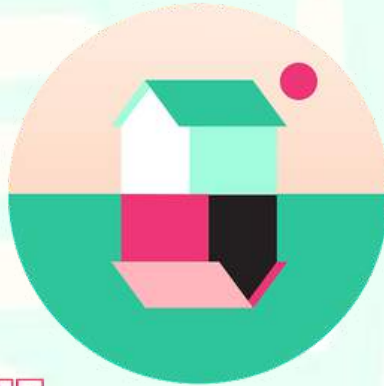




FoolProofMe
MAKE HEALTHY SKEPTICISM A HABIT

FoolProof Teaching Guide



**THE
NEIGHBOR
MOOD**

Wayde City

Season 2: Budgeting

Time: 1 hour

Note: This guide is designed to aid through a distance learning environment. If you need assistance, please contact us at support@foolprooffoundation.org. For technical support, please email support@dotdotfire.com.



FoolProofMe

MAKE HEALTHY SKEPTICISM A HABIT

Forward

School children are forming decision-making habits that will impact the quality of their lives.

Marketers are hard at work trying to shape many of those habits.

The FoolProof Foundation has developed a consumer life skills curriculum to help teachers and mentors instill habits in children which may counter some of the marketing industry's efforts.

The NeighborMood game is designed to introduce players to real-world situations in a safe learning environment.

The game consists of the following parts, which need to be played in order:

- Preseason: Tutorial
- Season 1: A Penny Saved Is A Penny Earned
- **Season 2: Budgeting**
- Season 3: *Coming soon*
- Season 4: *Coming soon*

JUMP INTO YOUR NEIGHBORHOOD

HELP YOUR NEIGHBOR!

I've just received a credit card offer. It looks super cool!
Should I get it? But I haven't read the fine print...

SOME KEY MESSAGES

- The importance of healthy skepticism
- You must fight impulse buying
- Your decisions impact those around you
- Small decisions can lead to huge consequences



How to use this guide

Lesson Overview & Objectives

What are the game players supposed to learn? This section sets forth the goals of knowledge gained.

Game Progression

What are the players seeing? Here are a few key moments you can use to discuss concepts from the game upon completion.

Virtual 2 Reality

Designed for remote and home-learning environments, these activities to bring game lessons to life in the real world.

Classroom Discussion

Done remotely or in a classroom, here are some critical thinking questions to reinforce what the player learned in the game. Don't worry, we included some sample teacher responses as well.

Conclusion

Let's wrap this up and put a bow on it! Recap key concepts and thoughts for the players to take with them into life.

Evaluation

There are multiple data points throughout the game. Want to know where? Find out here!

Glossary

What are these people talking about? The glossary has some key definitions that will come in handy.



Season 2: Budgeting

Lesson: Ali has a family party to plan and a budget to stick to. From friendly peer pressure to sorting through a variety of choices, Ali has some decisions to make. All the while working and preparing for midterms!

Time: 1 hour

Note: This game can pick-up where a player leaves off. Progress will be reset to the beginning of the current "week" the player is in the game.

Lesson Overview & Objectives

Season 2 is all about budgeting. Ali is in charge of throwing the family New Year's party and given a budget for supplies. Can Ali stick to a budget? What happens when Ali gets more money?

Players are faced with decisions and "helpful" advice coming from all directions. It's up to Ali to decide whose advice to follow.

Knowledge Objectives

Students will be better able to:

1. Set and manage budgets
2. Identify opportunity costs

Skills Objectives

Students will be better able to:

1. Plan and stick to budget
2. Evaluate cost/benefit of choices
3. Research options online



FoolProofMe

MAKE HEALTHY SKEPTICISM A HABIT

Attitude Objectives

Students will be better able to:

