

“ALL-IN” BITE OF REALITY

To impact thousands of students in just one day!

Toolkit



RICHARD MYLES JOHNSON

F O U N D A T I O N

BUILDING LEADERS & FINANCIALLY SOUND CONSUMERS

The Richard Myles Johnson Foundation is the charitable arm of the California and Nevada credit union movement.

Our mission is to enable credit unions to easily deliver financial education in their communities.

Our Bite of Reality program is the perfect program for credit unions to use in engaging today's teens while teaching them vital personal finance skills.

The program is an in-person simulation using our signature Bite of Reality App to engage teens and teach them how to manage a budget and stay out of debt after high school. With a pre- and post-evaluation, we can gauge the students' knowledge before and after the simulation.

Using the Bite of Reality program, credit unions can teach a large number of high school-age teens how to make good financial decisions and how to save for the future.

Welcome to "ALL-IN" BITE OF REALITY

Along with our regular Bite of Reality program, RMJ is excited to release a toolkit for our "All-In" Bite of Reality.

The "All-In" Bite of Reality is a day where credit unions across our two states have the chance to impact thousands of students at one time, designed especially for those credit unions looking to make a large impact in their communities on an all-staff service day. This toolkit provides the information necessary to plan and execute multiple Bite of Reality events taking place at different locations within a community at the same time. This day usually is done on a day when the credit union is closed but schools are in session, such as the Columbus Day / Indigenous Peoples Day holiday. The number of locations is determined by the size of the staff, so credit unions of any size can participate and make a difference.

This toolkit will provide you with the information and tools you will need to plan and execute a successful "All-In" Bite of Reality. The toolkit includes a timeline, helpful tips, and documents that can be used during planning.

The RMJ Foundation

As a non-profit, our program is made possible through generous donations from supporting credit unions and other contributors. Click [here](#) to donate or contact Tena Lozano at tlozano@rmjfoundation.org

Together with our Bite of Reality Facilitator Guide, the following information will give you a good outline for how to implement your “All-In” Bite.

Custom Spreadsheet (Google Doc)

Keep all your details in one place, that can be accessed by all team members:

- School names, event locations, event times, and number of expected students
- School main contact, address, kit drop-off location, Wi-Fi info
- Dates for site visits, employee communications, and school communications
- Volunteer and credit union staff assignments for each location
- Facilitator, Logistics, and Technology point person for each location
- Back-up volunteer and facilitator assignment for each location
- Carpool / busing / parking information

Create a survey site that includes:

- All event locations
- Employees’ top three event location choices
- A note stating: Once the employees are assigned to a location, changes may not be made.

Communication with School(s)

Outline expectations for school staff / volunteers and students (sample letter on page 6)

- Recruit school in springtime for a fall event
- Point person to work with the credit union before, during and after the event
- Provide space needed (gym, cafeteria, library, etc.) allowing an area for student seating and room for students to walk around during shopping
- 9 tables set up around the perimeter of the room
- Sound system with microphone
- Identify a minimum of 50 students to participate no later than Spring (April) for a fall event
- Ensure students download the Bite of Reality2 App onto their smart device prior to the event
- Identify number of students who do not have access to a smart device 30 days prior to event
- Faculty must be present during the event
- Confirm any background checks needed for employees or volunteers

Event Details

- Timeframe for event
- Date / location
- List of school staff / volunteers provided by the school
- Instructions on downloading the App
- Instructions for entering sponsor and event codes and completing self-evaluation

Agenda for Each Location

- Event Timeline
- Event Location
- List of Volunteers with table assignments for that location
- Map of the location
- Parking instructions
- Facilitators contact number for emergencies the day of the event

See page 11 for a sample agenda

Materials Needed

With multiple locations participating at the same time, using the RMJ Foundation's Bite of Reality kits will not be possible. You will need to provide the following materials:

- One set of Merchant and code sheets for each location (RMJ will provide PDF)
- 11x 17 blow-up of merchant sheets to use instead of multiple individual sheets (optional)
- Poster-size sign identifying each station
- Room set-up for each location for staff to refer to
- Extra tablets may be needed to help with students who do not have a smart device.

