

GAME ON! USING FREE ONLINE GAMES
TO ENGAGE STUDENTS

SIX IN SIXTY

June 25, 2019




Six Resources in Sixty Minutes

Our Six Resources

- Build Your Stax
- Cat Insanity
- Payback
- Shady Sam
- Claim Your Future
- Financial Football and Soccer



Benefits of Using Games

- Context for engaging practice
 - Can increase student motivation
 - Provides an opportunity for controlled competition
 - Offers opportunities for strategy simulation
 - Engaging way to introduce or reinforce a topic
- 

Six in Sixty

RESOURCE #1



Build Your \$tax

from NGPF

Make 20 years of investment decisions in **20 minutes**

Choose among stocks, bonds and index funds while also learning about the importance of having an emergency fund as "life happens"

<https://buildyourstax.com/>



When to Play



- Kick off investing unit with the game
- Multiple times throughout an investing unit
- Capstone at the end of an investing unit

Ways to Play



- Individual
 - Play against the computer (an index fund)
- Group
 - Compete against classmates in real time
 - Play all the way through or pause in the middle to do some debriefing or instruction

BUILD YOUR

\$ TAX

PRESENTED BY NGPF

You've got 20 years to grow your wealth.
Who will have the biggest stax?

create group

join group

cancel

GROUP CODE

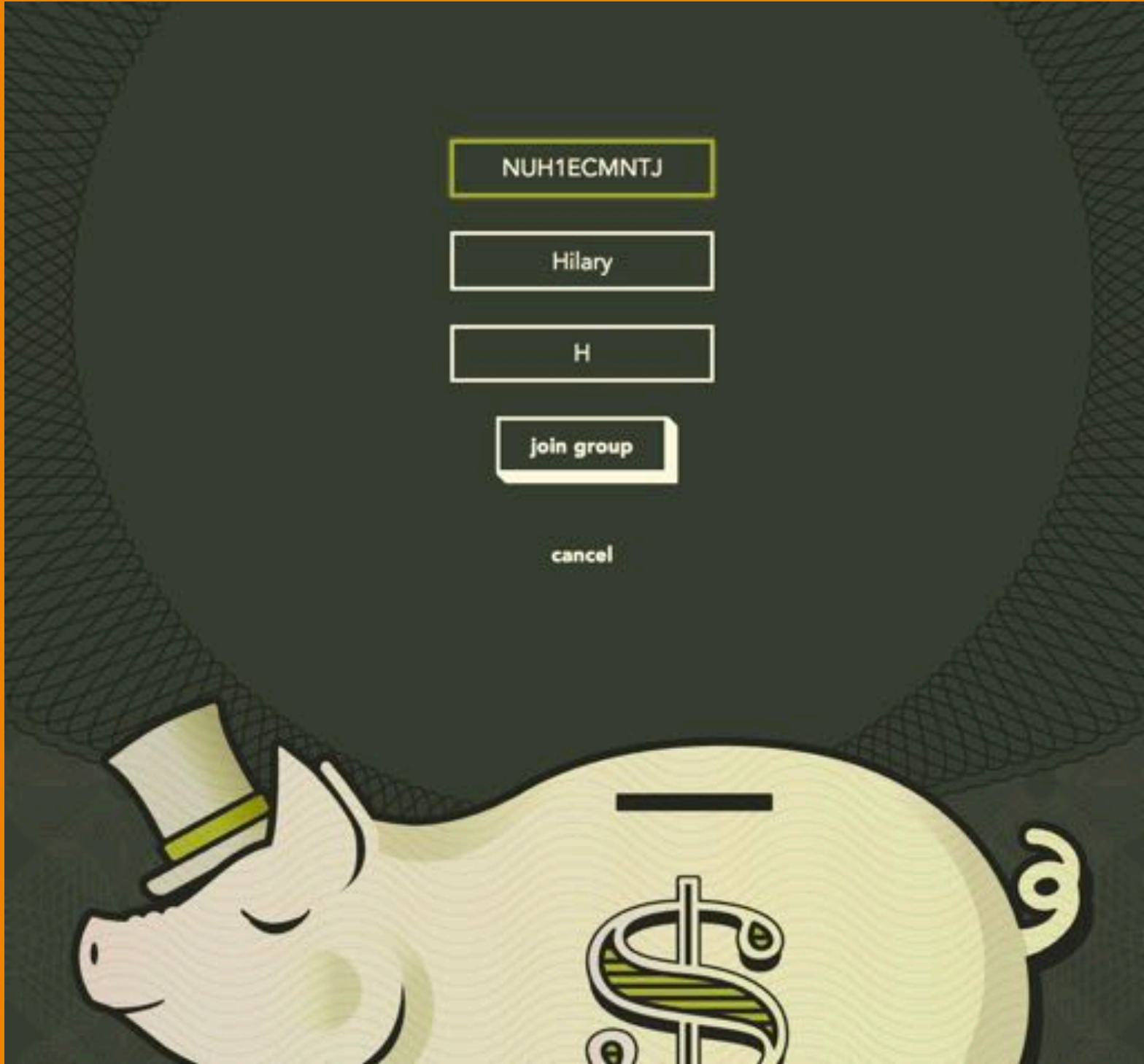
NUH1ECMNTJ

Here is your group code! Share it with your students — it's how they will access the game. This code is good for one game only. Don't close this window.

When a student joins the game, their name will appear below as "logged in." When they have finished the tutorial, they will appear as "ready."

Make sure all students are marked as "ready" before starting the game.

start game



POCKET CASH

\$2,000.00

Every 6 months, your pocket cash will refill with money you can invest.



next



There are 7 different investment opportunities you can unlock through the game.



next

INDIVIDUAL STOCKS



Now that you've gotten your feet wet, try your hand at trading shares yourself.

You can become part-owner of a company by buying a share, which is a tiny sliver of their business.

When an investment is unlocked, it will open a lesson to explain how it works.



next



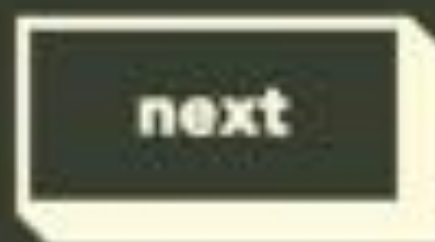
If you need a refresher on any of the investment types, click the
"?" icon.



next



Any time you see this symbol, you can click it to toggle and see your balance or profit.





You can view your portfolio in the sidebar and check the leaderboard to see who's winning.



ready

Waiting on host to begin the game...



GROUP CODE

NUH1ECMNTJ

Here is your group code! Share it with your students — it's how they will access the game. This code is good for one game only. Don't close this window.

When a student joins the game, their name will appear below as "logged in." When they have finished the tutorial, they will appear as "ready."

Make sure all students are marked as "ready" before starting the game.

start game

HILARY H

READY

WADE H

READY

SAVINGS ACCOUNT



Instead of hoarding your money in your pocket, put it in a savings account with a low [interest rate](#).

You won't make a ton of money, but you won't lose money. It's not like it was making money in your pocket anyways.

This is a great way to build up an [emergency fund](#) for surprise situations that might pop up (in real life and in this game) like medical bills or car repairs.

got it

YOUR CAT HAS GONE VIRAL.

That dumb video of your cat fighting with its reflection? The internet LOVES it. You're gaining followers by the second, and advertisers are knocking at your door.

RECEIVE

\$500.00

receive

NEW LAPTOP

After 10 years of service, your laptop has finally croaked. And you really need one for work (and for Netflix, duh).

PAY

\$600.00

pay with pocket cash

find funds

DING, DONG, WEDDING BELLS ARE RINGING.

Ah, sweet love. A big commitment like this demands a big ceremony. And that'll cost a pretty penny.

PAY

\$7,000.00

pay with pocket cash

find funds

RIP WATER HEATER

Your water heater has quit and didn't even give two weeks' notice. Cold showers are not a pleasant way to start or end the day. Time for a new one.

PAY

\$400.00

pay with pocket cash

find funds

CERTIFICATE OF DEPOSIT



Buy a savings certificate with a fixed [interest rate](#) for a fixed period of time. Usually, these rates are higher than what your savings account offers.

The catch? If you withdraw your money before the term is up, you'll be charged a [penalty](#). So make sure it's money you won't need for a while.



GOVERNMENT BONDS



You don't want all your money in [stocks](#). A great way to diversify your portfolio is with government bonds, because they're not tied to the [stock market](#).

INDEX FUND



New to the [stock market](#)? A well-diversified index fund is a great place to start.

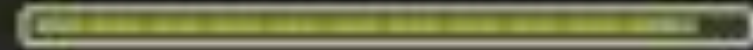
GOLD



There's nothing like a true classic. This shiny, precious metal has been valued for centuries.



PAUSED



PAUSED

PAUSED

PAUSED

PAUSED

PAUSED



WAITING ON OTHER PLAYERS



YEAR 6 OF 20



POCKET CASH
\$7,412.99

OVERALL NET WORTH
\$32,517.03

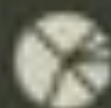
LEADERBOARD



ACHIEVEMENTS



PORTFOLIO



SAVINGS ACCOUNT ?



\$ PROFIT \$60.75

withdraw

deposit

CERTIFICATE OF DEPOSIT ?



\$ PROFIT \$224.07

buy

INDEX FUND ?



\$ PROFIT \$3,106.38

sell

buy

INDIVIDUAL STOCKS ?

MACHINES R US

\$11.84 +1.80%

\$ PROFIT
\$0.00



shares:
0

sell

buy

1 10 25 MAX

RICH FINANCIAL

\$21.35 +3.14%

\$ PROFIT
\$-47.60



shares:
10

sell

buy

1 10 25 MAX

SHELL CELL

\$27.27 +0.92%

\$ PROFIT
\$0.00



shares:
0

sell

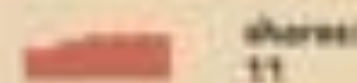
buy

1 10 25 MAX

ECO PRODUCTS

\$61.73 + -0.65%

\$ PROFIT
\$134.47



shares:
11

sell

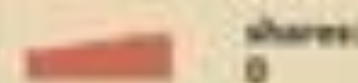
buy

1 10 25 MAX

SAVING LIVES CO.

\$11.89 + -12.62%

\$ PROFIT
\$0.00



shares:
0

sell

buy

1 10 25 MAX

TIME REMAINING

GROUP CODE

CURRENT GAME YEAR

12:39

NUH1ECMNTJ

Year 7 of 20

STAX is a game about investing and is based on real historic data. At the end of your game, we will tell you which years you played and what the real stocks were.

You can find the accompanying worksheet [here](#).

