

Telco Plus

Reality Fair - Comments

October 10, 2011

So overall we learned that you have to watch your money carefully and make sure you spend it wisely.

I learned a lot about how to save money and to spend it wisely.

Thanks Telco Plus for showing me some life lessons.

THE REALITY FAIR TAUGHT ME HOW ROUGH THE WORLD REALLY IS BUT I KNOW I'LL BE READY FOR IT.

And also that I have to lower my expectations, so that I don't end up in debt.

Around the middle of the day I found out that if you want something and you're on your own it might be best if you just save up for it until you have enough,

Unexpected problems could pop up and you might have to spend extra money. Always have extra money in your savings account. . . . Spend your money wisely and don't get a credit card if you aren't a responsible person. Credit cards can put you in debt.

They gave us ideas, how to budget our money, and save up for something you really want!

I WISH THIS WOULD HAVE BEEN LONGER THAN IT WAS BECAUSE IT REALLY TAUGHT ME THINGS THAT I NEED TO KNOW FOR THE FUTURE THAT'S WHAT I LIKED ABOUT THE CREDIT PROJECT.

All in all later in life I'm going to have to GROW UP and realize it's not all about the fashion and the electronics. If you can't afford it you can't afford it.

The past few days I have learned a lot about money and how to use it. I have learned about: credit cards, financial institutions and how they can help you, what I can afford to get with having the profession I want, I got an idea about how much things cost, and learned about identity theft.

What I learned was to balance my money out.

I also learned about not to spend a lot of money on stuff you don't need, cause you can go broke. I'm going to save money to get a house for my mom, cause I love her.

I learned that you should take your time to pick which credit card you really want so you don't make a bad choice on your credit card. I learned that anything can happen, good or bad.

The last few days Telco plus Credit Union was generous enough to come and tell us about credit, financial, banking, and learning what to do in certain money situations. . . . Life in the money world can get difficult, but now I have an idea of what to look out for. Thanks Telco!

We learned about saving accounts. They told us we should start saving now.

So I should have set a budget so I would not have gone in debt.

If you don't keep track of your credit than some very bad things will happen. I'm ready for anything life throws at me for the rest of my life.

I've learned that paying off your bills and insurance is very important.

Exactly 33% teenagers are in debt from using too much money. I will try to dodge debt so I do not get in debt

I learned that you have to be responsible with what you buy because you may Not have the money to pay for it with the kind of job you have. But I really learned that you can save money by working.

The way other people determine your credit score is looking at your credit history. If you have a habit of not paying loans in on time it will show in your credit report.

A budget is a good way to manage your money. A budget is how much you will pay for certain things every month.

I learned that life is not easy. It is very expensive. VERY expensive. No lie. Also that I will not be able to have all the things I wanted. I am going to have to wait for a while. But I am sad because I always get what I want. But this time it's different, I'm on my own now! Not cool.

I'm really glad those people told us what they did. It helped a lot.

If you have any leftover money you should put at least half of it in your savings account and have the other half to help pay for gas and anything extra you might need.

I learned that having a good job is important. I learned about budgets and credit, and also how to stay within that spending budget.

But despite everything that didn't go as planned, I had really great time learning from Telco Plus.

Had fun learning about financial things, One of the things was that credit score is very important. Identity theft is a very big thing too, people try take you're identity.

I learned that when you get money you shouldn't take advantage of that. If you take advantage of that then you won't have any left. I also learned that you should spend your money wisely.

When I first heard that Telco was coming to talk to us about our future I thought, "We are only in seventh grade; I don't need to know that!" I quickly found out that I was very wrong. It was very much a reality check to me, I thought that the job I had planned on having was enough to not have to worry about all that. I found out that I wasn't exactly right about all that. . . . As you can tell, it's a lot more difficult to make a budget that fits and stick to it. Especially when there are better things that you want to buy but you can't afford it or you have to save for it.

In the three days I learned that credit matters and its best to save money instead of spending it all at once. If you go into debt it's not easy to get out. And if your identity gets stolen it will cost a lot of money and time before things are right again

Going into debt means when you spend more money than you have and you can't pay it off. Going into debt can stress you out very bad and that's not healthy.

When I got home I told my parents what I learned.

At the three days at Telco Plus, I learned that when you first get out of college you shouldn't spend that much money and you should save up money.

IT WAS A BLAST IN TELCO! WE WERE GETTING A JOB

How to save money and **to keep my credit card safe,**

Yesterday at Telco plus I learned that you really need to manage your money. Cause if you don't you will be in death and it can cause you to really mess up your credit up. Now that I see how much my parents spend I really don't ask them for much now.

