

# Make-believe town teaches students real-life skills

**By Elizabeth Skalski**

*eskalski@catholicreview.org*

OWINGS MILLS - Prince Swift was the pretend chief financial officer of Bank of America for only five hours, but it helped the fifth-grader gain an understanding for what his mother does at her banking job from 9 a.m. to 5 p.m.

"I feel, like, how my parents are at work," said Swift, 11. "Being an adult and having all these responsibilities, it's pretty cool."

Swift was one of 120 St. Pius X School fifth through eighth graders who participated March 28 in an economic simulation at JA BizTown in Owings Mills.

Junior Achievement of Central Maryland's 10,000-square-foot replica of an American city - complete with street signs, park benches and green carpeting for grass - gives students the experience of working for a business, making money, balancing a budget and teaches them the importance of health insurance.

Students at the Rodgers Forge school take a pre- and post-test to assess their financial and business knowledge and learn about businesses giving back to the community, among other things, said Michele Lawrence, a St. Pius math, science and religion teacher.

"Learning to write a check is so important, even though we don't do it as much anymore," Lawrence said. "It gives the kids the experience of being out in the real world."

Candace Brecht, a St. Pius social studies and religion teacher, said the hands-on

learning has “real-life applications.”

“They learn better when they manipulate things,” Brecht said. “It allows for a larger discussion on the importance of life lessons, including saving money. It’s an all-around good experience for them.”

This is the third year the school participated.

BizTown costs \$30 per student and was paid for with a grant from The Marion I. & Henry J. Knott Foundation, a Baltimore nonprofit that works to honor the founders’ legacy of generosity to strengthen the community.

Some of the town’s 14 businesses – with brick and stone facades – include town hall, Merritt Athletic Club, Northrop Grumman, Papa John’s, UPS, Toyota,

Best Buy, Care First, the University of Phoenix and a radio station.

During the day students use teamwork to work with their coworkers, receive three paychecks, make deposits at the bank and purchase health insurance – for only \$.50 – stocks and trinkets from other businesses.

At the end of the day the goal is for businesses to have paid off their loans and students to be in the black, Brecht said.

Ja’Lyn Armstrong, a St. Pius sixth-grader who worked as a Toyota customer service representative for the day, said BizTown taught her “it is really hard to be an adult.”

“I should not take advantage of what they do,” said Armstrong, 11. “It really helps me feel like I will be an adult one day and mature.”

Armstrong said learning to write a check now will one day give her “power over my money” when she opens a checking account.

“It helps me handle money and it helps me get money in and out (of the bank),” Armstrong said.

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