The game will automatically pause itself when a new investment opportunity unlocks, giving everyone time to read the lesson. The game will unpaue itself when all students have completed the lesson. You can also manually pause it yourself with our handy-dandy pause button.

pause game

1. ▶ COMPUTER	\$48,412.58
2. ▶ WADE H	\$38,235.82
3. ▶ HILARY H	\$37,179.39

YEAR 10 OF 20



POCKET CASH
\$33,313.67

OVERALL NET WORTH
\$69,600.72

LEADERBOARD



ACHIEVEMENTS



PORTFOLIO



SAVINGS ACCOUNT 7



BALANCE \$67.22

withdraw

deposit

CERTIFICATE OF DEPOSIT 7



BALANCE \$1,250.29

buy

INDEX FUND 7



BALANCE \$31,519.29

sell

buy

INDIVIDUAL STOCKS 7

MACHINES R US

\$20.64 +6.54%

PROFIT \$0.00



shares: 0

sell

buy

1 10 25 MAX

RICH FINANCIAL

\$28.37 +0.21%

PROFIT \$22.60



shares: 10

sell

buy

1 10 25 MAX

SHELL CELL

\$46.31 +1.49%

PROFIT \$0.00



shares: 0

sell

buy

1 10 25 MAX

ECO PRODUCTS

\$65.55 +7.44%

PROFIT \$176.49



shares: 11

sell

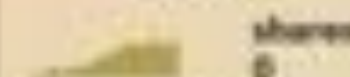
buy

1 10 25 MAX

SAVING LIVES CO.

\$15.56 +2.44%

PROFIT \$0.00



shares: 0

sell

buy

1 10 25 MAX

GOVERNMENT BONDS 7



PROFIT \$204.00

buy

CORN 7

\$5.94 +1.01%



shares: 75

PROFIT \$170.00

1 10 25 MAX

sell

buy

GOLD 7



PROFIT \$0.00

sell

buy

YEAR 14 OF 20



POCKET CASH
\$13,952.55

OVERALL NET WORTH
\$151,197.52

LEADERBOARD

1. COMPUTER	\$219,290.86
2. YOU	\$151,197.52
3. WADE H	\$116,065.29



SAVINGS ACCOUNT ?

\$ BALANCE \$76.16

withdraw deposit

CERTIFICATE OF DEPOSIT ?

\$3,615.99 collect

\$ BALANCE \$3,615.99

buy

INDEX FUND ?

\$ BALANCE \$119,534.68

sell buy

INDIVIDUAL STOCKS ?

<p>MACHINES R US \$64.63 -2.83%</p> <p>\$ PROFIT \$0.00</p> <p>shares: 0</p> <p>sell buy</p> <p>1 10 25 MAX</p>	<p>RICH FINANCIAL \$42.52 -13.17%</p> <p>\$ PROFIT \$-0.00</p> <p>shares: 0</p> <p>sell buy</p> <p>1 10 25 MAX</p>	<p>SHELL CELL \$77.50 -0.12%</p> <p>\$ PROFIT \$0.00</p> <p>shares: 0</p> <p>sell buy</p> <p>1 10 25 MAX</p>	<p>ECO PRODUCTS \$76.25 -1.32%</p> <p>\$ PROFIT \$520.19</p> <p>shares: 36</p> <p>sell buy</p> <p>1 10 25 MAX</p>	<p>SAVING LIVES CO. \$25.39 -6.85%</p> <p>\$ PROFIT \$107.40</p> <p>shares: 10</p> <p>sell buy</p> <p>1 10 25 MAX</p>
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GOVERNMENT BONDS ?

\$3,000.00

\$ PROFIT \$758.85

buy

CORN ?

\$3.02 -1.99%

shares: 100

\$ PROFIT \$-77.50

1 10 25 MAX sell buy

GOLD ?

\$ PROFIT \$-2,282.76

sell buy

YEAR 16 OF 20



POCKET CASH
\$14,912.14

OVERALL NET WORTH
\$156,376.11

LEADERBOARD

1. COMPUTER \$200,697.16
2. YOU \$155,656.38
3. WADE H \$153,060.04

SAVINGS ACCOUNT ?



\$ BALANCE \$81.34

withdraw

deposit

CERTIFICATE OF DEPOSIT ?

\$185.25
interest

\$ BALANCE \$3,885.26

buy

INDEX FUND ?



\$ BALANCE \$111,571.06

sell

buy

INDIVIDUAL STOCKS ?

MACHINES R US

\$40.77 + -7.21%

\$ PROFIT
\$-2,099.52

shares: 125

sell

buy

1 10 25 MAX

RICH FINANCIAL

\$49.38 + -7.53%

\$ PROFIT
\$-0.00

shares: 0

sell

buy

1 10 25 MAX

SHELL CELL

\$42.98 + -10.45%

\$ PROFIT
\$-408.21

shares: 25

sell

buy

1 10 25 MAX

ECO PRODUCTS

\$59.95 + -1.14%

\$ PROFIT
\$350.53

shares: 86

sell

buy

1 10 25 MAX

SAVING LIVES CO.

\$24.22 + -22.47%

\$ PROFIT
\$95.68

shares: 10

sell

buy

1 10 25 MAX

GOVERNMENT BONDS ?



\$ PROFIT \$1,449.00

buy

CORN ?

\$3.34 + -10.62%



shares: 100

\$ PROFIT \$-45.92

1 10 25 MAX

sell

buy

GOLD ?



\$ PROFIT \$-1,976.05

sell

buy





CONGRATULATIONS!

In 20 years, you made:

\$278,464.99

Assuming you maintain a reasonable yearly growth at 6%, you could retire in another 20 years with \$893,074.95.

Did you know that the computer wins 70% of the time? Look at the portfolios below to see if you can figure out why.

Share your score:  

TOTAL INCOME RECEIVED

\$222,402.36

TOTAL EARNINGS

\$56,062.63

YOUR HIGHEST PERFORMER

31% INDEX FUND

YOUR LOWEST PERFORMER

-5% INDIVIDUAL STOCKS

TOTAL INCOME RECEIVED

\$222,402.36

TOTAL EARNINGS

\$56,062.63

YOUR HIGHEST PERFORMER

31% **INDEX
FUND**

YOUR LOWEST PERFORMER

-5% **INDIVIDUAL
STOCKS**

INVESTMENT PORTFOLIO

SAVINGS ACCOUNT

CERTIFICATE OF DEPOSIT

INDEX FUND

INDIVIDUAL STOCKS

GOVERNMENT BONDS

CROP COMMODITY

GOLD

POCKET CASH

Learn more about investing at NGPF.org. Teachers, you can find accompanying lesson plans [here](#).

LEADERBOARD

1. ▶ COMPUTER

\$332,231.64

2. ▶ YOU

\$278,464.99

3. ▶ WADE H

\$225,018.51

Resources

INTERACTIVE: Invest with STAX! [TEACHER GUIDE]

Interactive: [NGPF's STAX](#)

"20 years of investing in 20 minutes." Playing STAX, students will make over 40 investment decisions as they allocate their savings between a multitude of investment options. Each of these investment options is "unlocked" over time so students can familiarize themselves with it before a new investment option appears. They also will receive a short in-game lesson explaining the details of the specific investment. This teacher guide provides details of how to play the game, suggested instructional strategies, information on playing against the computer, and investment asset descriptions with possible discussion questions.

Student Facing Worksheet:

[INTERACTIVE: Invest with STAX](#) (Student Facing Worksheet)

Helpful Links to Implement STAX:

- [STAX: Portfolio Dashboard Reference](#) that can help you navigate the game's interface
- [Tutorial Slide Deck](#) which includes screenshots of the mini-tutorials that students see throughout the game. Use these optional slides to pause during the game, project these tutorials on your screen, and elaborate on the information presented there.
- [NGPF Activities to Supplement STAX](#)
- [10 Teacher Tips](#): Video from NGPF Brian Page describing how he played this game in his classroom.

Brush Up On Content:

- [Investing Content Guide](#)
- [Brush Up On: Investing Webinar](#)

Looking for the Answer Key?

◆ [Simply sign up for an NGPF Teacher Account](#) to get access to NGPF Answer Keys and Assessments!


Part I: Basic Game Play

There are two game-play modes for STAX: Play Alone or Group.

1. **Play Alone:** This method is recommended for teachers to familiarize themselves with the game before using it in the classroom. Students can also Play Alone if group play doesn't fit in your class schedule.


Experiential Learning Method



1. Students explore the game in Group mode and experience the ups and downs individually.
 2. Students then complete [INTERACTIVE: Invest with STAX activity worksheet](#).
 3. Facilitate a 15-20 minute class discussion intervention to fill student knowledge gaps. Here is the [Asset Class Slide Deck](#) of screen captures of embedded content from the game itself to help review each asset with the class.
 4. Students establish their new game plan.
 5. Students replay the game!
- 


Scaffolded and Guided Method



1. At the beginning of the game when the first investment, Savings Account, appears, model how to deposit money into the account (and that it flows from Pocket Money).
 2. As each investment is unlocked, walk through the [Asset Class Slide Deck](#) of screen captures of embedded content from the game itself as a mini-lesson with the class.
 3. When the 4-5 stocks first appear on the Investing dashboard, explain how to purchase shares.
- 

Scaffolded and Guided Method



4. At the 10 year mark (halfway point of the game which will also help to break it up), all investments will be unlocked. Use this opportunity to show students the Leaderboard as well as the Portfolio pie chart. Ask students following questions:
 - A. What has been your investing strategy to date?
 - B. What investments have worked? Haven't worked?
 - C. Analyze portfolio pie chart. Where is your money today?
 - D. How are they doing against the computer?
 - E. Do you want to make any mid-course corrections to your strategy? Explain.
- 

Resources

Part IV: Investment Options

The investment options below will be unlocked to students in the following order as the game progresses. Possible discussion questions are also provided that can be used to check for student understanding and identify any content gaps.

Description and Teacher Notes	Possible Discussion Questions
Pocket Money	
<p>This is analogous to a checking account. Every 6 months (about 30 seconds), students will receive \$2,000 or more into their Pocket Money account which they can then allocate between their savings and investment accounts. Frame this for students as "you are saving 10% of your starting salary of \$40,000 and this will increase over the years." Encourage students to deploy these funds quickly as they do not earn interest on pocket money.</p>	<p>How much do you think would be a good amount to keep as pocket money in this game?</p>
Savings Account	
<p>This serves as an emergency savings account and earns a small amount of interest. Throughout the game, life will happen as trees damage houses, aunts have funerals that need to be paid for, and other challenges appear.</p>	<p>How much should you have in an emergency savings account?</p> <p>What happens if you don't have enough in your emergency savings account when life happens?</p>
Certificate of Deposit (CD)	
<p>Students will be given three options for CDs: 3 months, 1 year or 3 years and see varying interest rates offered for each. This helps students see that banks will pay higher interest rates for longer-term deposits. Be sure that students track these terms as they will want to COLLECT these CDs when they mature. Otherwise, funds will sit in the CD and NOT earn interest.</p>	<p>What is an example of a strong interest rate that would make you choose a CD?</p>
Index Fund	
<p>Students are introduced to the stock market through an index fund. This is the first investment that will display a price chart so students will see the value of their investment fluctuate based on the current price. Students can toggle between the current balance of the Index Fund and their profit.</p> <ul style="list-style-type: none"> • The game stores 35 years of stock price history for an S&P 500 index fund but only uses 20 years of that with different starting points for each game. • Profit is calculated as the difference between the Current Price - Purchase Price. If the calculated value is positive, then it's a profit. If negative, then it represents a loss. 	<p>What makes an index fund well-diversified?</p> <p>What happens to the index fund when one of the companies in it goes bankrupt?</p>

Resources

NGPF Activities to Supplement STAX

Lessons and Activities To Supplement the investing game [STAX](#)

NGPF has a [full deep-dive unit on investing](#), as well as a [Semester Course unit](#) which covers all the concepts found in STAX. If you have your own investing curriculum and are looking for supplementary materials to use with STAX, be sure to check out the curated list below.

