



JOSH MANDEL

STATE TREASURER OF OHIO

Real Money. Real World. (RMRW) is a financial literacy program for youth from Ohio State University Extension. It can be used with youth ages 12 – 18 but is ideally suited for youth ages 13 – 16. This curriculum is time tested and has been highly successful because of the creative community efforts of Extension educators, local school teachers, and community volunteers. Real Money. Real World. is fun and distinctive because it includes an interactive spending simulation that provides the opportunity to make lifestyle and budget choices similar to those made by 27-year-old adults. As a program of Ohio State University Extension, the most preferred and successful RMRW programs are partnerships of the county OSU Extension office, the school, and the business community. RMRW has three parts: Part I: Four preparatory classroom lessons; Part II: A hands-on budget management and decision-making spending simulation; Part III: A post-session evaluation of spending choices made during the simulation. Find out more about Real Money. Real World. [HERE](#). Ohio Treasurer Josh Mandel is proud to partner with OSU Extension to bring this program to schools throughout the state. Whether your school already teaches or is thinking of teaching the RMRW curriculum, contact us at financialliteracy@tos.ohio.gov to see how we can help facilitate this program in your area. **NEW RESOURCE!** In partnership with OSU Extension, we developed a short instructional video for your simulation's community volunteers. We hope this resource will make it easier to recruit and train your invaluable volunteers! Their participation in the simulation is critical to the program's impact on students. [CLICK HERE TO VIEW VOLUNTEER INSTRUCTIONAL VIDEO](#) Connections to Ohio Model Curriculum Grade Seven: Content Statement (Economics) #19 Grade Eight: Content Statements (Economics) #22, #25 High School – Financial Literacy: Content Statements #1, #2, #3, #4, #5, #6, #7, #10, #16, #19, #20, #21, #24, #27 For more information, contact Jessica Dragar at (440) 596-7668 or email us at financialliteracy@tos.ohio.gov.

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