted for .

Sgt. Butts said he was glad to play a role.

"If we get them at a young age, it makes a dif ference."

PHOTOS:

Staff photo by Peter Williams

Dilys Heriford (left) explains the "Life Happens" wheel last week for a participant in the "Real W orld" program held for teens and young adults at Camp Cale. More than 150 participated in the event.

Staff photo by Peter Williams

Camden County Sheriff's Office Sgt. Lamont Butts (left) and Deputy Jamond James talk to students last week about the cost of traffic tickets during the "Real W orld" program.

Staff photo by Peter Williams

A crowd of teens and young adults back the meeting room at Camp Cale last week for the "Real W orld" program put on by the Albemarle Commission.

Staff photo by Peter Williams

Participants sign up for services last week during the "Real W orld" event at Camp Cale.

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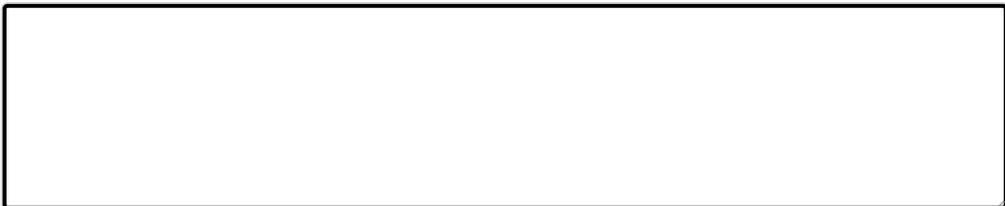
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