RMJ uses Kindle Fire tablets. Your credit union may purchase devices to use; device rentals are also available (RMJ has a device rental contact). RMJ does not have the capacity to supply extra tablets for your "All-In" Bite of Reality.

Budget

Create a budget for your "All-In" Bite. Please note that the RMJ Foundation will not provide physical materials for this type of event.

- Printing of Merchant Sheets
- Signs/banners for each station
- Loaner tablet rental or purchase (RMJ has a contact for tablet rentals)
- Travel expenses
- Food

Volunteer Email

Send email one month prior to the event with the following information included.

- Event location
- Event time frame
- Any additional information

Expectations of the volunteer

- Notify a minimum of 30 days in advance if schedule changed and can no longer volunteer
- Attire
- Watch volunteer video on RMJ website

What to expect

Students will come to your assigned station to make a purchase. Your job is to sell them the most expensive item you have and provide them with a code to enter on the App to complete their purchase. Students will ask questions on items and sometimes challenge you with the need for these items.

Room Set-Up

- Have example designs for each different room set-up. Event size and location will play into how the room will be set up.
- You will need 10 tables, plus a chair for each participant. See page 12 & 13 for room set-up example

Timeline

- 10 Months: Begin school outreach
Send "All-In" Bite date to RMJ
Establish a main contact at the school
Prepare any forms needed for the school
- 9 Months: Send interested schools a participation commitment form to fill out
Start recruiting volunteers and credit union staff for the event
Create smartsheet (Google doc) and other documents with event details
- 8 Months: Order any posters or other supplies needed for the Bite
- 7 Months: Confirm with the schools the location on campus and room set-up where the Bite will take place
- 6 Months: Provide specialized training for facilitator for each location
- 5 Months Provide training for credit union staff
- * In June RMJ will provide a two-hour facilitator training. Contact Jenn Lucas at jlucas@rmjfoundation.org for more information.
- 4 Months: Request an event code from RMJ
- 3 Months: Send a reminder email to all volunteers confirming there are no cancellations
Confirm all supplies for the Bite have been received / are on hand
- 1 Month: Send school contact a reminder email confirming event
Conduct a site visit with all three leaders using the school questionnaire
- 2 Weeks: Confirm volunteer carpool, shuttle travel schedule
Contact school contact person and confirm event details
- 1 Week: Send all schools event code, and request that the students download the App, enter the event code and take the self-evaluation prior to the day of the Bite
Notify the community and press of your event
- Day of: See sample agenda on page 11

School Welcome Letter “All-In” Bite

We are delighted that your school is interested in partnering with XYZ Credit Union to present the “All-In” Bite of Reality to your students on Monday, October 12th. This Letter of Intent outlines what you can expect from us and what we will need from you to make this a successful and meaningful experience for your students. Please review this carefully and let us know if you have questions.

The program is an in-person simulation, utilizing a smart-phone application, taking a total of 90 minutes. Our team will need to arrive on campus one hour prior to the start of the class and will need about 30 minutes post-event to pack up all related materials.

This program is delivered through an app, the students will need a hand-held smart device and access to Wi-Fi or data to download the Bite of Reality2 App. XYZ CU will supply 10 tablets for any students who do not have a smart phone or device.