Saving

- [Data Crunch: When Should You Start Saving?](#)
- [Question of the Day: What percentage of Americans have less than \\$400 in emergency savings?](#)
- [CREATE: Your Savings Goals](#)
- [Lesson: Save Early and Often](#)

Index Funds

- [INTERACTIVE: Stock Prices & Industries in the S&P 500](#)
- [ROLEPLAY: Let's Make a Mutual Fund](#)
- [Video: LeBron James asks for investment advice from Warren Buffett](#)

Stocks and Bonds

- [PROJECT: 5 Stocks On Your Birthday](#)
- [Lesson: So, What's A Stock?](#)
- [Lesson: Bonds, Diversification and Asset Allocation](#)
- [EXCEL: Asset Allocation](#)

Behavioral Finance

- [INTERACTIVE: Think You Can Beat the Stock Market?](#)
- [PLAY: How Estimating The Contents of a Jar is Like the Stock Market](#)
- [Video: How Economists Think Differently From Other Humans](#)

Dollar-cost Averaging

- [EXCEL: Dollar Cost Averaging in Action](#)

401(k)s

- [ROLEPLAY: Sign Up for a 401\(k\)](#)
- [CASE STUDY: Compound My Interest in 401\(k\)s](#)
- [Podcast: Tim Talks to Ted Benna, Father of the 401\(k\)](#)

Resources



\$TAX Portfolio Dashboard

NGPF Next Gen
Personal
Finance

The screenshot shows a simulated investment dashboard with various panels:

- Top Left:** A progress bar for "20 years of investing decisions in 20 minutes".
- Top Middle:** A piggy bank icon with a speech bubble, labeled "The piggy bank often drops helpful (or misleading) hints." Below it is a "POCKET CASH" section showing "\$3,040.23" and "CURRENT NET WORTH: \$257,628.85", labeled "Pocket cash replenishes every 30 seconds." At the bottom of this section is a "WINNER" badge, labeled "Students compete against each other or go head-to-head with the computer."
- Top Right:** A line graph showing asset performance, labeled "Students unlock new investment opportunities throughout the game." Below it is a "BALANCE" section with a red line graph, labeled "Students can toggle their view of each asset by profit or balance." At the bottom of this section is a "BUY" button, labeled "When selling / buying stock, students choose 1, 10, 25, or MAX shares."
- Middle:** A grid of stock market data for various companies, labeled "Prices update every 5 seconds. Watch the trend before trading." Below it is another "BUY" button, labeled "Each new investment opportunity comes with a pity explainer."
- Bottom:** A "PRO TIP" section with a lightbulb icon, labeled "PRO TIP: Find accompanying lesson plans here or at ngpf.org/interactive-library/"

PRO TIP: Find accompanying lesson plans here or at ngpf.org/interactive-library/

INTERACTIVE: Invest with STAX!

Interactive: [NGPF's STAX](#)

Do YOU have what it takes to be an expert investor? Are you risk-averse, stashing your money in CDs and government bonds? Or will you put all your eggs in one investing basket, buying shares in the hottest tech stocks and watching the prices soar? Play our new investing game to see if you can beat the market in a 20-year period and then answer the reflection questions down below. Good luck!

Cheat Sheet:

- If you get the message "Please rotate your device to continue playing," minimize your screen by pressing CTRL-minus or Command-minus to get started
- You will have 20 years to invest your money
- One year = one minute in the game
- Every 6 months (30 seconds in the game), you receive **pocket cash** to invest. **Pocket cash** represents 10% of your salary that you are saving. Your **pocket cash** starts at \$2,000 and increases over time as you get raises and bonuses!
- There are 7 different types of investment opportunities that will be explained in the information boxes. For extra help during the game, click the question mark at the top right of the asset box.
- Click on the double arrows button to toggle between **balance** and **profit** for each investment opportunity.
- Review [STAX: Portfolio Dashboard Reference](#) to familiarize yourself with how the game looks.
- When you are finished with the game, keep your STAX results window open to answer the questions below.

Reflection Questions


- Take a screenshot of your portfolio at the end of the game and paste it in the box below.
- What percentage did you have in each asset class? Complete the table below using the Investment Portfolio pie chart. Estimate the percentage for each of the asset classes using the pie chart as a reference.

Type of Asset	Savings Account	Certificate of Deposit	Index Fund	Individual Stocks	Government bonds	Commodity Crops	Gold
Dollar Amount							
Percentage							

- Looking at the table above, did you finish the game with a diversified portfolio? Explain.


Reflection Questions



- Describe your investment strategy as you played the game. What was your plan when you first started playing and how did it change during the course of the game? If you didn't have a strategy, why not?
 - Describe the various emotions you felt as you played the game. How did your emotions impact your decision-making while playing the game? Provide specific examples.
 - What strategy did the computer follow? Why do you think that strategy was so successful in beating so many of the students in your class?
- 

Reflection Questions



- Your friend brags, “It was easy to trying to beat the computer in the STAX game. I made \$100,000 more with my strategy of actively trading those individual stocks. Why would you want to just buy an index fund? It’s so much fun to try to beat the market!” How would you respond?
 - If you had the opportunity to play STAX a second time, what would be your strategy?
 - What do you think would be the consequences of having less money saved for retirement? How would that impact your life?
 - Bonus Question: You had seven different investment options in the game. The most diversified portfolio would include all of these various options. On average, should this diversified portfolio have the highest return? Why or why not?
- 

Additional Resources

- Full [one-hour webinar](#) from NGPF



- Three-minute [teacher tips video](#) from Brian Page



Six in Sixty

RESOURCE #2



Cat Insanity

from NGPF

Students select a cat and try to feed them. In each round, the number of cats increases.

<https://playcatinsanity.com/>



CHOOSE A BREED





ABOUT

- May be a dog in a cat's body
- Can't resist a cardboard box
- Loves knocking things off counters

FOOD REQUIRED



MULTIPLY RATE



18%
PER DAY

BEGIN

SKIP ▶



Here comes
Tiger! Click to feed.

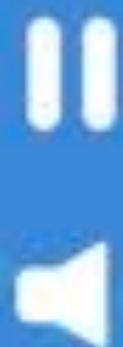


15

SCOOPS
LEFT

DAY 1

Each click is one scoop. Your bag refills at the end of each day.



14
SCOOPS
LEFT

DAY 1

Try to feed every cat before the day ends. If a cat isn't fed at all, it will *die*.





If you don't feed a cat all the way, it will multiply faster. Finish feeding this one.



Day 1

SCORE

264

FED CATS 2

DEAD CATS 0

HUNGRY CATS 0

NEXT

**YOU'RE DOING A GREAT JOB
FEEDING YOUR CATS.**

**BUT GUESS WHAT? THEY'RE ABOUT
TO MULTIPLY.**

BRING IT ON

cat
insanity

Day 3

SCORE

808

FED CATS 2 DEAD CATS 0

HUNGRY CATS 0

NEXT



72

SCOOPS
LEFT

DAY 4

**SHOULD'VE PAID ATTENTION TO
THAT MULTIPLY RATE, HUH?**

**YOU'RE GONNA NEED A BIGGER
ROOM.**

LET'S GO

cat
insanity

Day 6

SCORE

1986

FED CATS 4 DEAD CATS 0

HUNGRY CATS 0

NEXT

cat
insanity

Day 9

SCORE

3874

FED CATS 7 DEAD CATS 0

HUNGRY CATS 0

NEXT

**SO. MANY. CATS.
THIS IS THE BIGGEST ROOM.
WHEN IT FILLS UP, GAME OVE**

PROCEED ANYWAY

cat
insanity

Day 11

SCORE

5544



-50 POINTS

FED CATS 9

DEAD CATS 1

HUNGRY CATS 0

GIVE UP

NEXT



108
SCOOPS
LEFT

DAY 12



THIS IS HOW IT FEELS TO PAY A HIGH-INTEREST LOAN.

Challenge your friends.



LET'S BREAK IT DOWN



CAT = DEBT

Keep the amount of both low.



MULTIPLY RATE = INTEREST RATE

Makes your debt grow faster.



SCOOP = PAYMENT

Giving less now will hurt worse later.



BAG OF FOOD = YOUR INCOME

Don't let debt eat it all up.



DEAD CAT = MISSED PAYMENT

Will haunt your credit for years.



KITTY KARMA = PENALTY

Miss a payment and you'll get hit with a fee.



KITTY ANGEL

Has no purpose other than to make you feel bad.

INTERACTIVE: Compounding Cat Insanity

Interactive: [Cat Insanity](#)

Part I: Play the game, Cat Insanity

Go to [Cat Insanity](#) and click "Begin". Answer the questions below as you play the game!

Note that when you finish the game, you should keep the final results page up (don't scroll down) or take a screenshot of the results so you can answer the reflection questions that follow!

1. How did you pick your cat?

Part II: Reflect

Use your final results to answer the questions below:

2. What was your final outcome: total number of fed cats, dead cats, hungry cats, etc? How many days did you last?

3. What was your strategy as you played the game? Describe whether this changed as the game progressed.

4. Did your strategy work well? What would you do differently next time?

5. How would you describe your emotions as you played the game from start to finish?

6. In your own words, explain how Cat Insanity is an analogy for debt repayment.

7. If you had to make a real-life decision involving debt, like buying a car or getting a payday loan, what would you do differently as a result of playing the game?

Part III: Replay

Play the game again and select a different cat. Answer the questions after you have completed the game a second time.

8. How did you choose a cat this time? What differences did you notice from the first cat you chose?

9. What was your final outcome: total number of fed cats, dead cats, hungry cats etc? How many days did you last?

10. Did you change your strategy when you played the game this time? Explain.

Reflection Questions



How did you pick your cat?

