



FoolProofMe
MAKE HEALTHY SKEPTICISM A HABIT

FoolProof Teaching Guide



**THE
NEIGHBOR
MOOD**

Wayde City

Preseason: Tutorial

Time: 15 minutes

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.



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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

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.



Preseason: Tutorial

Lesson: The tutorial sets up the rest of the game and introduces the concepts of real-world decisions high school seniors make.

Time: 15 minutes

Note: The tutorial is the same for all players. Open gameplay begins Week 1.

Lesson Overview & Objectives

Welcome to The NeighborMood—a game designed to simulate real-world decisions.

Life is full of choices. How can children learn the consequences of life lessons in a safe environment?

The purpose of the tutorial is to teach students the basic gameplay while setting up their character.

Fundamental concepts of researching decisions, reading the fine print, and fighting impulse buying are covered. The game not only teaches the basics of money, it shows how marketing is designed to entice poor financial decisions. We also show them how those poor financial decisions can affect their future and their community.

Knowledge Objectives

Students will be better able to:

1. Identify the role of money in their lives.
2. Identify what mistakes can be made with money.
3. Identify the real-life potential dangers of poor decision-making regarding money.
4. Understand the concept of opportunity cost.
5. Identify terms and conditions that are not consumer-friendly.
6. Know the power of research in making life decisions.



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Skills Objectives

Students will be better able to:

1. Evaluate multiple job offers.
2. Use search engines to research products and services
3. Evaluate opportunities and determine the opportunity cost of choices.
4. Read and compare terms and conditions.
5. Research options when making a decision.
6. Identify markers of trustworthy information while researching.
7. Apply the knowledge learned about “fine print.”

This app
tackles real
life issues.

Attitude Objectives

1. Students will feel they have a fundamental knowledge about the impact of financial decisions on their lives.
2. Students will be curious about other opportunities to research life decisions.

Tutorial Progression

Opening comic: Setting up the character, Ali, a high school senior who plays soccer.

- Ali’s shoe broke and they lost the game.
- Ali has a car cleaning business to earn money.
- The player then chooses what Ali looks like.
 - IN CLASS NOTE: Consider setting a timer so students don’t spend too much time choosing Ali’s looks. A minute or two should be sufficient for most students.
- Ali still can’t afford shoes so a job search commences.



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Getting a job

As the player learns gameplay basics, they will encounter the concept of opportunity cost. (See "Classroom Discussion" for talking points on this concept.)

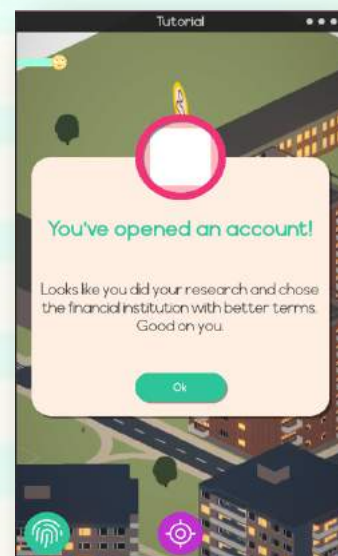
The player will encounter three job choices

- Sir Taco-Lot
 - \$8/hour
 - 1 hour/shift
 - Pay every 2 weeks
- Do or Donut
 - \$9/hour
 - 2 hours/shift
 - Pay every 2 weeks
 - Free donut each shift
- Cool Shoe Warehouse
 - 3 hours/shift
 - \$25.50/shift (\$8.50/hour)
 - Pay every 2 weeks
 - Employee discount on shoes

Choosing a financial institution

The key concepts in this section: be a healthy skeptic and do your research. The player will be prompted to open the Froggle app on the in-game phone where three articles will display: GOLDEN Future, Elysium, and Beaver Daily. The first two are ads for each financial institution. The third is a comparison of the two from a local source.

Next, the player chooses which institution to open an account. They do have the option to leave after they read the terms and conditions.





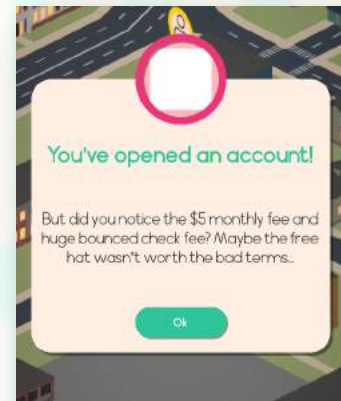
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Note: the terms at Elysium are much better. So, the players will get penalized for choosing the GOLDEN account.

Once the account is open, the player is prompted to transfer \$30 to savings where they can earn interest.

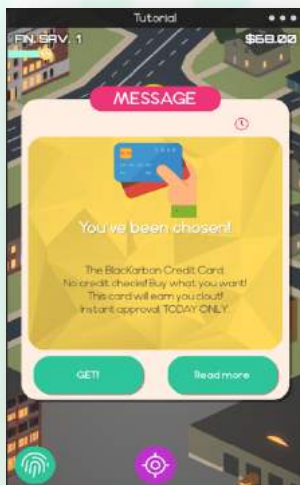
Transferring money into savings triggers the player's Financial Savviness score to increase.



