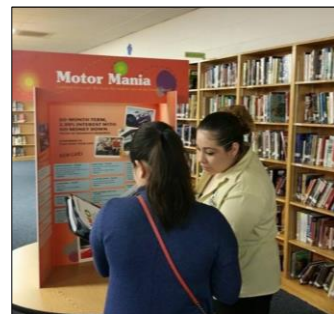
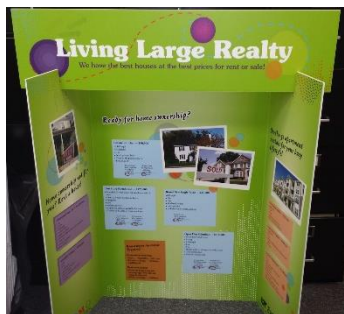




On My Own is a hands-on, real life simulation that gives students, ages 13-18, the opportunity to experience their futures in a fun and exciting way. Participants assume they are 26 years old, are the primary or sole support of the household, and are encouraged to make healthy and wise lifestyle choices similar to those adults face on a daily basis.

The **On My Own** youth financial education program is provided by the Family and Consumer Sciences department of the University of Tennessee Extension and facilitated by agents and classroom teachers trained in the **On My Own** program. The program is offered across state of Tennessee and reaches over 30,000 students each year.



After exploring careers, students receive a monthly salary for their chosen career type, a family scenario, an asset, and finally proceed through “real life,” deducting taxes, determining a savings goal, and spending their monthly salary on the necessities as well as luxury items that reflect the career and lifestyle they have chosen.

More than 80% of participants:

- ✓ Learned how occupation and income affect lifestyle
- ✓ Felt more strongly that they needed to pay more attention to their financial futures
- ✓ Better understood their parents’ concerns about money
- ✓ Felt more strongly that they needed to get a good education
- ✓ Planned to get more education after high school

For more information, contact:

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Community Partners



Regina Morrison Newman
Shelby County Trustee



Mayor Jim Strickland
City of Memphis