THE Tiger

ABOUT	FOOD REQUIRED	MULTIPLY RATE
<ul style="list-style-type: none">• May be a dog in a cat's body• Can't resist a cardboard box• Loves knocking things off counters	4	18% PER DAY

BEGIN



ABOUT

- Timid at first
- Weird obsession with bread
- Fave workout: chasing lasers

FOOD REQUIRED



3

MULTIPLY RATE



20%
PER DAY

BEGIN



ABOUT

- Professional biscuit maker
- Snoozes in the sun
- Not a fan of belly rubs

FOOD REQUIRED



2

MULTIPLY RATE



15%
PER DAY

BEGIN



ABOUT

- Drools when being pet
- Will sleep right on your head
- Purrs on command

FOOD REQUIRED



3

MULTIPLY RATE



22%
PER DAY

BEGIN



ABOUT

- Very vocal - you'll know he's there
- Preferred napping spot: your lap
- Hates salmon, loves tuna

FOOD REQUIRED



5

MULTIPLY RATE



17%
PER DAY

BEGIN



Mixed
Litter
Challenge

ABOUT

- Play at least one cat to unlock.
- Perfect for if you can't decide because they're all too cute.
- All 5 breeds, all at once.

FOOD REQUIRED



??

MULTIPLY RATE




??%
PER DAY

LOCKED

Reflection Questions




Use your final results to answer the questions below:

1. What was your final outcome: total number of fed cats, dead cats, hungry cats, etc.? How many days did you last?
 2. What was your strategy as you played the game? Describe whether this changed as the game progressed.
 3. Did your strategy work well? What would you do differently next time?
 4. How would you describe your emotions as you played the game from start to finish?
- 

Reflection Questions




Use your final results to answer the questions below:

5. In your own words, explain how Cat Insanity is an analogy for debt repayment.
 6. If you had to make a real-life decision involving debt, like buying a car or getting a payday loan, what would you do differently as a result of playing the game?
- 

Reflection Questions



Play the game again and select a different cat. Answer the questions after you have completed the game a second time.

1. How did you choose a cat this time? What differences did you notice from the first cat you chose?
 2. What was your final outcome: total number of fed cats, dead cats, hungry cats, etc.? How many days did you last?
 3. Did you change your strategy when you played the game this time? Explain.
- 

Six in Sixty

RESOURCE #3



Payback

from NGPF

Simulating college living and financing decisions



<https://www.timeforpayback.com/>

It's time to apply for college. Enter your details to find out where you'll be accepted.

GPA



EXTRACURRICULARS



HOME STATE



APPLY

It's time to apply for college. Enter your details to find out where you'll be accepted.

3.3-3.6

MEDIUM

PENNSYLVANIA

APPLY

You've received four decision letters.
Where will you go?

In-State Public



Pennsylvania Bells

prestige	★★★★☆
cost	\$27,440
aid	\$17,528



Out-of-State Public



South Dakota Buffaloes

prestige	★★★★☆
cost	\$20,503
aid	\$11,719



Private School



The Knights

prestige	★★★★☆
cost	\$62,850
aid	\$47,783



Community College



The Commuters

prestige	★☆☆☆☆
cost	\$8,500
aid	\$100



YOU'RE A BELL!

You'll be saving a ton of money on tuition and you're still close enough to come home on the weekends. Not too bad.

CONTINUE



Your friend is throwing one last pool party before college starts. But your neighbor offered you \$100 for a few hours of work.

MAKE MEMORIES

MAKE THAT CASH

When you get to college, you'll have to eat.

Choose your meal plan.

EXTRA-HUNGRY

\$1000

THE STANDARD

\$0

LIKE A BIRD

\$-1000

What do you need to buy?



CHECKOUT

YEAR 1:

FRESHMAN

CONTINUE

Working a job can help offset your expenses. How many hours a week do you want to work?

5

SELECT



FOCUS:

You need to keep up with your classes.



\$ 11,102 IN DEBT

CONNECTIONS: it's all about
who you know.



\$ 11,102 IN
DEBT

HAPPINESS: All work and no play
is no way to live.



\$ 11,102 IN DEBT

DEBT: Every penny you spend now,
you'll have to pay back later.



\$ 11,102 IN DEBT

YEAR 2:

SOPHOMORE

CONTINUE

You can't be undecided forever. What's your major going to be?

CRIMINAL JUSTICE

starting salary \$37,000
unemployment rate 14.7%

CULTURAL STUDIES

starting salary \$41,000
unemployment rate 13.5%

ECONOMICS

starting salary \$53,400
unemployment rate 11.0%

YEAR 3:

JUNIOR

CONTINUE

LIKE ROYALTY

Living on your own means buying your own groceries.
How do you want to eat?

ALL RAMEN, ALL THE TIME

WELL ENOUGH

FIND ME IN THE LIBRARY

This is the last spring break you'll ever have. How will you celebrate?

ROAD TRIP, ANYONE?

GANDUN, HERE I COME

YOU MADE IT TO

GRADUATION

CONTINUE

YOU WIN!

As a general rule, your student loan debt should be less than your starting salary.

OVERALL	MONTHLY
STUDENT LOAN DEBT \$44,593	STARTING SALARY \$53,488

PLAY AGAIN

Share Your Results:



LEARN MORE ABOUT PAYING FOR COLLEGE AT **NGPF** Next Gen
Personal
Finance

YOU WIN!

As a general rule, your student loan debt should be less than your starting salary.

OVERALL	MONTHLY
MONTHLY LOAN PAYMENT \$473	MONTHLY PAYCHECK \$2,674.4

PLAY AGAIN

Share Your Results: [!\[\]\(c3d993ca47bfe2a953c700506ce31fa0_img.jpg\)](#) [!\[\]\(c468cde8f04e2e2a6ba3c2a373e05c45_img.jpg\)](#) [!\[\]\(bb556800b100164a948e6987b050d670_img.jpg\)](#)

Student Worksheet

Play the game, Paybaçk. As you play, make realistic decisions to keep your debt manageable and maintain your focus, connections, and happiness. Record your decisions in the Round #1 column below.

Part I: Play

Play the game, [Paybaçk](#). As you play, make realistic decisions to keep your debt manageable and maintain your focus, connections, and happiness. Record your decisions in the **Round #1** column below.

	Round #1	Round #2
What type of school did you choose? Why?		
Living arrangement:		
Will you work? How many hours per week?		
Major, including starting salary & unemployment rate:		
Your final debt amount:		
Your starting salary:		
Your paycheck amount:		
Your estimated monthly student loan payment:		
What percentage of your paycheck is used to pay your student loan debt?		

Student Worksheet

Play the game a **second** time. This time, choose a **different scenario**. This is your opportunity to see the financial impact of your school type, housing, and other college decisions. Record your decisions in Round #2 in the chart above.


Part I: Play

Play the game, [Payback](#). As you play, make realistic decisions to keep your debt manageable and maintain your focus, connections, and happiness. Record your decisions in the **Round #1** column below.

	Round #1	Round #2
What type of school did you choose? Why?		
Living arrangement:		
Will you work? How many hours per week?		
Major, including starting salary & unemployment rate:		
Your final debt amount:		
Your starting salary:		
Your paycheck amount:		
Your estimated monthly student loan payment:		
What percentage of your paycheck is used to pay your student loan debt?		


Student Worksheet: Reflection Questions



1. What two lessons did you learn by playing this game that you could apply to your real life?
 2. What were the factors that you considered in choosing a college the first time you played the game? Did that change the second time you played?
 3. Did you find it difficult to balance the three factors: happiness, focus, and connections? Describe a decision you made and how it impacted each of these factors.
 4. What impact do you think GPA and Extracurriculars might have on the college you attend and how much you will have to pay?
- 


Student Worksheet: Reflection Questions



5. If you were the game designer, what are two changes that you would make to the game? Explain why.
 6. How did you feel as you saw your student debt grow during the game? Did you make changes later in the game to try and keep your debt more manageable, and if so, what were they?
 7. What is your attitude about student loan debt after playing the game? What do you think will have the biggest impact on your debt amount?
 8. Do you think this game is reflective of the expenses you will have in college? Explain.
- 

Student Worksheet: Reflection Questions



9. As a rule of thumb, your total student loan debt should be less than your starting salary after graduation. In the first round, was your total debt amount more or less than your starting salary? Does this worry you? Why or why not?
 10. How can you use the experience of this game to minimize debt in college?
- 

Additional Resources

NGPF Podcast: Tim Talks To National Winners of the PAYBACK Challenge

Part 1: NGPF Payback Challenge



Details:

- 0:00~1:37 Introduction
- 1:37~4:46 Amber Holmes, Erskine Academy (South China, ME)
- 4:46~7:34 Madeline Kerr, St. Mary High School (Paducah, KY)
- 7:34~10:52 Peyton McQuay, Alma High School (Alma, NE)
- 10:52~11:21 A word from NGPF
- 11:21~14:48 Aleah Kert, Cashmere High School (Cashmere, WA)
- 14:48~18:03 Annie Marazita, Worthington Kilbourne High School (Columbus, OH)
- 18:03~21:27 Gabrielle Finberg, St. Ansgar High School (St. Ansgar, IA)
- 21:27~22:30 Conclusion

Six in Sixty

RESOURCE #4



Shady Sam

Welcome to your first day of work at Shady Sam's. Your job is to make as much money as possible off the backs of hard-working Americans. How? By issuing loans that make us a hefty profit. When lenders make money, borrowers lose. Shady Sam is designed to demonstrate how loan terms can hurt you if you don't pay attention.

