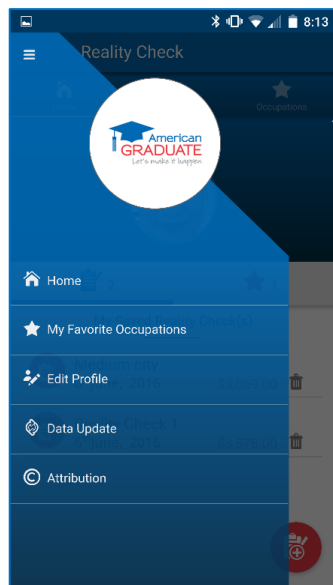


The American Graduate Reality Check Mobile App Facilitator's Guide

June 2016

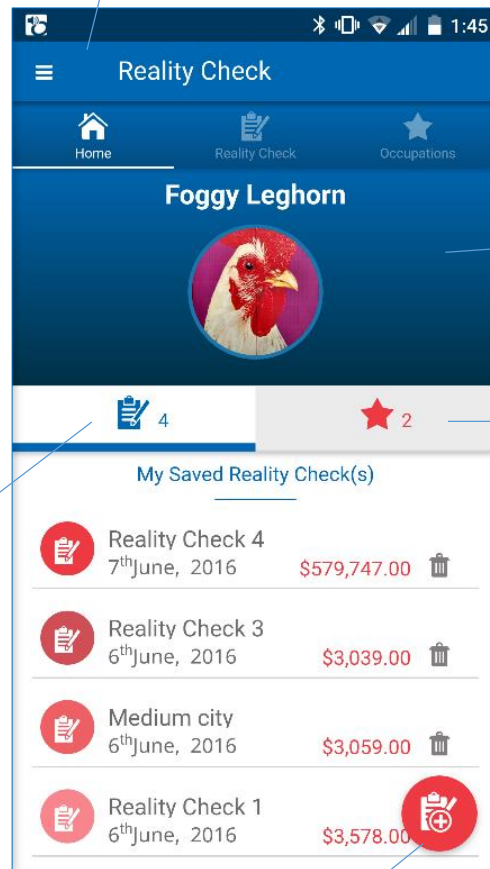


Reality Check is an education and career planning tool to help youth think through the financial side of life after school. It's especially helpful in a mentoring context with support for finding education and career pathways into the future.



Select the Clipboard tab to see Reality Checks saved on your device.

From any screen, click on the "hamburger menu" to call up navigation options.

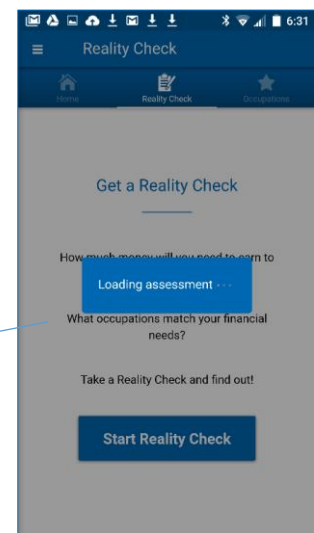


The red clipboard icon on the Home screen launches a new Reality Check.

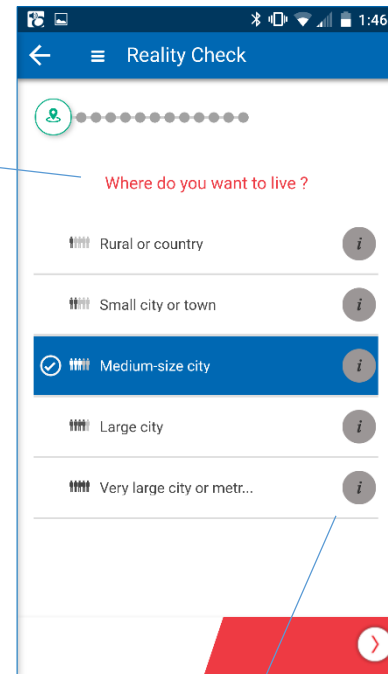
TIP: The first time you use the app, launch it while connected to the Internet so it downloads the latest data. The app can then be used without an Internet or mobile data connection.