What XYZ will provide:

- Staff volunteers to deliver the program (8 per 50 students)
- All materials related to the program
 - Information for students to download the free Bite of Reality 2 App pre-event
 - Loaner tablets on hand for students who need to borrow one
 - All event-related materials and supplies and props
- Point person for all communication prior to, during and after the event

What’s needed from you:

- Point person to work with XYZ point person before, during and after the event
- Provide the space necessary onsite (gym, cafeteria, library, etc.)
- Have room set up and ready with 9 tables as well as seating for students and volunteers
- Sound system with microphone
- Identify a minimum of 50 students to participate no later than 120 days prior to event
- Ensure students download app on smart device prior to the event (directions to be sent from XYZ)
- Identify # of students without access to a hand-held device no later than 30 days prior to the event.
- Faculty presence is required during the event

Please respond to this email to indicate your confirmation to participate along with the name, email and phone number of your campus point person, as soon as possible.

On behalf of the RMJ Foundation and XYZ Credit Union, thank you for all you do to provide a quality education to our local students. We’re honored to partner with you to enhance their educational experience and promote their financial wellness!

Best,

Jane Jones
Senior Vice President, Community and Government Relations

School Questionnaire Template

Please customize to fit your specific needs:

CONTACT

School:

Address:

Point Person:

Email:

Work Phone:

Cell Phone:

HEADCOUNT

Approximate Number of Credit Union Employees Expected:

Approximate Number of Students per Fair:

DAY-OF SCHEDULE

8:45am: Site Leads Arrive

9:00am: Staff and Volunteers Shuttle Arrives

9:30am-10:00am: Employee Orientation

10:00am-11:30am: Fair #1

11:30am-12:30pm: Lunch Break

12:30pm-2:00pm: Fair #2

2:00pm-2:30pm: Employee Clean-up & Debrief

2:45pm: Staff Shuttle Depart

EMPLOYEES LOGISTICS

Note: All employees will be wearing credit union attire and have completed a background check upon hiring. Employee roster can be sent to school contact prior to the event.

1. Employee Entrance & Check-In: Where should employees enter/check in? Is there a check-in process outside of checking in with leads? Recommend sending employees directly to gym so they don't "clog up" the main office. Will they need to check out at the end of the day?

Check-In Location:

Check-In Process/Details:

2. Employee Parking: Site leads will need 3-4 spaces needed as near an entrance as possible for material pickup/drop-off and will be arriving before all other employees. Any timing concerns for employee busses and student busses arriving/departing at the same times? Available ADA parking?

Parking Location:

ADA Parking Location:

3. Shuttle Loading: All employees will be expected to take a shuttle. Where should shuttles drop off and pick up employees? Confirm timing for drop off and pick up. Any timing concerns for employee busses and student busses arriving/departing at the same times?

Shuttle Loading Location:

Drop-off Time:

Pick-up Time:

4. Employee Restrooms: Are the restrooms public or private rooms? Shared with students? Buddy system?

Restroom Location(s):

Buddy System: YES NO

5. Locker/Storage for Personal Items: Will plan to direct employees not to bring anything of value, but ask about any kind of secure storage, just in case.

Secure Storage Location:

6. Gym Rules: Is there anything that is not allowed at the school or gym (i.e. certain shoe soles, drinks, etc.). Can employees eat lunch in your gym/where the fairs will be held?

7. Employee Lunch: Where can XYZ Credit Union employees eat lunch?

Lunch Location:

Lunch Delivery Time & Location:

8. Guest Wi-Fi: Is there guest Wi-Fi available? Concerns with cell signals?

Wi-Fi Name:

Password:

9. Emergency Procedures: What procedures do employees need to know/follow in case of emergency?

Evacuation Area:

Procedures:

LAYOUT/SET-UP DETAILS & LOGISTICS

10. Material Delivery: Can we deliver materials the day before? Do you have a secure location for some of the more valuable items if they will be stored over the weekend (if delivered on Friday)? Materials include boxes of materials, snacks/water for employees, Kindles, pull-up banners and papers.

Delivery Date:

Storage Location:

11. Tables & Chairs Needed: *10 to 30 tables – depends on size of fair*

6' Tables Available:

Chairs: Chair for each participant

12. Set-Up: When can the fair tables and chairs be set up (ideally done the day before so they are ready when site leads arrive)?