<https://shadysam.com/>





From: Shady Sam

To: Hilary

Date: Monday, June 24th, 2019

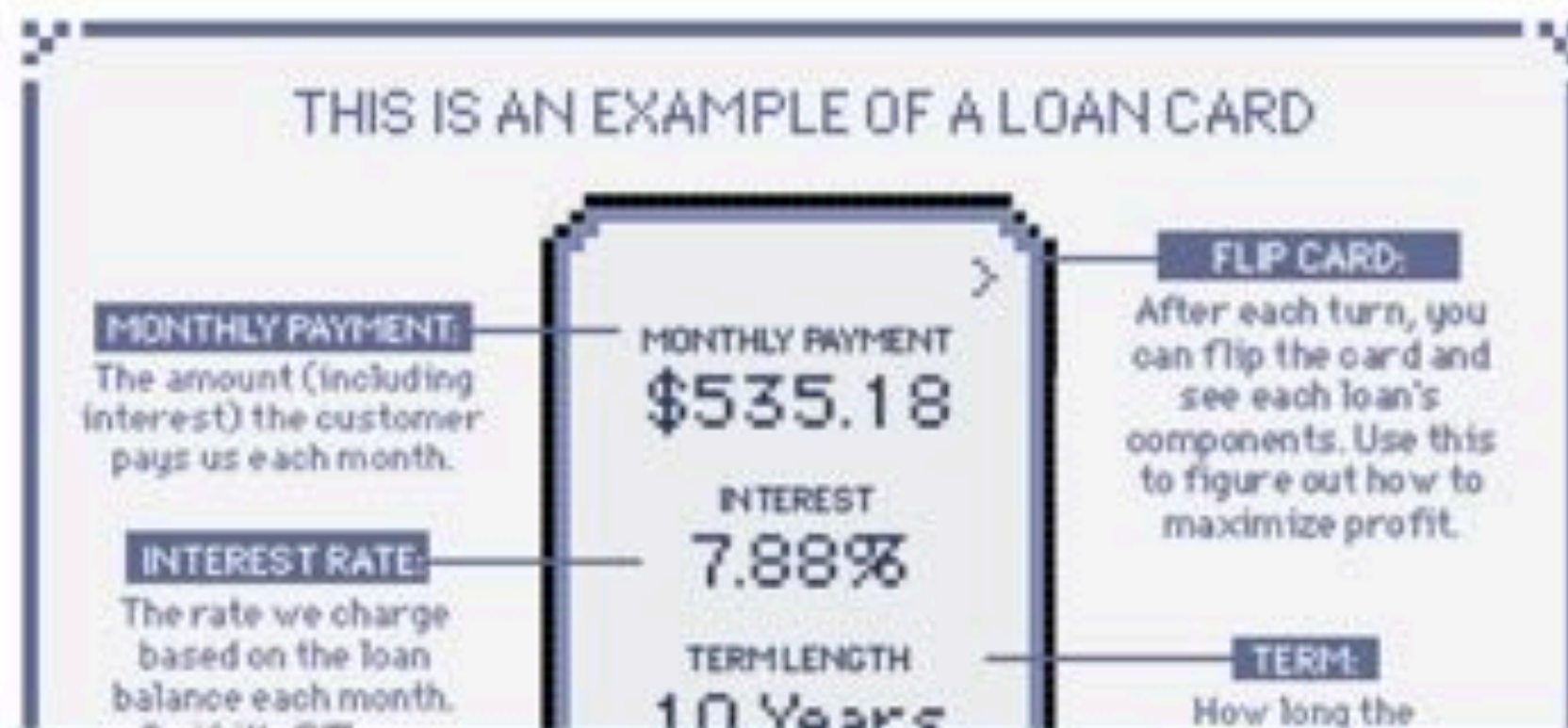
Subject: Welcome aboard!

Hi there Hilary,

Welcome to your first day of work at Shady Sam's. Your job is to make as much money as possible off the backs of hard-working Americans.

How? By issuing loans that make us a hefty profit. Customers will come in with requests. You get three loans to choose from. Offer the one that will make the most money.

THIS IS AN EXAMPLE OF A LOAN CARD



MONTHLY PAYMENT: The amount (including interest) the customer pays us each month.	MONTHLY PAYMENT \$535.18	FLIP CARD: After each turn, you can flip the card and see each loan's components. Use this to figure out how to maximize profit.
INTEREST RATE: The rate we charge based on the loan balance each month.	INTEREST 7.88%	TERM: How long the
	TERM LENGTH 10 Years	

THIS IS AN EXAMPLE OF A LOAN CARD

MONTHLY PAYMENT:

The amount (including interest) the customer pays us each month.

INTEREST RATE:

The rate we charge based on the loan balance each month. So if it's 5% on a \$500 loan, we make \$13.64.

MONTHLY PAYMENT

\$535.18

INTEREST

7.88%

TERMLENGTH

10 Years

FLIP CARD:

After each turn, you can flip the card and see each loan's components. Use this to figure out how to maximize profit.

TERM:

How long the customer has to make payments on the loan.

Good luck kid, and don't mess this up!

- Sam

GET STARTED!

\$0.00

KEVIN:

Hey Hilary, some bozo ran a stop sign and t-boned me, and yada yada yada, I need a new car. It's gonna be \$18,500. Help me out?

SEE LOAN OPTIONS



MONTHLY PAYMENT

\$447.31

INTEREST

7.5%

TERM LENGTH

48 Months

MONTHLY PAYMENT

\$455.99

INTEREST

8.5%

TERM LENGTH

48 Months

MONTHLY PAYMENT

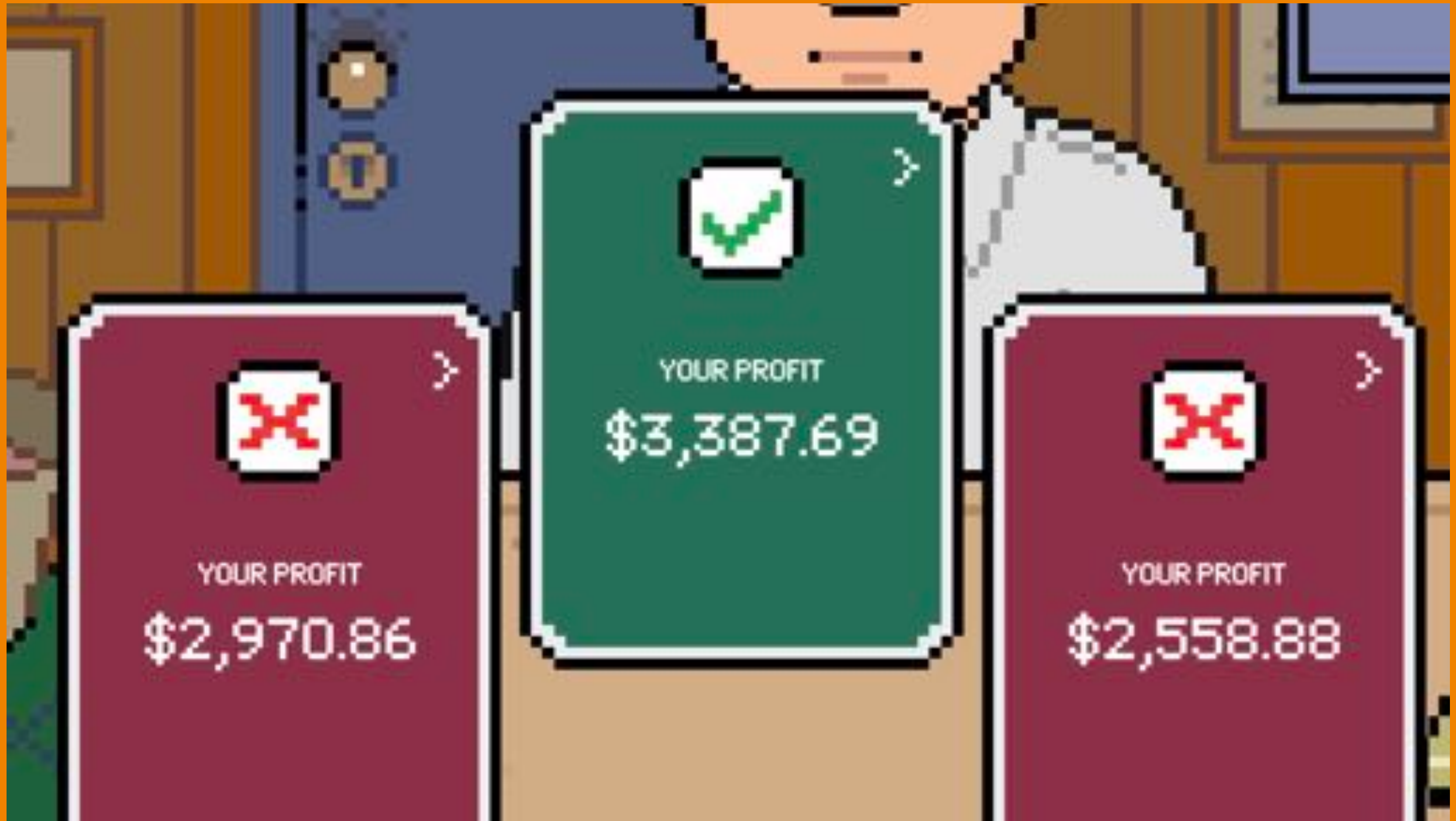
\$438.73

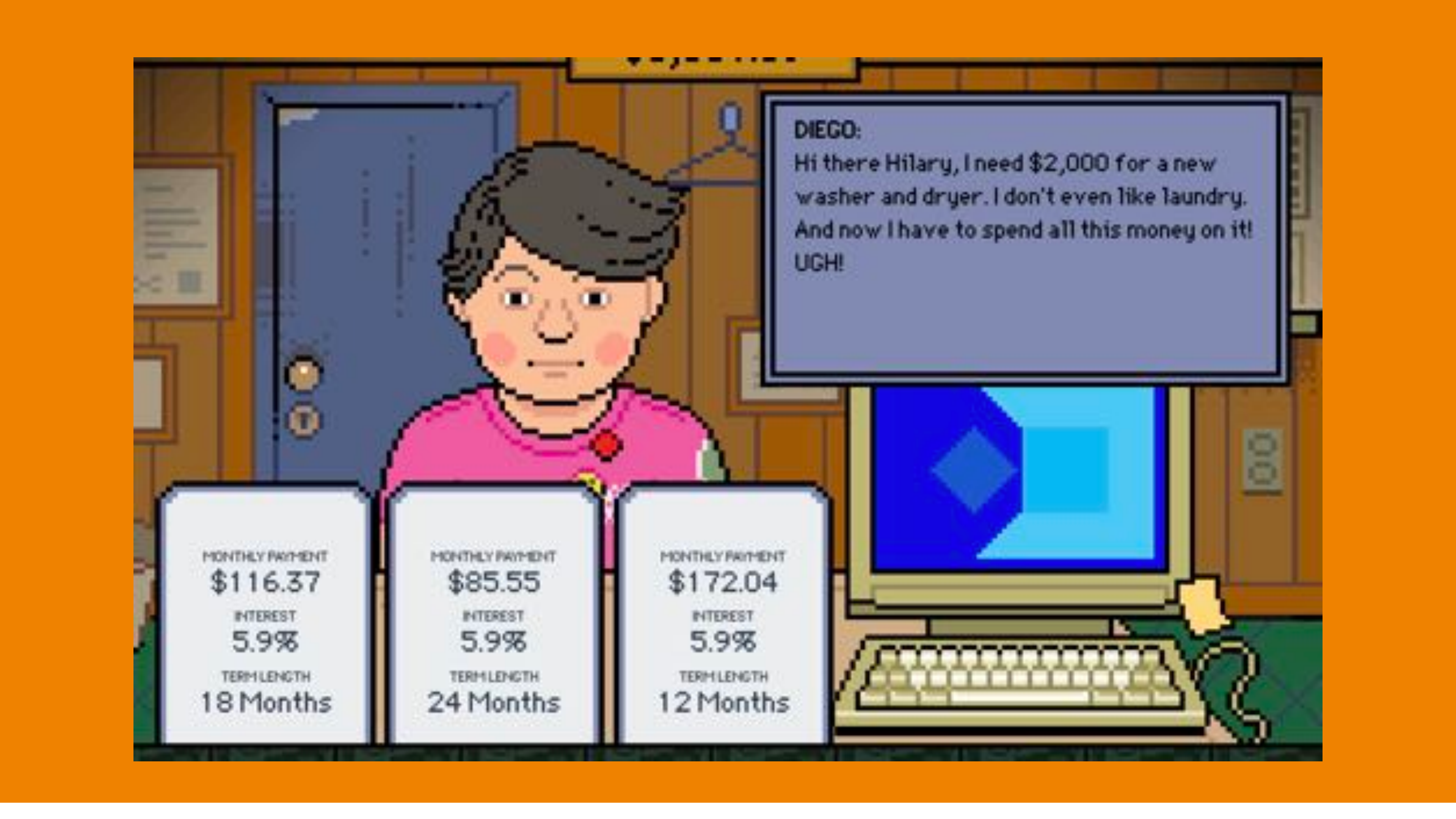
INTEREST

6.5%

TERM LENGTH

48 Months





DIEGO:

Hi there Hilary, I need \$2,000 for a new washer and dryer. I don't even like laundry. And now I have to spend all this money on it! UGH!