To add a photo & name, go to the Edit Profile screen.

Favorited occupations are listed under the Star tab.

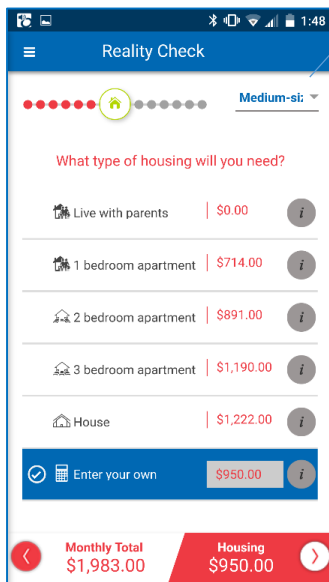


Once you begin a new Reality Check, the app takes you through a series of lifestyle options, starting with "Where do you want to live?" The type of community you select determines the cost-of-living rates used to calculate monthly totals.



You can change the type of community and the app will automatically update the monthly total.

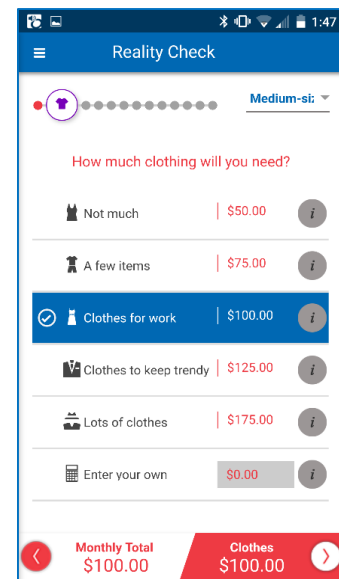
Tap the "i" icon to learn more about an item.



TIP: The Housing screen is a great place to start a conversation about different ways to manage housing expenses. For instance, many young adults split rent and utilities with roommates; a couple may have more than one income and share these expenses.

Use whole numbers when entering your own amount.

As you proceed through each step, Reality Check tracks the monthly total.



Reality Check

Medium-si

Which communications services will you need?

- Cell phone | \$76.00
- Phone | \$26.00
- Cable | \$65.00
- Internet | \$33.00
- Enter your own | \$150.00

Monthly Total: \$250.00 | Communications: \$150.00

Reality Check

Medium-si

What will you do for entertainment?

- Hang out at home | \$50.00
- Go out a couple times .. | \$100.00
- Go out and hang out | \$125.00
- Go out often | \$175.00
- Go out a lot! | \$200.00
- Enter your own | \$0.00

Monthly Total: \$425.00 | Entertainment: \$175.00

Reality Check

Medium-si

Where will you eat?

- Home | \$327.00
- Home and out | \$518.00
- Restaurants | \$843.00
- Enter your own | \$0.00

Monthly Total: \$943.00 | Food: \$518.00

Want to go back and change an answer? Tap the back arrow or swipe the screen from left to right.

Note that some Occupations can be more likely to offer benefits such as health insurance.

Reality Check

Medium-si

What will you do for health care?

- No health insurance | \$131.00
- Buy insurance through... | \$90.00
- Buy own insurance | \$267.00
- Enter your own | \$0.00

Monthly Total: \$1,033.00 | Health Care: \$90.00

TIP: The Student Loans screen can be a good spot to open a discussion about the costs and benefits of postsecondary credentials.

Reality Check

Medium-si

How much will you spend on student loans?

- Certificate, public scho. | \$50.00
- Certificate, private sch. | \$75.00
- Associate degree, pub... | \$95.00
- Associate degree, priv... | \$150.00
- Bachelor's degree, pub... | \$265.00
- Bachelor's degree, priv... | \$345.00
- Master's degree | \$375.00

Monthly Total: \$2,328.00 | Student Loans: \$345.00

Reality Check

Medium-si

How much will you spend on student loans?