Telco plus taught me to be a good budget person. . . . There's electricity, water, heat bills that you have to pay oh and don't forget taxes. Everything you do depends on how much you have to spend on bills. So you can't just go out and buy the ipad or the newest flat screen tv. . . . So finally we learned a valuable lesson. DON'T GO ON A SPENDING SPREE!!!

I think that Telco plus did a good job at teaching us about taxes and a how to take care of our own when we are older. . . . Telco plus helped me how to save money for the important things

I loved the reality fair we did. I learned a lot from the reality fair. I learned that food, house bills (like water, electricity, and gas), phone bills, house (you may be paying), and car are expensive. I understand why my parents tell me honey wait maybe next week we can buy it for you. Now I understand when my mom and dad tell us stuff like that. . . . I have also learned that credit cards can also damage you. I learned that a bad credit score can hurt you a lot but good credit scores can help you a lot when you are buying a car or house. I thank you Telco-Plus for teaching me and on some things of it to my parents. Thank you.

Telco taught me that financial stuff is serious that it can really hurt my credit. And it can keep me from. Buying a nice house or a nice car a dog or anything nice.

All I got to say is that I enjoy yall.

The Reality Fair was an awesome experience to me because, it showed me that life sometimes can be hard. Before I had done this, I used to tell my parents to buy me some stuff, and they said they didn't have the money. Now I know what they meant by that. They have to pay the bills, buy clothing, buy food, and exc. . . . Thank you for being with us and teaching us about the real world. I really enjoyed it a lot. Oh yah before you buy cable you should buy a TV first because I forgot to buy a TV when I bought the cable. See you next year, maybe.

At the Reality Fair I did not like it I Love it; I had the best time in my life I learned that I cannot have all the new stuff coming out. So I decided to live with a good roommate in college. Telco Plus showed me ways of how I might need to save up for something, and they showed me something. Do I need new stuff that you do not need or do I need the essentials. . . . You

know I found out that life in the real world is hard so know tell me that I am wasting money so now I will understand the value of dollar. I want to say thank you Telco Plus for showing me the value of dollar.

From the day the Telco Plus ladies were here I learned about a lot of different life lessons. We learned about credit, credit score, bankrupt, debt, and how to spend our money wisely. . . Through the first days I've also learned that I am a very lucky child to own everything I have because nothings free in life and my parents work very hard. I learned how to write a check and what all the numbers mean on a check. . . I learned a lot in these days

Dear Telco plus I thank you for taking your time to teach me and the other students. This was really important to know how money works. The lectures and the reality fair was the best and the most informative part to remember. This experience will help me when I older. I really didn't know much about . . . So I personally say to all the men and women who took their time to come to pine tree jr. high school for all the students who came and listened to you so my best of thanks.

Telco Plus taught me to budget myself, also that my credit is very important. Because it will affect my living ways, and if I get a big house or a small house. Whether I can get a new car or if I have to get used car. I learned that to budget myself doesn't always mean I can just budget for my pleasure stuff. But for my food and clothing and all my bills. . . So I know now how to budget myself and about my credit scores and that those things really do matter. I now know what my parents have to go through.

I wish they could have stayed here longer because I wish I could learn more not saying my parents won't teach me but ya'll go through this every day ya'll have more experience. . . There is a life lesson in this or what you taught us and I'm one of those kids who got the lesson. I wish life could be as easy as the experience the Telco Plus people gave us but once again life doesn't all ways work out the way you want it to. Seriously thank you Telco plus people for giving me some of the tools I need to survive in this world.

I had a great time at the reality fair yesterday! I have learned a lot over these three days... When I grow up I'm going to get a credit card from Telco Plus!!!! Thank you Telco Plus for everything you have done I have learned so much!!!!!!

When they first came I really didn't think I would learn that much, but by the time they left I wanted to learn so much more. I learned that your credit score is really important. Different ways of identity theft and you really need to check and take record of your purchases. I found out how hard it can be to budget your money, and now I know how hard it is for my parents . . . At the life fair they held for us (Want to say thanks for taking time out of your day to do.) I learned that you really have to learn how to budget your money. At the reality fair they did for us I learned a lot. I went twice on the first try I learned that you really have to maintain your money . . . I want to say Thank You to the Telco Plus ladies who took their time out of their day to come and teach us. Will you please come back to our school this year or next it was so FUN!!!!!!!!!!!!!!

I wanted to say thank you to Telco Plus because they taught me how and what to look forward to in life. Learning how to write a check and learning about identity theft are just some of the few things that we learned.

I think Telco was nice for teaching us about credit so when we get out of college we can watch out on what we spend or do. . . . I think Telco did a good thing to teach us this so when we get out of collage we know about credit and like when we go out of collage we won't know how to start.

I have learned to pace yourself when buying expensive items such as houses and cars because when you first get a job you can't afford the really nice stuff because you are on a budget. Eventually you will be able to get those nice items but you will need to save up and get the things you really need first. . . Start saving early so that when something does come up you do not have to wait years to get things back to the way things used to be.