MONTHLY PAYMENT

\$116.37

INTEREST

5.9%

TERM LENGTH

18 Months

MONTHLY PAYMENT

\$85.55

INTEREST

5.9%

TERM LENGTH

24 Months

MONTHLY PAYMENT

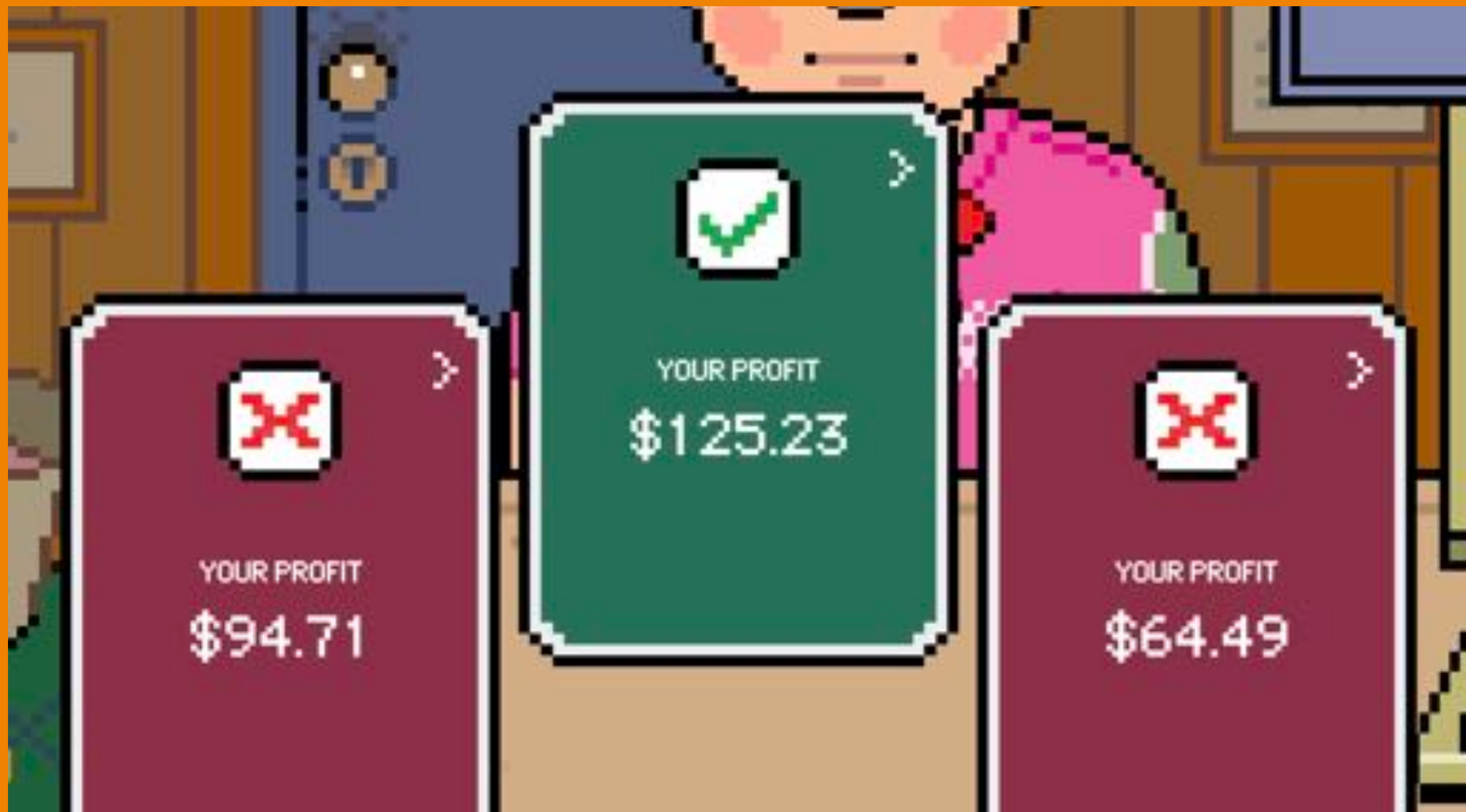
\$172.04

INTEREST

5.9%

TERM LENGTH

12 Months



From: Shady Sam
To: Hilary
Date: Monday, June 24th, 2019
Subject: Just checking in...

Hilary,

As you can see, the job is pretty simple. People only pay attention to the monthly payment, so we can mess with the interest rates and term lengths to maximize our profit. It's amazing what you can get away with.

You've made maximum profit so far! Your hard work deserves a reward. You can choose one of the following:



Keep making that money!
- Sam



DENISE:

Hey Hilary, my paycheck doesn't clear 'til Friday, but I've got to pay rent tomorrow. Can I borrow \$345 to tide me over?

SEE LOAN OPTIONS

From: Shady Sam

To: Hilary

Date: Monday, June 24th, 2019

Subject: Re: Denise

Well, well, well. Looky at what we've found here – a payday loan opportunity! These poor folks are living paycheck to paycheck, with no other choices but good 'ol Shady Sam. And you can get them to agree to basically anything!

And get this – since it's such a small amount and a short term, we'll charge a fee instead of interest. The best part? If you do the math, that measly fee can be something like a 700% interest rate! Good thing nobody does the math, except us.

I have a feeling that won't be the last time we see Denise.

Cha-ching!

Sam

From: Shady Sam

To: Hilary

Date: Monday, June 24th, 2019

Subject: Closing Time

Congrats Hilary,

You're a real winner. I'm proud that I hired you. You've got what it takes to rip folks off and not even blink twice. That's why they call you Callous Hilary now. Shady Sam and Callous Hilary, what a duo we make. You've made \$295,511.13, and I think together we'll make much more.

Great Job!

- Sam

Share your new nickname:



CLOCK OUT

CALLOUS HILARY

SHARK RATING: \$\$\$\$\$

When lenders make money, **borrowers lose.**

Pay attention to the terms. Do your research. Read ALL the fine print. And don't be afraid to ask questions.

REPLAY



Learn more about loans at NGPF.ORG.

Teachers, you can find accompanying lesson plans here: [Categorizing Credit](#), [Understanding Amortization](#), [FICO Credit Scores](#), and [Impact of Credit Scores on Loans](#).

Student Worksheet

Go to shadysam.com. Enter your first name and click **START PLAYING**.

At the end of the game, **STOP** on the screen that includes your last email and Total Profits. Take a screenshot of the email and paste it in the box below. Then, click “Clock Out” and continue to answer the rest of the questions.

INTERACTIVE: Shady Sam

Interactive: [Shady Sam](#)

- ◆ **Teacher Tip:** Students may be tempted to use their calculators and compare different loan options before selecting one to move forward with. We recommend that you have students do this activity **WITHOUT** calculators, as the game is designed so that players will be able to identify patterns and select loans that maximize profits.

Part I: Play Shady Sam


1. Go to shadysam.com. Enter your first name and click **START PLAYING**.
2. At the end of the game, **STOP** on the screen that includes your last email and Total Profits. Take a screenshot of the email and paste it in the box below. Then, click “Clock Out” and continue to answer the rest of the questions.

Part II: Reflection Questions

3. What was the goal given to you at the beginning of the game?


Student Worksheet: Reflection Questions



1. What was the goal given to you at the beginning of the game?
 2. As the game says, most borrowers only pay attention to the monthly payment when taking out a loan. Why do you think this is? How can this benefit the lender?
 3. You probably noticed a pattern that allowed you to maximize profits. Complete this sentence by circling or highlighting one term: The loans that were most profitable tended to have the shortest / longest terms and the lowest / highest monthly payments.
- 


Student Worksheet: Reflection Questions



4. Which loan created a habit where the borrower kept coming back to request an extension? What are some possible explanations for why these loans are popular despite the fact that they create a cycle of debt for many borrowers?
 5. One of the most profitable loans that you made was the adjustable-rate mortgage. What risk is the borrower taking with this loan?
 6. Describe your emotional state as you played the game and why you felt that way.
- 

Student Worksheet: Reflection Questions



7. How do you feel about the total profits you made with Shady Sam? How do those emotions compare with how you felt while you were playing the game? Explain.
 8. What are three takeaways you learned from playing Shady Sam that will help you as a borrower in the future? Be specific.
- 

Six in Sixty

RESOURCE #5



Claim Your Future

from the Finance Authority of
Maine (FAME)

<https://fame.claimyourfuture.com>

The image shows a promotional graphic for the 'Claim Your Future' website. At the top left is the 'Claim Your Future' logo, featuring a graduation cap and a person. To its right is the 'BROUGHT TO YOU BY: FAME FINANCE AUTHORITY OF MAINE' logo. A navigation bar at the top right contains links for 'Play', 'Order Kits', 'Resources', 'About', and 'Co'. Below this is a large teal banner with the text: 'Claim Your Future® is a game that encourages you to explore education after high school, future careers, and money management.' and a prominent orange button that says 'PLAY THE GAME!'. To the right of the banner is a tablet displaying the game's interface. The tablet screen shows a progress bar with a value of '\$3,200' and a total goal of '\$1,480'. Below the progress bar are several categories: 'College & Career', 'Settings', 'Shopping', 'Food', 'Transportation', 'Communications', and 'Taxes'. A 'My Career Account' section lists various items with prices: 'College Account' (\$10,500), 'Student Account' (\$3,200), 'Education Loan' (\$1,200), 'Student Loan' (\$1,200), 'Student Loan' (\$1,200), 'Student Loan' (\$1,200), and 'Student Loan' (\$1,200). A '\$600 Organic' section is also visible, along with buttons for 'Back to Shopping' and 'Choose Transportation'. At the bottom of the graphic, there is a section titled 'Welcome to Claim Your Future!' with a sub-header 'Brought to you by FAME, Claim Your Future® is a game that encourages exploration of education and training after high school, future careers, and money management.' and the text 'Claim Your Future encourages students to:'. To the right of this text is a video player showing a young girl speaking, with a play button overlay and the title 'Claim Your Future - Watch U...'.