Certificate, public scho..	\$50.00	i
Certificate, private sch..	\$75.00	i
Associate degree, pub..	\$95.00	i
Associate degree, priv..	\$150.00	i
Bachelor's degree, pub..	\$265.00	i
Bachelor's degree, priv..	\$345.00	i
Master's degree	\$375.00	i

Monthly Total \$2,328.00 Student Loans \$345.00

Reality Check

Medium-si

What miscellaneous items will you want?

Small stuff	\$50.00	i
Maybe a pet	\$100.00	i
Inexpensive furniture	\$250.00	i
TV, computer or latest ..	\$350.00	i
Plane tickets	\$500.00	i
Enter your own	\$200.00	i

Monthly Total \$2,528.00 Miscellaneous \$200.00

Reality Check

Medium-si

What will you need for personal care?

Just the basics	\$25.00	i
A few more things	\$50.00	i
Gym membership	\$75.00	i
Spa trip	\$100.00	i
More salon services	\$125.00	i
Enter your own	\$0.00	i

Monthly Total \$2,628.00 Personal Care \$100.00

Reality Check

Medium-si

What will you use for transportation?

Human power	\$20.00	i
Public transportation	\$47.00	i
Small car	\$588.00	i
Medium-size car	\$736.00	i
Truck or SUV	\$943.00	i
Enter your own	\$300.00	i

Monthly Total \$3,191.00 Transportation \$300.00

TIP: Youth will likely need help brainstorming hidden costs that contribute to a monthly total. For example, car ownership includes not only a possible monthly car payment and gas, but also 1/12 the annual costs of insurance, maintenance and perhaps a parking and/or commuter pass.

Reality Check

Medium-si

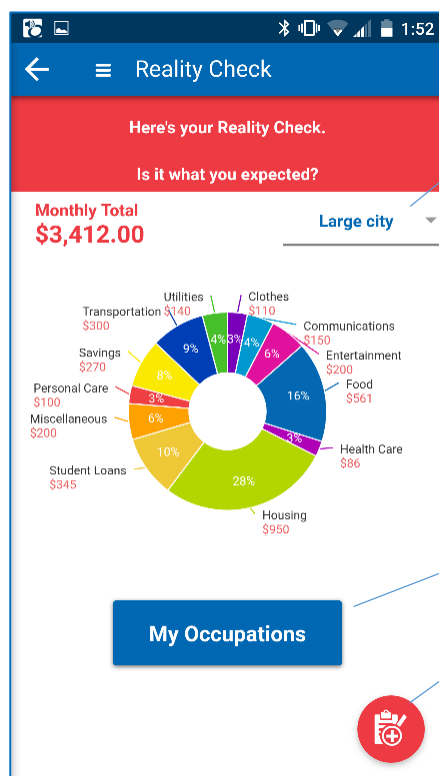
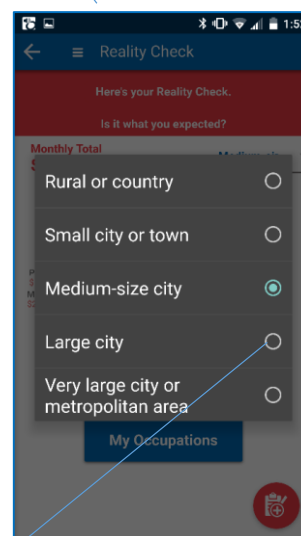
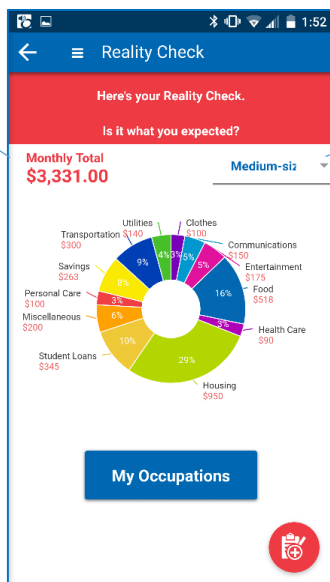
Which utilities will you need?

