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## **LOCAL MIDDLE SCHOOL STUDENTS GET LESSON IN REAL-WORLD FINANCES**

**Uniontown, PA** – Students learn all kinds of math in school, from the basics of addition and subtraction to algebra and calculus. But what's often missing in those classes is the real-world applications for the problems kids are asked to solve. Laurel Highlands Middle School students got a lesson in those real-world situations at the Financial Reality Fair on May 13 and 14.

LH Middle School guidance counselor Nicole Bota said the program is a revival of sorts, from something similar the school held in the years before the COVID-19 pandemic.

"Prior to COVID, we would do a program very similar to this called 'Adventures in Reality'," she said. "This program was brought to us by the Business and Professional Women of District 12. We always held the event in May of the students' eighth-grade year. In 2020, we had to cancel it because of COVID, and it never returned after that. When we met with Angie Rowland from Somerset Trust and she told us of this very similar program, we immediately started planning to bring it back."

In addition to Somerset Trust Company, Bota said, "community members from the Fayette Business Education Partnership, the Fayette Chamber of Commerce, the Business and Professional Women, Fayette County Housing Authority, LH alumni, and current students from the LHHS Academy of Finance volunteered over the course of two days."

During those two days, students were given a glimpse of how managing their personal finances in the real world might work. Bota said Rowland visited English classes prior to the event to help students prepare. Each student was randomly assigned a career, which came with a monthly salary. Each also was given a list of potential expenses and a die to roll to determine whether they had a spouse and/or children.

The fair itself was made up of 10 stations, each representing a common financial responsibility or expense for which adults must pay each month. Necessities such as housing, utilities, transportation, groceries and even furniture were represented, along with cell phones, internet, streaming services and other entertainment. Based on the budgets they were given, each student had to make choices in order to stay within their means.

There also was a bank station where students could deposit their money, withdraw from their savings, or take out a loan. The "Reality Check" table had students spin a wheel to find out whether they had been given a windfall, such as winning the lottery, or needed to budget for an unexpected expense like car or home repairs.

At the end of the event, students calculated their final budgets to see whether they could afford their chosen lifestyle.

Bota said the fair was a fun and interactive way to give students better insight into what it takes to run a household, as well as the importance of budgeting and saving.

“It was great,” she said. “The students really enjoyed it. It opened their eyes to a lot of things. It made them realize how expensive monthly bills are. A lot of them said they needed to go home and thank their parents because kids are expensive. They learned about budgeting, debt to income ratio, savings plans. With the reality checks, they learned how important it is to have money in your savings for those unexpected events.”

Bota sent her thanks to many people and organizations around Fayette County for their help with the event.

“First and foremost, we have to thank Angie Rowland at Somerset Trust Bank. This would never have been a possibility without her. I worked very closely with her to make sure everything came together,” Bota said. “We would also like to thank all of the employees at Somerset Trust who volunteered their time to be here, Jamie Sherrick from the Fayette County Housing Authority; Gerald Angle from Penn State Fayette, The Eberly Campus; Linda Angeline and members of the Business and Professional Women; Kathi Hull from the Fayette Chamber of Commerce and Fayette Business Education Partnership; LH Alumni Payton Chester, Nico Johns, Paul Kania, Joey Lemansky, and Mareesa Marra; and members of the LHHS Finance Academy.”

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