Set-Up Date:

13. AV Needs: Does the school have the following?

- Projector
- Screen
- Microphone (wired or wireless), 2 microphones
- Speakers/Sound
- Laptop/Thumbdrive

14. Seating Layout: Where will students and employees sit for orientation? Bleachers available?

- Bleachers
- Chairs # _____

15. Gym Layout: Floorplan or map available?

FINANCIAL FAIR LOGISTICS

16. Orientation Prep - Bite of Reality 2 App:

If fair is between 60 – 90 mins or more, can we have students download the Bite of Reality 2 App in advance of the fairs (preferably a few days before)?

- Bite of Reality 2 app downloaded before

If fair is under 60 mins, can we have CU personnel conduct an in-person orientation and app download activity 1-2 weeks in advance of the event with all participating students?

- In-Person Orientation

Possible Dates/Times:

17. School Welcome & Kick-Off: Can a principal or other administrator do a welcome and kick-off at each fair (introduce CU and set student expectations)?

YES NO

Yes, CU provide talking points

18. Kindles: We have only 10 available as loaners. Can students be instructed to bring their IDs to the event in order to check out a Kindle, if needed? Can we also have a school staff designated to help oversee the Kindle check-out table?

Student IDs

School Staff Assistance

19. ELL/Special Accommodations: Any ELL/special Accommodations for students that we can attempt to address ahead of time?

Yes, ELL/special accommodations needed

No

20. Photo Policy: Policies or restrictions for employees taking photos and posting to their own (or CU) social media? Typically, we instruct employees NOT to take and share photos that show any students.

Yes, photos are okay

No, photos are not okay

21. Financial Fair Ends Early: What should we do with students if we finish early in one or both sessions?

22. Anything else we should be aware of?

“All – In” Bite of Reality Sample Agenda
October 12, 2020
at XYZ High School

Timing will depend on the agreed-upon schedule with each individual school.

8 am – Credit Union staff and volunteers arrive and verify room set up

8:10 - Set up mic, and complete sound check

- Set out kit station supplies
- Set up credit union table

8:30 – Begin volunteer training

- Station volunteers at tables to review assigned station

9:00 – Welcome students

- Ensure all students have a smart device
- Introduce the Bite program
- Instruct the students on how to use the App

