

The Game of Life, on a Budget

Va. Program Teaches Girls About Finances, Priorities

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Kelsie Garvey dreamed of being an interior decorator, her purple, blue and lime green bedroom evidence of her talent in the field.

That is, until she visited the Reality Store, a game organized by Fairfax County, local teenagers and financial institutions and designed to give teenage girls a taste of real life on a budget.

"I think I should have become a psychiatrist," said the glum 12-year-old, realizing that after rent, child care and other basic expenses, she would have a little more than \$300 a month to pay for transportation, health care, clothing and entertainment.

The lesson--that affording life is no easy task--was exactly what organizers hoped the 100 or so teenagers who participated in the game yesterday at the South County Government Center in Alexandria would take with them, along with a calculator, a spending log book and other goodies.

The game was somewhat like the board game Life, which takes players through a lifetime of mistakes, chance occurrences and rewards before depositing them in a retirement home for paupers or millionaires.

Each girl was assigned the persona of a 25-year-old woman who is either single or married, with or without children. She then chose a job. Then, by visiting tables staffed by real-life financial consultants and others, she learned the harsh realities of living and working in a region as pricey as the Washington area.

Alexis Williams, 14, thought it would be nice to be an actress. But

as a struggling single mother, she found it impossible to make ends meet.

"Instead of getting a two-bedroom apartment, which I really need, I'm going to have to get a one-bedroom to afford..." she paused to think, "to afford life."

The goal of the game, which was also dubbed Dolla' Divas by the teenage organizers--is to get these girls thinking about money in



Jacque Eaves, right, coordinator for the Sacramento Neighborhood Center in Alexandria, directs Arielle Simmonds, 13, through the Reality Store game.

a different way, said Leia Francisco of Capitol Financial Partners. She sits on the organization's women's advisory board, which developed the Reality Store.

"What we hope is that when the girls leave today, they're more aware of the financial choices they are making and more conscious of their priorities," Francisco said.

Last year, American teenagers spent more than \$169 billion--roughly \$97 per teenager per week--on clothes, makeup, video games, gasoline, food and other products,

most of them consumables, according to Teen Research Unlimited, a marketing research firm.

Though many of them save money in the short term, most are not even thinking about college, buying a home or retiring, said Rob Callender, trend director for Teen Research Unlimited. Instead, he said, they are saving up for items such as MP3 players and video game systems.

"This is an age group that is very rooted in the now," he said. "They figure they're only young once."

Girls are more likely than boys to have credit cards and checking accounts, he said.

"They seem to embrace finances, and they seem a little savvier [about money] than guys are in their teen years," he said.

However, as adults, women are more likely to struggle financially than men because they tend to earn less, spend more time out of the workforce caring for children or elderly parents and live longer than men, said Francisco, citing statistics compiled by the advisory board.

For 12-year-old Kelsie, retirement wasn't even on the radar screen during Wednesday's event. She looked over her pretend expenses, wondering if she could have arranged her finances better and saved more of her \$36,244 annual paycheck.

For starters, she said, she wouldn't have married the baker to whom she was assigned.

"He'd better be handsome," she said. "At least he can make me dinner every night."

Staff researcher Bobbye Pratt contributed to this report.