

Household Needs

Merchant Directions

Please review the choices offered on the Household Needs options sheet.

What to expect

- Participants will come to your “shop” to purchase furniture, decorative items such as lamps and rugs, and household needs like dishes and towels.

What to do

- Show selections to participants and let them make choices.
- Don’t analyze what they really need or can afford.
- Avoid discussing details. This is not the time to teach participants how to shop for deals or how to save money.
- Once a participant has selected a choice, provide them with the corresponding code to enter in the app to complete their purchase. They will need to make a choice and enter a code for furniture, decorative, and household needs.

What to say

Your role is to sell, not to help the participant make the best choice. For example, you might say things like:

“Fine furniture would really look great in your house!”

“You have such a nice home. Why do you want to fill it with cheap items?”

“Name brand items are always the best.”

If you get a line at your table, it’s OK to remind people with a comment in character:

“Hello. I’m Jan. I’m sorry, I’m busy with another customer right now. You could shop at Kid Care or Entertainment and stop back later.”

Requirements

- Participants must select 1 Furniture option .
- Participants must select 1 Decorative option.
- Participants must select 1 Household needs option.



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Have merchant appeal!

- Make your “shop” visually interesting by placing the provided items for your station on your table. You may bring items from home to add to your visual appeal.

Returns

Do not mention that returns are an option when you are selling. The goal is for participants to see the effects of spending more than they earn. Remember, you want to help them spend as much money as possible!

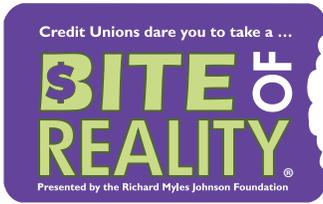
As participants complete their budget, some may realize that they have over spent. If they ask to return an item, send them to the Credit Union for financial counseling. Only after counseling can they come back to you for something less expensive.

How to process a return:

1. Ask if the participant has been to the Credit Union for financial counseling.
2. Tell the participant to select a new item.
3. Once a participant has selected a new item, provide them with the corresponding code to enter in the app to complete their return. If they returned more than one item, they would need to enter a new code for each item they returned.

Tips

- If a participant is having trouble with a code or using the app, send them to the credit union table for assistance.



Bite of Reality Household Needs

The following is a list of codes for the household needs table to help students make their purchases. Once a student has made a decision, please provide them with the corresponding code. (Codes are also located on the vendor version of the merchant sheets for your convenience)

ITEM	CODE
Fine Furniture	F1
Department Store Furniture	F2
Hand-Me Downs	Free
Name Brand Décor	D1
Department Store Décor	D2
Sale Décor	D3
Name-Brand Items	H1
Department Store Items	H2
Thrift Store Items	H3