I learned that there's many ways to have your identity stolen but there're many ways to prevent it. . . . Among the things I learned over the course of the past few days in both the Lecture Room and at the Reality Fair, I learned many a useful bit of info . . . The most important things I learned is that debt is a bad thing. And you can't get all the good stuff right away.

And now I realize that my parents have to work very hard to provide for our family, and I appreciate them now more than ever.

I will need to check my balance regularly to avoid going over budget like I did at the fair.

The most important thing I've learned over the past couple of weeks is that I really need to start saving up all of my money now! I really had no idea that living out on my own would be so expensive. I'm glad that the people from Telco had the opportunity to come to our school and give all of us that information.

Having good credit will help in the long run so, try to get above 700. Almost every boss is going to look at your credit score. Save as much money when you're still young.

I'm really glad that they all came to visit and to tell us all the information that they already knew, and I will start saving money.

I learned that living in the real world is not easy as it looks. Now I know why my dad comes home tired. Because paying bills is not as easy as my dad makes it look.

They also mentioned that it is a good thing to save money in an account so that you will have something to rely on when you don't have money with you.

Before I learned the importance of managing money and being financially responsible, I thought that figuring out what I would spend my money on in the future was going to be easy. After Telco came and educated us about finances, I realized that spending and saving wasn't going to be as simple as I previously imagined. I was informed about paying taxes, utility bills, and paying off loans before buying things that aren't necessities. Forming a budget per month is also a responsible move considering all the money that comes out of my future pay check. When we had to formulate a monthly budget during Reality Fair, I understood that in order to not go in to debt; I had to make some sacrifices. I want to thank Telco for teaching me how to it going to be in the future.

The most thing I admire is yall coming to see us and telling about job and setting us to a great goal about all we talked about+

The teachers were nice and they were able to help me when I was on debt so I really appreciate them. I really enjoyed these three days so much because I really learned. Now that I've learned about bills and credit I hope things work out the way I plan on my career.

I learned many things from Telco Plus. I learned that having a good job is important. I learned about budgets and credit, and also how to stay within that spending budget. I learned that if you spend too much money you could have to take a loan or end up in debt.

I had really great time learning from Telco Plus.

I think they helped a lot and taught us how to spend our money wise and to know what our parents feel like when we ask them for money, they really helped us out to know it's easy to get in debt and easy to spend your money fast.

During the three days they came to talk to us a couple things I learned was never go in to debt. If you to do it will mess a lot of things up in your life.

You should pay your bills on time or even before. It's better to send it earlier just in case something happens and it will be late.

I had a good time because I learned how to make a check and how to balance a check. . . . When I got home I told my parents what I learned.

Remember make good choices stay out of debt and next time just say no.

The Telco plus employees pointed out very important things. Some things include keeping a good credit score so you can keep from going into debt. Also to keep your information a secret as much as possible, and to never give your info over the phone. I also learned to always keep your check book balanced and to write in your memo page after every purchase, and to never spend money you don't have.

Telco was fun and I learned a lot of things.

I learned about identity theft and how life is when you are on your own.

Telco taught us a lot of things like identity theft

What I learned in the past three days was about saving money so we can save up for what we might decide to buy one day or save up to like go to college.

From the whole time that you guys have been here I have learned that to be smart with your money not to spend it on unimportant. You have to be smart on what you spend it on, things that you really need I have to save up my money on what you really need. . . . I enjoyed Telco plus because it helped me be smart with my money.

In these 4 days I have learned so much that I never knew. Like how important my credit score was and how important my social security is. . . . The Telco Plus ladies taught me a lot that I needed to know. I guess I thought after college my parents were going to continue paying for everything for me and I learned that they're not. . . . I may not get what I want and I used to get mad about it, but now I completely understand why I can't always get it but now I'm completely fine with it. Now that I think about it if they wouldn't have explained I wouldn't have understood like I do now with Credit Report and how to write checks. Thank yall.

I think Telco plus helped me understand more about the important things in the real world. The reality fair is what I think helped me comprehend most of the things I learned the time that they have been here... When I get older I think I will know more than I thought I would.

From the day the Telco Plus ladies were here I learned about a lot of different life lessons. We learned about credit, credit score, bankrupt, debt, and how to spend our money wisely. . . . I got scared because I thought what if this happened in real life and I was in debt. I learned a lot in these days

Telco Plus taught me to budget myself, also that my credit is very important. Because it will affect my living ways . . . So I know now how to budget myself and about my credit scores and that those things really do matter. I now know what my parents have to go through.

Tell co. Came to my school this year. I'm going to tell you what they taught me. I have learned how to write a check how to manage my money.