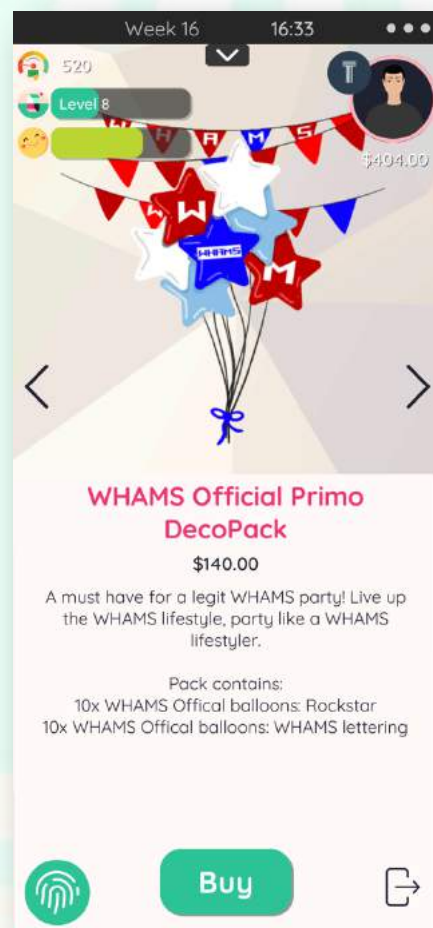
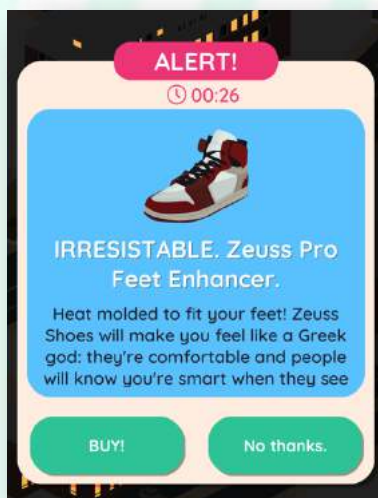
1. Have ownership of budgeting decisions and consequences
2. Respond to peer pressure
3. Understand the snowball effect of banking fees

Season 2 Progression

Week 14— Mom brings up the New Year's party and asks Ali to think about setting a budget. Ali is in charge of planning the party because it is family tradition for members of the family to do so when they become seniors.

Froggle articles regarding party planning become available.

Pop-up: Ad for shoes. If Ali chooses to buy the shoes, Financial Savviness goes down because Ali fell for an ad trying to incite *impulse buying*.





FoolProofMe

MAKE HEALTHY SKEPTICISM A HABIT

Weeks 15-16—Parameters of party budget are laid out. Mom provides Ali with enough money for the basic party. Ali has to choose if personal money will need to be used to buy more expensive party decorations.

Weeks 17-18—Ali gets offered a promotion at work. To complete the promotion, Ali must complete two training sessions at the shop.

Weeks 19-21—Ali must juggle a new job opportunity, party planning, and researching the best value for party supplies.

Weeks 22-24—Work-life balance comes into play. Ali's sister gets in financial trouble showing the effect of unchecked banking fees.

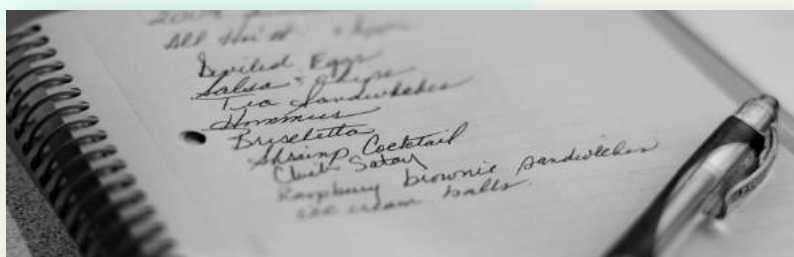
Week 25—The party! Reconciling budget vs. expenditures with mom.

Week 26—Midterm exams. Emphasizing learning points thus far in the game.



Virtual 2 Reality

1. Help create the grocery list (online or in person).
2. Review the family budget and see if there are areas to cut.





Classroom Discussion

Ask the students (Week 16): What's your budget? Think you can stick to it? How?

Potential Teacher Talking Points:

- Budgets help us plan. We all have a finite amount of money. If you overspend in one area (like the party), you'll have to make sacrifices elsewhere.
- Going over budget and using credit will cost you more in the long run. If you don't pay off your credit card, you could end up spending double or more on everything. Interest and fees add up fast!

Ask the students (Week 19): What's your job status? Did you take the promotion? Did you switch jobs? Why/why not?