BROUGHT TO YOU BY:



[Play](#)

[Order Kits](#)

[Resources](#)

[About](#)

[Contact](#)

Returning Players

Are you a returning user with an ID? If so, enter it here:

Enter your ID



[Return to game](#)

New Players

Grade

Select your grade



Are you playing this game as a classroom assignment?

Yes No



BROUGHT TO YOU BY:



Claim Your Future | Pre-game Assessment

Please check the box that most closely matches your answer to the statement:

Did you play Claim Your Future at school using the game wheels? *

Yes

No

Next

Game Instructions



Your game ID is EGMVO. Make note of your ID so that you can come back to finish the game or play again.

How to play:

- Your career will be randomly assigned to you, or you can choose your own.
- Review your job description, education requirements, and available monthly income.
- Create a monthly spending plan to pay for housing, food, transportation, communications, and extras.
- Think about wants and needs. Try to have some money to spare!

PLAY THE GAME



BROUGHT TO YOU BY:
FAME
 FINANCE AUTHORITY OF MAINE

\$4,472

\$4,472

Career & College

Savings

Housing

Food

Transportation

Communications

Extras

You have been given a random career: Construction Manager

Choose Your Career!

Imagine yourself at age 25. Where do you live? What kind of transportation do you have? How much money do you have for "extras" such as meals out or pets? Now think about your career interests and the type of education you will need. Will you have enough money to pay for the lifestyle you have just imagined?

Understanding your goals and career interests will help you plan your future. Select a career to begin exploring your options today!

Construction Manager

Your career is **CONSTRUCTION MANAGER**

Construction managers are good at planning projects, directing others, and solving problems. They lead teams of workers who make buildings or structures and keep track of project costs and progress.



\$82,240 ANNUAL INCOME ?

\$4,472 MONTHLY INCOME ?



Associate Degree ?

2 Years of College

NOW IT'S TIME TO MAKE SOME DECISIONS!

Get Started >

- Accountant
- Actor/Actress
- Administrative Assistant
- Advertising Sales Agent
- Aircraft Mechanic
- Airline Pilot
- Anesthesiologist
- Animal Breeder
- Architect
- Arts, Design, Entertainment, Sports, and Media
- Athletic Trainer
- Automotive Service Technician/Mechanic
- Baker
- Bicycle Repairer
- Building and Grounds Cleaning/Maintenance
- Bus Driver
- Cake Decorator
- Cardiologist
- Carpenter
- Cashier
- Cement Worker
- Chef
- Chief Executive
- Childcare Worker
- Chiropractor
- Civil Engineer
- Clergy
- College Professor
- Computer and Information Systems Manager
- Computer Programmer
- Construction Manager
- Correctional Officer
- Cosmetologist
- Crime Scene Investigator
- Curator
- Customer Service Representative
- Dental Assistant
- Dental Hygienist
- Dentist
- Detective
- Dietitian/Nutritionist
- Dishwasher
- Doctor - Family Practitioner
- Electrician
- Elementary School Teacher
- EMT/Paramedic
- Engineer
- Environmental Scientist
- Event Planner
- Farming, Fishing, and Forestry

Career & College

Savings

Housing

Food

Transportation

Communications

Extras



Choose Your Career!

Imagine yourself at age 25. Where do you live? What kind of transportation do you have? How much money do you have for "extras" such as meals out or pets? Now think about your career interests and the type of education you will need. Will you have enough money to pay for the lifestyle you have just imagined?

Understanding your goals and career interests will help you plan your future. Select a career to begin exploring your options today!

Elementary School Teacher

Your career is *ELEMENTARY SCHOOL TEACHER*

Elementary school teachers are patient and good at working with kids. They plan lessons, grade tests and meet with parents. They may specialize in one particular subject or teach all subjects to their students.



\$52,940 ANNUAL INCOME ?

\$2,588 MONTHLY INCOME ?



Bachelor's Degree ?

4 Years of College

NOW IT'S TIME TO MAKE SOME DECISIONS!

Get Started >



BROUGHT TO YOU BY:

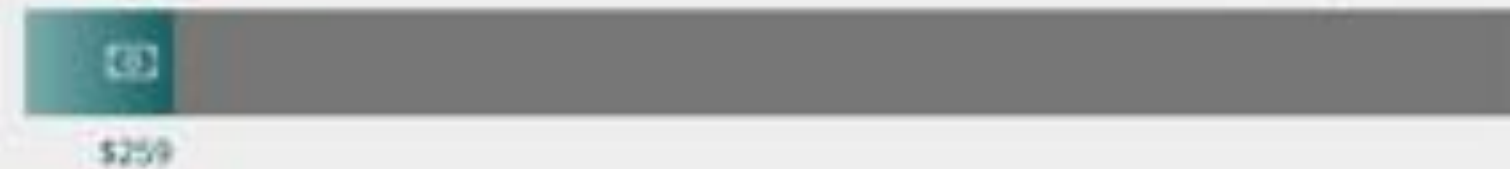


MONTHLY INCOME

\$2,588

REMAINING FUNDS

\$2,329



Career & College



Savings



Housing



Food



Transportation



Communications



Extras



My Career

**ELEMENTARY SCHOOL
TEACHER**

ANNUAL INCOME

\$52,940

MONTHLY INCOME

\$2,588

EDUCATION LEVEL

Bachelor's Degree

4 Years of College

Pay Yourself First!

Saving money each month is important - 10% of your monthly income has automatically been set aside to cover emergency (unexpected) expenses.



[← Back to Career](#)

[Choose Housing >](#)

Housing is an important basic need, and there are many options. Would you like to own your home? Do you prefer to live in an apartment in the city? What can you afford? Here are your options:



WITH PARENTS



*RENT WITH
ROOMMATE*



RENT



OWN HOME

[← Back to Savings](#)

[Choose Food >](#)



BROUGHT TO YOU BY:

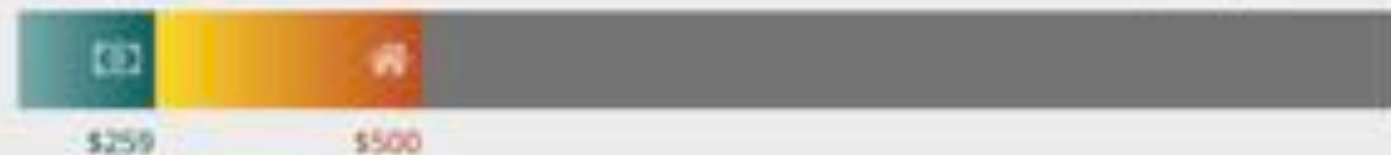


MONTHLY INCOME

\$2,588

REMAINING FUNDS

\$1,829



Career & College



Savings



Housing



Food



Transportation



Communications



Extras



My Career

**ELEMENTARY SCHOOL
TEACHER**

ANNUAL INCOME

\$52,940

MONTHLY INCOME

\$2,588

EDUCATION LEVEL

Bachelor's Degree
4 Years of College

There is a lot to choose from in the grocery store, and prices can vary widely. Your choices here are:



[← Back to Housing](#)

[Choose Transportation >](#)





BROUGHT TO YOU BY:

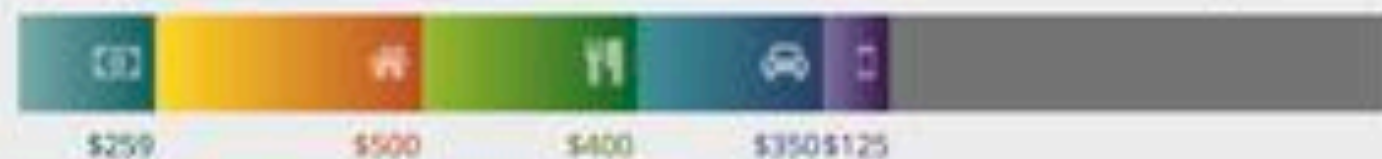


MONTHLY INCOME

\$2,588

REMAINING FUNDS

\$954



Career & College



Savings



Housing



Food



Transportation



Communications



Extras



My Career

ELEMENTARY SCHOOL
TEACHER

ANNUAL INCOME

\$52,940

MONTHLY INCOME

\$2,588

EDUCATION LEVEL

Bachelor's Degree

4 Years of College

These are considered "wants" — things that you would like to have, but not things that you need in order to survive. These items should be considered optional, and purchased after all of the required monthly expenses have been covered.



\$50

PERSONAL
CARE



\$70

CABLE



\$50

VIDEO GAMES



\$150

CLOTHING



\$100

CONCERT /
SPORTING
EVENT



\$100

PETS



\$250

MEALS OUT



\$150

CHARITY /
GIVING





BROUGHT TO YOU BY:



MONTHLY INCOME

\$2,588

REMAINING FUNDS

\$404



Career & College



Savings



Housing



Food



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Communications



Extras



Retest Your Knowledge

Career: **ELEMENTARY SCHOOL TEACHER**



Annual Income

\$52,940

Monthly Income

\$2,588



Education

Bachelor's Degree

4 Years of College

Monthly Living Expenses

	Monthly Savings \$259
	10% for Savings
	Housing \$500
	Rent With Roommate
	Food \$400
	Average
	Transportation \$350
	Low-Cost Used Car
	Communications \$125
	Cell + Internet

Optional Living Expenses

	Extras	
	Pets	\$100
	Clothing	\$150
	Personal Care	\$50
	Meals Out	\$250

Monthly Spending Money

Remaining Funds	\$404
-----------------	-------

[Print](#)[Start Over](#)[Log Out](#)



Educator's Guide



Captivate your students!



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Budget Worksheet

Education Level	Career	Annual Income \$	Monthly Income \$
MONTHLY EXPENSES & SAVINGS	SAVINGS (10% OF MONTHLY INCOME)		-
	MONTHLY HOUSING		-
	MONTHLY FOOD		-
	MONTHLY TRANSPORTATION		-
	MONTHLY COMMUNICATIONS		-
	SUBTOTAL		=
EXTRAS	EXTRA		-
	EXTRA		-
	EXTRA		-
	EXTRA		-
	EXTRA		-
	EXTRA		-
	EXTRA		-
SPENDING MONEY	HOW MUCH SPENDING MONEY DO YOU HAVE?		= \$



Claim Your Future

FAME

Advertisement
Awarded to me - \$1,200
I made more than 100% interest
and profit on
\$1,800
Advertisement by my future
business partner

FAME

Claim Your Future

of Completion

to my Future Business Partner

FAME

FAME

FAME

FAME

Hard Copy Version



Full Claim Your Future[®] program

- 50 unique career wheels
- educator guide
- budget worksheets

Available to purchase for \$299, plus \$9.95 shipping and handling and applicable sales tax.