Electricity	\$106.00	i
Other home energy	\$79.00	i
Water	\$24.00	i
Trash	\$10.00	i
Enter your own	\$140.00	i

Monthly Total \$3,331.00 Utilities \$140.00

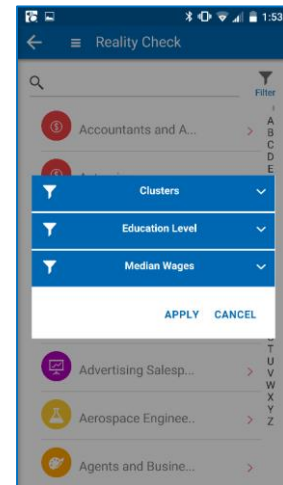
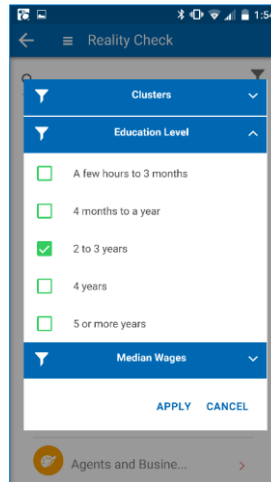
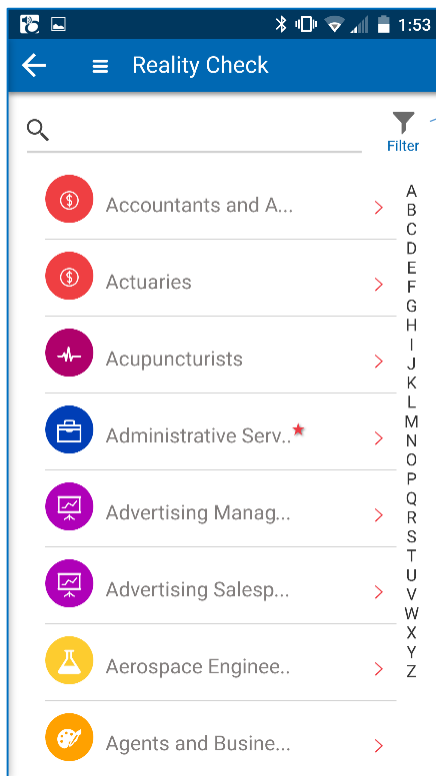
The Results screen shows the total of all the previous lifestyle choices.

Change the type of community to see how it affects a monthly total.



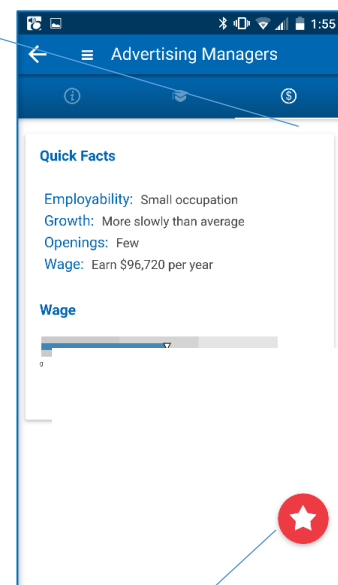
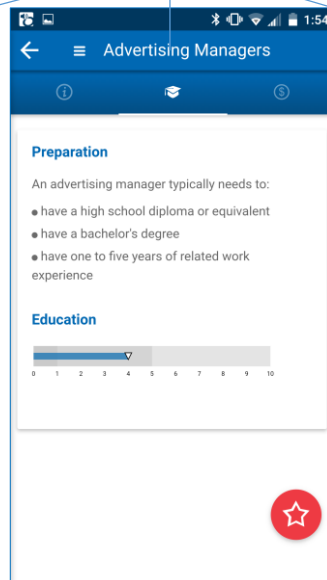
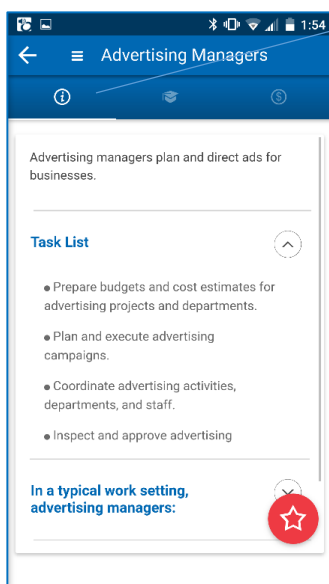
From the Results screen, you can view a list of Occupations that match the monthly total or launch a new Reality Check. If you go on to Occupations, you will be prompted to save your Reality Check.

