HomeTown CREDIT UNION
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HomeTown Credit Union Brings Real-World Financial Simulation to Faribault High School Students

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Faribault, MN — May 1, 2026 — HomeTown Credit Union, a member-owned, not-for-profit financial cooperative, is partnering with Faribault Public Schools and local business volunteers to bring *HomeTown Hustle*, an interactive financial education simulation, to Faribault High School business students on May 11.

HomeTown Hustle challenges students to navigate the financial responsibilities of adulthood. Each participant is assigned a fictional profile that includes a career, salary, family obligations, and debt. Using this information, students must build and manage a monthly budget. During the in-person simulation, students visit on-site merchants—staffed by local business partners and volunteers—to make real-world decisions about housing, transportation, childcare, groceries, and entertainment, all while adapting to unexpected expenses along the way.

"Understanding financial concepts like budgeting is vital to long-term financial success," said Melissa Kuhl, Community Engagement Coordinator for HomeTown Credit Union, "With *HomeTown Hustle*, we're giving students a safe, engaging way to explore the realities of managing money before these lessons carry real-world consequences."

The program comes at a critical time. Research shows roughly 40% of teens worry they won't have enough money to cover future needs and goals. At the same time, nearly 80% do not fully understand the purpose of a credit score, and almost half (43%) believe that an 18% interest rate on debt is manageable - highlighting gaps in financial understanding.

Minnesota has recently taken steps to address this by integrating personal finance education into high school curriculum requirements, signaling growing recognition of the importance of financial literacy. Programs like *HomeTown Hustle* complement these efforts by providing hands-on, experiential learning that builds confidence and practical skills. By combining classroom concepts with real-life decision-making, HomeTown Credit Union and Faribault Public Schools aim to equip students with the tools they need to make informed financial choices and build a strong foundation for their future.

About HomeTown Credit Union
Founded in 1974, HomeTown Credit Union is a member-owned financial cooperative serving more than 25,000 members across southern Minnesota. As a credit union, HomeTown puts people over profits — reinvesting in members through competitive rates, financial education, community engagement, and initiatives that strengthen the places they service.