



## GOOD NEWS ACROSS 'R' DISTRICT

October 2025

### Real Life. Real Choices: BEI Students Face Financial Realities

Rocco Hartsig is a human resources manager. Someday he wants to own his own business. In the meantime, he is juggling life with two children ages 16 and 18, while trying to make ends meet on a salary of \$62,357. His credit score is good and his wife works, bringing home an annual salary of \$84,000, but Rocco is having a hard time making student loan and credit card payments while also leasing a car, paying medical insurance premiums, and buying groceries to feed his family.



In reality, Rocco is a senior at Romeo High School enrolled in the personal finance class taught by Dawn Borlinghaus and Mike Archutowski in the Academy of Business, Entrepreneurship and Innovation. The budgeting process he has undertaken is part of a personal finance simulation offered by the Extra Credit Union called “Real Life. Real Choices.”

“The goal is for students to experience the reality of budgeting with the expenses they are going to have as an adult,” said Lacey Cornell, Extra Credit Union school and community relations coordinator. “Credit scores play a part in that, along with how much things cost.”

Each student picked a career of interest and was provided with a profile sheet that listed a salary based on that profession. Other details on the profile sheet included whether they had children or a spouse, student loan debt, and medical insurance. Any of these monthly expenses would be deducted from their monthly income, leaving them with a total monthly household income.

Students recorded their monthly household income on a checkbook register as “Pay Day.” They then visited stations in the BEI common area to consult with volunteers – many of them business partners and others Extra Credit Union employees – on additional expenses they needed to list in their budget. These stations included Housing, Auto, Food, Children, My Closet, Vacation,

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Entertainment, Tech Center, two optional stations – Pets and Recreational Vehicles – and something called Life Happens.

“Throughout life, something unexpected happens, positive or negative,” Lacey explained. “You have a flat tire and that’s going to cost \$500 between a tow truck and a new tire. Or it could be that it’s your

birthday and you got \$50 from your parents or a grandma.”

Another station the students visited was the Credit Union. The volunteers at this station helped the students determine, if their profile included credit card debt, how long it would take them to pay it off by only making a minimum payment. Students were offered the following “pro tip”: “Pay off as much of the balance as you can each month so you don’t waste money on interest. ... The quicker you pay it off, the less it costs you!”

Students also learned the additional costs of raising a family. For example, if they had a child under two, they were given a doll to carry around with them from station to station.

“If they leave their baby somewhere around, we charge them a babysitting fee,” Lacey said.

Overall, students, teachers and volunteers alike agreed the simulation was a valuable learning experience, not only meeting the standards required by the state, but opening the door to future financial literacy.



“Districts that have a personal finance course are ahead of the game,” Lacey said. “When you have a standalone class like this, it allows students to really dive into it.”

Mrs. Borlinghaus is excited about hosting the simulation earlier this year than in the past, so that the lessons can be incorporated into future units.

“We’ve not even begun the financial literacy component of the class yet,” she said.

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## Stream Leaders

Romeo Middle School seventh graders participated in the Clinton River Watershed Council's Stream Leaders Field Exploration to Wolcott Mill Rotary Park in mid-October. The students learned how to monitor water quality, interpret data, and identify macro-invertebrates.

This engagement activity, which supports the water quality unit in the seventh grade science curriculum, aims to raise young people's awareness of the importance of water quality in the local region.



## Unity Day

Hamilton-Parsons celebrated Unity Day, an anti-bullying day created by the PACER National Bullying Prevention Center.

Link Crew leaders from Romeo High School read stories to the children, including *Kindness is My Superpower* and *A Little Spot of Belonging*. They also helped them make

friendship bracelets and create messages about kindness for a paper chain that will be hung throughout the building.

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