Filter an Occupation list by Job Clusters, Education Level and/or Median Wages.



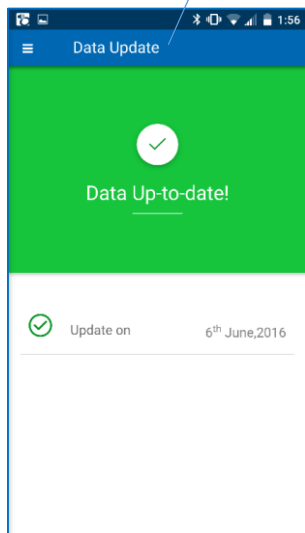
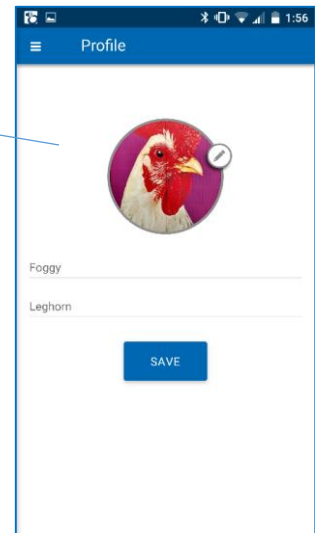
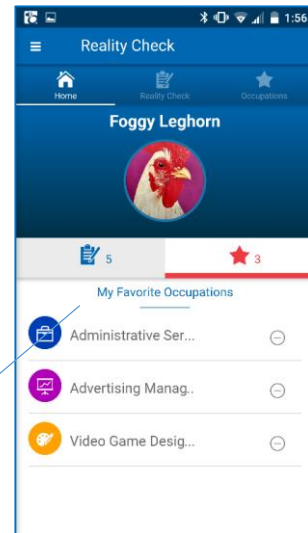
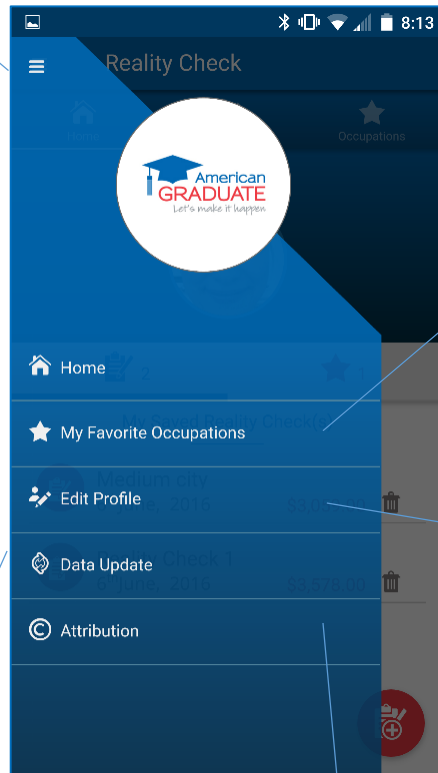
TIP: Consider discussing credit stacking as a way youth can build earning power over time and step into the careers and lifestyles to which they aspire.

Learn more about an Occupation: tap "I" for general information, the Graduation Cap to read about educational qualifications and "\$" for financial outlook.



Tap the Star to add an Occupation to your Favorites list.

After exploring Occupations that match a Reality Check, tap the hamburger menu to activate the navigation bar.



TIP: Find more resources for helping raise graduation rates at americangraduate.org.