One thing that I liked about the Telco people was that they were very nice about the things that they had to teach us. Another thing that I learned from them was that to always to be careful of people that might want me to buy something that I can't afford. One very important thing that I was glad to learn about was when they told us about identity theft... They taught me to have a budget plan so that I'm always going to know how to use my money. They were very cool about everything and it was very cool having them come and visit us. I learned a lot from what they told me.

Also what I really liked was how cool they were with telling us everything. They were very respectful and nice about everything. . . . It was a really cool experience to hear what they had to teach us, and I really liked it a lot. It had really opened my eyes and now I know what I should do and what I shouldn't do.

When the time came to pretend to buy the houses and pets, etcetera, I was really surprised of the results after I bought everything. But after I had fixed the problems I was a little more confident of how everything was going to go for me. They really taught me a lot of very important things, I'm really glad they came and taught us and I'm very thankful for that. Thank you Telco.

Last week, TELCO came to Pine Tree Jr. High and explained to us what the real world is like. We spent 3 days in the lecture room and 1 at the Reality Fair. Each day, we learned something new about credit cards, college expenses, banks, and many more. They were very kind and considerate to teach us these few things that we need to learn so that we're prepared for the adult life. I am very thankful for TELCO. . . . TELCO taught me a lot and I enjoyed their visit. I hope they come again soon to share more of their amazing knowledge with us. Again. . . Thank you TELCO employees for an insight on the real world! ☺

So Telco Plus came to our school and taught us a few things, like how to write checks and what the difference between a checking account and a savings account. It was very educational. . . If you have bad credit, it's harder to get good deals on like, cars if you're trying to pay it off in a certain amount of time, the interest rate will be higher and more expensive. . . I'm really grateful and happy that Telco Plus took four days out of their busy schedule to come and talk to us about the horrors of credit cards and identity thieves and the power of education. Thank you Telco Plus! We really appreciated the time you spent and the lessons taught, I better make sure I put it to good use. ☺

This week I learned that the world we live in is, way more expensive than I ever thought. I also learned that there are ways to manage the ridiculous cost of living with a controlled and restricted budget.

This week we learned a lot about life, money, and our future career from Telco. My classmates and I will hopefully use this vital information in the future.

They taught us how to make a check . . . Well anyway I enjoyed knowing how the Money world is like!

Over the past four days I've learn a lot of things but the most important thing I learn is that it is so easy to waste money and not even notice it until you're in debt. And when you get in debt you have to change your way of living to pay off the debt so these classes have help me with staying in my budget and not go bankrupt . This also shows me that sometimes I have to compromise because in the real world we aren't always going to get what we want. . . so thanks for the people at Telco plus for taking their time and come to teach us something's about the real world it is really going to help in the future . . . there is a lot of more stuff I learned but I write all of it down there won't be enough space on this paper so that is what I learned while telco plus was here

THE THINGS I LEARNED FROM TELCO PLUS CREDIT UNION

THERE WERE A LOT OF THINGS I LEARNED THERE LIKE HOW TO MANAGE MY CREDIT SCORE, AND HOW TO MANAGE THE MONEY I MAKE. I ALSO LEARNED HOW MUCH MY CAREER MAKES. I HAD A LOT OF FUN WITH ALL THE HANDS ON ACTIVITIES THAT WE DID. I

NEVER GOT BORED, IT WAS ALWAYS FUN. THE MOST FUN THEY DID WAS THE REALITY FAIR IT WAS FUN AND I LEARNED A LOT OF IMPORTANT INFORMATION ABOUT HOW TO NOT GO INTO DEBT. I ALSO LEARNED ABOUT SOME OF THE MISFORTUNES THAT CAN HAPPEN IN LIFE AND THE COSTS THAT THINGS WILL COST

I learned a lot from Telco Plus like how every job is different and has different values. . . . Another lesson was learning how to sign checks. You always write in ink and sign in cursive. When putting the amount, you also have to write it out in word form then if there's space, you need to draw a line so no one can change the amount. When you sign a check you should always sign in cursive so no one can copy it. Another thing is when you write down the amount and sign; you need to record it so you always know how much you have left in your account and so you can't write hot checks. If you write hot checks, some places will make you pay a fee but if you just keep the money in the account, you won't have a problem.

The coolest thing we did was definitely the reality fair. It was like bam! because if you over spent you were in debt (Which luckily I wasn't) but, it wasn't just the ole this and that, it was a real adult experience. . . . When you're a kid you have no clue how much money your parents fork out for you on pets, clothes, phones, or any other extracurricular activities. . . . Housing was just a pain in the kisser, because some places would and wouldn't let you have pets. And really that's all I can tell you before giving the Great experience away. So I encourage you to try it if you ever get the chance.

Thanks, Telco

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