Teacher Training Webinar



Six in Sixty



RESOURCE #6



Financial Football and Financial Soccer

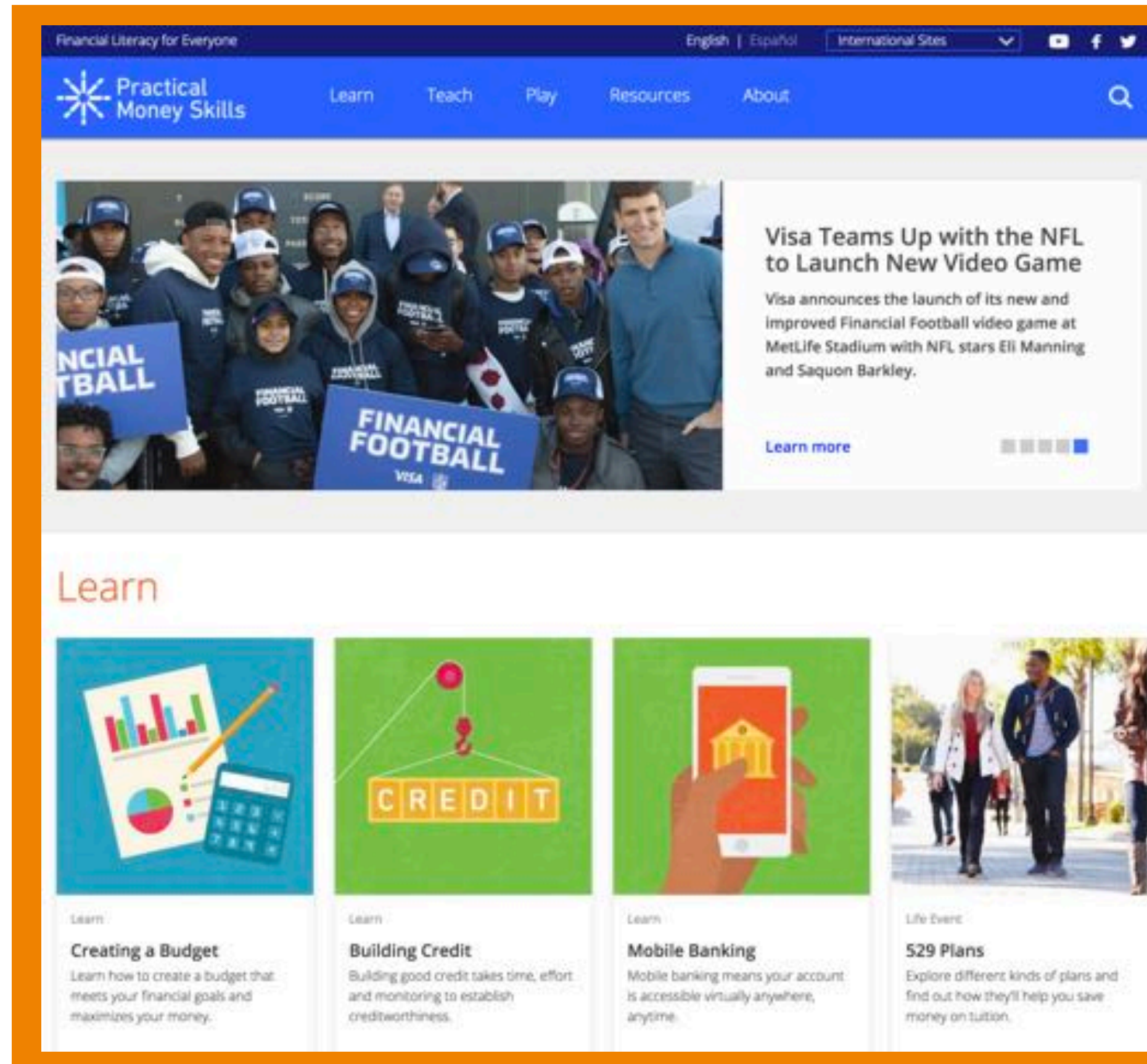
from Visa Practical Money Skills

for Life

[practicalmoneyskills.com](https://www.practicalmoneyskills.com)

<https://www.financialfootball.com>

<http://www.financialsoccer.com/>



Financial Literacy for Everyone English | Español International Sites

Practical Money Skills Learn Teach Play Resources About

Financial Football

Visa Teams Up with the NFL to Launch New Video Game

Visa announces the launch of its new and improved Financial Football video game at MetLife Stadium with NFL stars Eli Manning and Saquon Barkley.

[Learn more](#)

Learn

- Creating a Budget**
Learn how to create a budget that meets your financial goals and maximizes your money.
- Building Credit**
Building good credit takes time, effort and monitoring to establish creditworthiness.
- Mobile Banking**
Mobile banking means your account is accessible virtually anywhere, anytime.
- 529 Plans**
Explore different kinds of plans and find out how they'll help you save money on tuition.



Play. Learn. Power Up.

Play online

Get the game



Are you up for the challenge?

Visa and the National Football League have teamed up to help teach financial concepts with Financial Football, a fast-paced, interactive game that engages students while teaching them money management skills. The



Game Format



Answer questions and progress in the game

Available online, for download (Mac and Windows, iOS, and Android)

FINANCIAL FOOTBALL

VISA



proud sponsor

DID YOU KNOW?

Your parents' private health insurance can cover you until you turn 26, even if you don't live at home.

LOADING..

FINANCIAL FOOTBALL

VISA



proud sponsor

VISA

FINANCIAL
FOOTBALL

VISA

VISA

VISA

VISA

VISA

VISA

VISA

PLAY GAME

Lessons

How To Play

Leaderboard

Settings

FINANCIAL FOOTBALL

VISA



proud sponsor

SINGLE
PLAYER

HEAD TO
HEAD

BACK

Select number of players

CONTINUE

FINANCIAL FOOTBALL

VISA



proud sponsor

5

MINUTE
QUICK GAME

10

MINUTE
GAME

20

MINUTE
GAME

30

MINUTE
GAME

BACK

Select Game Length

CONTINUE



BACK

Select Home Team

CONTINUE



**PITTSBURGH
STEELERS**

**PHILADELPHIA
EAGLES**



OFFICIAL COIN TOSS

EAGLES: CHOOSE HEADS OR TAILS



HEADS



TAILS

GET

OFFICIAL COIN TOSS

TAILS! STEELERS SELECT TO KICK OR RECEIVE



KICK

RECEIVE

28 YARD RETURN

PIT

0

PHI

0

Quick Game

04:54

FINANCIAL FOOTBALL

VISA





EAGLES: OFFENSE

Choose a Category and Challenge Level

Credit	Saving	Financial Institutions	Budgeting	Complete Row Bonus
EASY <small>Short Game</small>	EASY <small>Short Game</small>	EASY <small>Short Game</small>	EASY <small>Short Game</small>	HINT
MEDIUM <small>Mid Range</small>	MEDIUM <small>Mid Range</small>	MEDIUM <small>Mid Range</small>	MEDIUM <small>Mid Range</small>	BLITZ
HARD <small>Stretch Play</small>	HARD <small>Stretch Play</small>	HARD <small>Stretch Play</small>	HARD <small>Stretch Play</small>	AUDIBLE

PIT 0

PHI 0

Quick Game 03:58 1st & 15 ▼ 27 :32

HINT BLITZ AUDIBLE HINT BLITZ AUDIBLE





EAGLES: OFFENSE

BUDGETING | EASY | SELECT A PLAY

RUNNING PLAYS



PASSING PLAYS



PIT 0

PHI 0

Quick Game 03:34 1st & 15 ▼ 27 :08





EAGLES: OFFENSE

A downside to credit cards is the temptation to make purchases you can't afford.

- 1) True
- 2) False

CORRECT!

CONTINUE

PIT

0

PHI

0

Quick Game

03:11

1st & 20

▼ 22

⋮





PIT 0

0

PHI 0

0

Quick Game

02:58

1st & 20

▼ 22

! --

Left Right Arrow Left Right Arrow





PITTSBURGH

0



PHILADELPHIA

0

FINAL

CONTINUE





FINANCIAL SOCCER



PREGAME

SINGLE PLAYER

HEAD TO HEAD

HOW TO PLAY

LEADERBOARD

CHANGE YOUR REGION

LEARN



AUDIO ON/OFF



FINANCIAL SOCCER



AMATEUR
(AGES 11-14)



SEMI-PRO
(AGES 14-18)



WORLD CLASS
(AGES 18+)

BACK

SELECT DIFFICULTY

FINANCIAL SOCCER



MINUTES



MINUTES



MINUTES



MINUTES

BACK

SELECT GAME LENGTH



Brazil

VS



Argentina

CHANGE

PLAY

CHANGE

FinCamps



Brazil

DEFENSE

The monthly report of your bank account's activity is called:

- An index
- A spreadsheet
- A declaration
- A statement

00:00



Brazil

0 - 0



Argentina



AUDIO ON/OFF

VISA INC. ALL RIGHTS RESERVED V.1.9.17

PAUSE | QUIT



FINANCIAL SOCCER



Brazil



00:06

0 - 0

Argentina



AUDIO ON/OFF

VISA INC ALL RIGHTS RESERVED V.1.9.17

PAUSE | QUIT





Brazil

OFFENSE

Regular 401(k) contributions are:

- Partially taxed when deposited
- Made after taxes
- Not taxed until withdrawn
- Never taxed

00:22



Brazil



0 - 0

Argentina



AUDIO ON/OFF

VISA INC ALL RIGHTS RESERVED V.1.9.17

PAUSE

QUIT



Six in Sixty

BONUS RESOURCE





CREDIT CLASH

Battle your way to the perfect credit score.

PLAY

Credit Clash

from NGPF

<https://www.creditclash.com>


(Note: Still in beta)


[Video preview](#)



Student Worksheet: Reflection Questions




1. What types of debt did you take out while you played the game? How did you decide when you were “ready” to take out a specific type of debt?
 2. While playing the game, what actions helped your credit score? Hurt your credit score?
 3. Did any of your loans go into Collections? What impact did that have on your credit score?
 4. What advantages does the player with the higher credit score enjoy throughout the game? How do you think this would translate in real life?
 5. What two lessons did you learn by playing this game that you could apply to your real life to help you manage your credit?
- 



Six+ Resources in Sixty Minutes

Our Six+ Resources

- Build Your Stax - investing
 - Cat Insanity – dept repayments
 - Payback – college financing
 - Shady Sam – loan terms and costs
 - Claim Your Future – careers and budgeting
 - Financial Football and Soccer – review
 - Credit Clash – credit scores
- 

GAME ON! USING FREE ONLINE GAMES
TO ENGAGE STUDENTS

SIX IN SIXTY

June 25, 2019