Potential Teacher Talking Points:

- Promotions often lead to higher wages. This advancement will help you advance later in your career too.
- Promotions often come with additional responsibilities.
- Why wouldn't you take a promotion?
 - Other sacrifices (hours conflict with school, extracurricular activities, etc.)
 - Desire to take career path in a different direction

Ask the students (Week 22): What did you think of Ali's sister's story (getting in major debt due to insufficient funds and collection fees)? Was it realistic? How could a budget help prevent this? If you were Ali's sister, what would you do?

Potential Teacher Talking Points:

- It's a true story from a friend of FoolProof in Boulder, Colorado.
- Don't ignore financial issues. Contact your financial institution immediately and work out a refund/repayment plan. Many credit unions and banks will forgive some fees. Don't be afraid to ask! They're a lot more receptive if you're accountable for your actions.



FoolProofMe

MAKE HEALTHY SKEPTICISM A HABIT

Conclusion

Money affects all aspects of life. Whose decision is it to spend your money wisely? YOURS and yours alone!

Remember to evaluate spending money from your own perspective—is this right for me? That way you can tune out the noise trying to pull at your emotional heartstrings and make sound financial decisions.

Evaluation

Player scores are tracked three ways:

- Financial Savviness
- Personal Mood
- NeighborMood

Each of these are affected by player decisions throughout the game.



FoolProofMe

MAKE HEALTHY SKEPTICISM A HABIT

GLOSSARY

- Activation Fee:** A payment to be able to start using a credit card or other device.
- BankSafe (phone app):** Online banking app where players can check their balances, transfer money, and monitor transactions.
- Checking Account:** A transactional account where a depositor can draw money through various means including, but not limited to: checks, wires, debit card, linking to payment apps.
- Credit Card:** A line of credit where the borrower agrees to pay back loaned funds with interest.
- Credit Score:** A number representing a person's creditworthiness based on their history using credit.
- Debit Card:** A transactional card where the funds are withdrawn immediately. The cards are linked to a checking account or other type of deposit account.
- Financial Savviness:** Scoring mechanism which increases or decreases based on the decisions a player makes.
- Fine Print:** Contracts and user agreements stating the terms of service usually displayed in a small font. This is where hidden fees or harsh terms can be found.
- Free Enterprise System:** An economic system allowing for-profit companies to compete with minimal governmental interference.
- Froggle (phone app):** Internet search engine within the game.
- Healthy Skeptic:** Critical thinking habits designed to empower consumers to see through marketing ploys.



FoolProofMe

MAKE HEALTHY SKEPTICISM A HABIT

- Impulse Buying:** Purchasing a product or service without thinking.
- Interest:** Money gained through a savings account. Could also refer to regular finance charges on a loan.
- Mood:** Game scoring mechanism to measure the personal effect of decisions.
- Native Advertising:** Marketing material, usually online, designed to resemble real news stories.
- NeighborMood:** Game title and scoring mechanism.
- Opportunity Cost:** Potential gain lost based on choosing one path rather than another.
- Overdraft Fee:** Money charged to a depositor for withdrawing more money than is within an account, usually a checking account.
- Payday Loan:** A short-term loan designed to give the borrower cash to be repaid at a designated time, usually less than 30 days. Payday lenders are not regulated like financial institution lenders. This means they can charge fees far beyond those of a traditional lender amounting to 400% APR or more.
- Phishing:** An online attempt to obtain personal information like usernames and passwords in order to commit fraud. Usually designed to look like legitimate business communications.
- To-Doo! (phone app):** Tracking of accomplishments to earn badges.

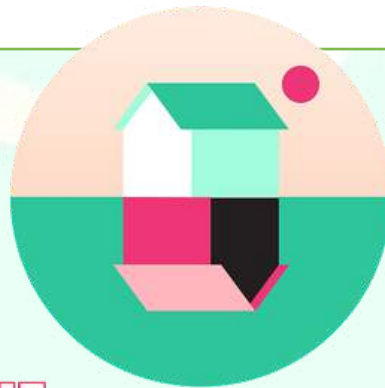


FoolProofMe

MAKE HEALTHY SKEPTICISM A HABIT

*The Neighbormood
is a mutual ed-game project by
the FoolProof Foundation and DotDotFire.*

All rights reserved.



THE NEIGHBOR MOOD

DOTDOTFIRE