9:15 – Students begin shopping

10:00 - Deliver 15-minute warning for shopping

10:10 - Deliver 5-minute time warning

10:15 – Collect loaner tablets, begin to deliver debrief to students

10:30 – Release Students

10:35 - Break down all stations

10:45 – Volunteers & staff leave

For questions contact the site Facilitator or program coordinator

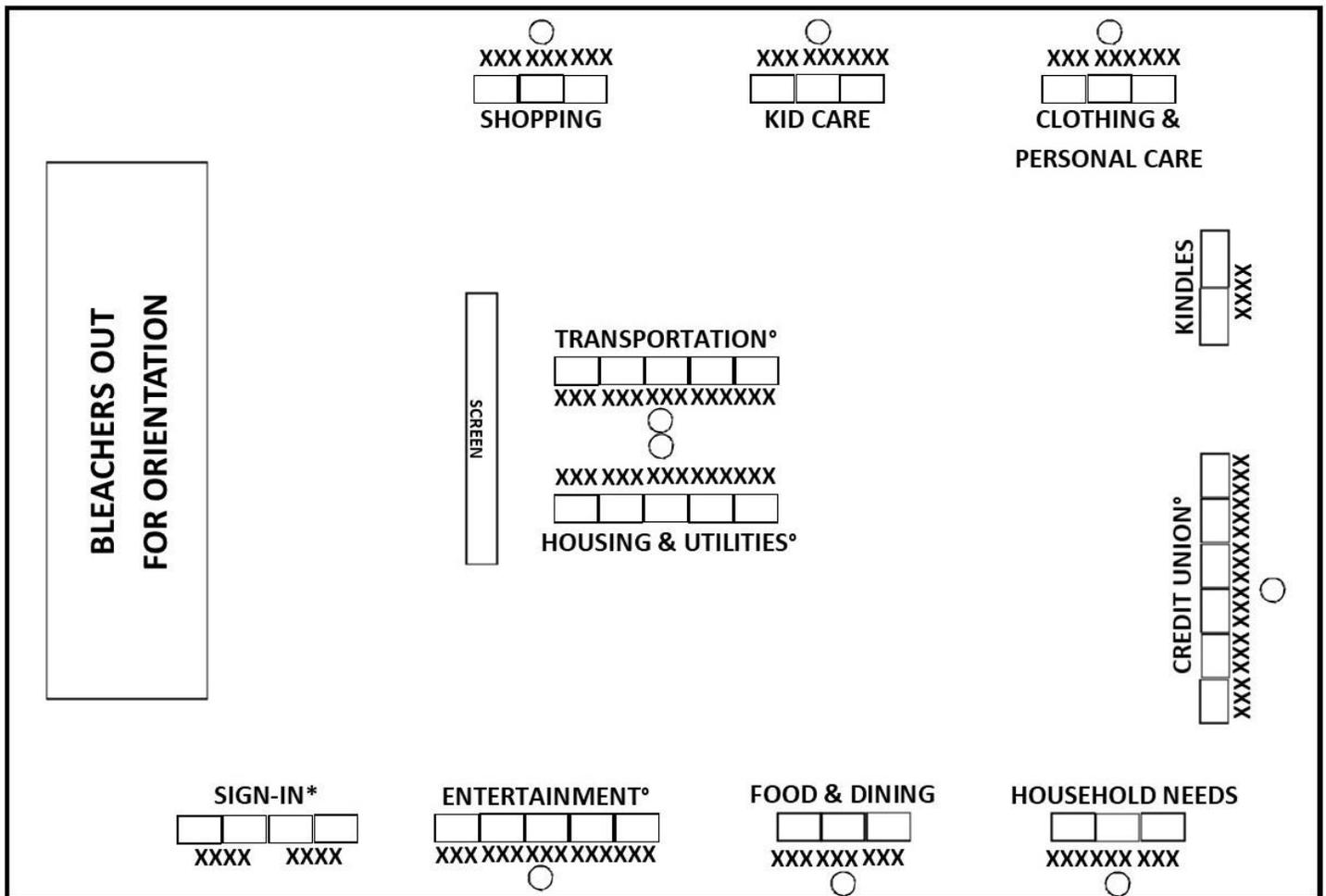
Facilitator: Jane Smith 714-555-0987

Program Coordinator: Jay Hue 714-555-3786

See attached map for location and parking

Single Room Set-Up

Use this floor plan for a single-room Bite. Place the tables around the room. Place enough chairs (or bleachers when using a gym) for each student and any attending faculty. You may want to add additional tables for registration and tablet checkout. Tablets may be checked out from the credit union table if there's not enough room for a separate table. Place the tablet and credit union tables next to each other. All remaining tables may be arranged in any order. If a sign-in table is required, place the sign-in table near the student entrance.



Multiple Room Set- Up

In some cases, you may need to have the orientation and debrief in a different room than the shopping room. If that's the case, keep the rooms close to each other for easy transition. This set up works best when you are running multiples sessions. While group A is shopping, group B is in the orientation room. After orientation, group B will join group A for shopping. Group A then returns to the orientation room for debrief after their shopping time is complete, while group B is finishing up their shopping, etc.

Orientation / Debrief Room

One room will have chairs set up in rows with enough chairs for students and faculty to sit during Instructions and debrief. You may want to add a table to this room for registration

Shopping Room

The second room will have the tables set up in a U shape for shopping, just like the tables in the diagram above. Students will start in the instruction room, then proceed to the shopping room.