Credit Card Offer

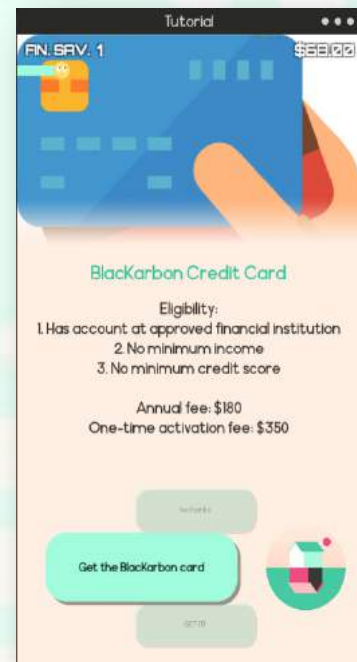
Key concepts: Credit cards are designed to increase impulse buying. Question anyone who wants to impact your money or welfare.

The player is then introduced to a new game feature—pop-up ads. Don't worry! These are fake ads trying to entice students into poor financial decisions.



The first pop-up is a credit card offer. If the player accepts it, their Financial Savviness score decreases.

The credit card contains an activation fee that's more than the player can afford, so they can't even use it.





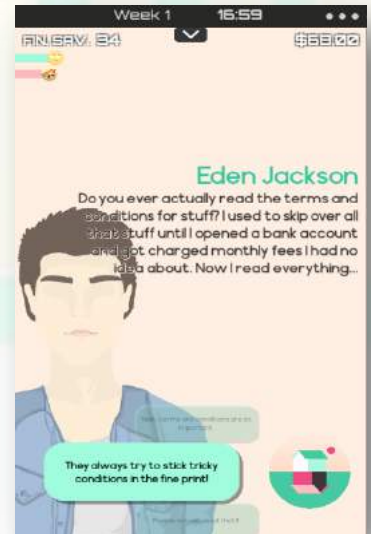
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Neighbors

Occasionally, players will run into neighbors on the street. Each neighbor needs advice.

The player's NeighborMood goes up if good advice is given; down if bad advice is shared.



Virtual 2 Reality

1. Find an ad with fine print. What differences do you see in what the large print says vs. the fine print?
2. Research at local credit union and bank fees. Which financial institution would you choose and why?

Platinum Access |

Now you can own anything, any time, anywhere

Introducing Platinum Access, the first card that automatically spreads your purchases into instalments¹. So you can shop for designer brands or indulge in a holiday with ease.

- Every purchase above \$100 will automatically be converted into 24 monthly instalments at an attractive interest rate of 5% p.a.² along with a small administration fee³.
- No forms to fill. No calls to make.
- For all those occasions when you do not want to pay in instalments, we have the perfect solution. Along with your Platinum Access Card, you will also get a **FREE** Standard Chartered Platinum Card⁴ which you can use just like a regular credit card.

\$100 cash rebate⁵ Yours when you charge to your Platinum Access Card

2X reward points⁶ forever

Free Companion Card

For more information, please call us on 1800 747 7000 or visit our branches today!

Terms and Conditions

1. Platinum Access Automatic Flexible Repayment Scheme Terms and Conditions apply.
2. An interest rate of 5% p.a. will be levied on the transaction amount and the total transaction amount inclusive of interest would be payable over 24 equal monthly instalments. The effective interest rate is 8.33% p.a.
3. 6% administration fee will be levied on the amount approved.
4. The Platinum Card is free for as long as you maintain your Platinum Access Card.
5. To qualify for the \$100 cash rebate, you must spend a minimum transaction amount of \$500 within one month of receiving your card. The \$100 cash rebate will be credited to your Platinum Access Card within three months from the relevant transaction date. The maximum cash rebate that each cardmember may receive is subject to a cap of \$100. Promotion ends 30 June 2021.
6. All transactions on Platinum Access will earn 2x points for every \$5 spent. Terms and Conditions of Standard Chartered Credit Card Rewards Programme apply.



Classroom Discussion

Ask the students: What is your understanding of opportunity cost? What were some of the decisions Ali encountered where opportunity cost was involved?

Potential Teacher Talking Points:

- Going to school
 - Could be working to earn money
 - But would limit educational and vocational options in the future
- Choosing a job
 - Some jobs have more flexibility
 - Others have better perks

Ask the students: Why did you choose the job you chose? What was your thought process? What kind of job perks will you be looking for when you're job hunting?

Potential Teacher Talking Points:

- Each job has their own benefits.
- When choosing a job, make sure you look at all the perks and determine what's important to you
 - Shift time/length/flexibility
 - Pay
 - Benefits
- Health insurance
- Retirement plan
- Time off

Ask the students: Why did you choose the financial institution (Golden or Elysium)? Did the free hat tempt you? What research did you do? How did that influence your decision? What did you see in the terms and conditions?



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Potential Teacher Talking Points:

- Giveaways like the hat are designed to entice you to not make a rational decision.
- Golden has a monthly fee. Elysium does not.
- The comparison article had a good side-by-side comparison. (Not in the game: when choosing what sources to believe, look at the article sponsors. Could this have been an ad disguised as an unbiased review? That's called native advertising.)

Ask the students: What do you know about credit cards? Did you know they're designed to get you to spend more than you can afford? What did you think of the credit card offer? Why did you make the choice you did? Can credit cards be good?

Potential Teacher Talking Points:

- It's easy to get into huge debt with credit cards. They're designed to make spending as easy as possible.
- Look at the credit card terms. Beware of fees like monthly or activation fees.
- Yes, if used properly, some credit cards come with rewards like travel or cash back. BUT you're going to lose that reward quickly if you're not careful. Think about it—if you earn \$100 cash back, but you pay \$200 in interest and fees you've lost over \$100!
- If your credit card has an annual fee, you're starting in a hole.



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. |



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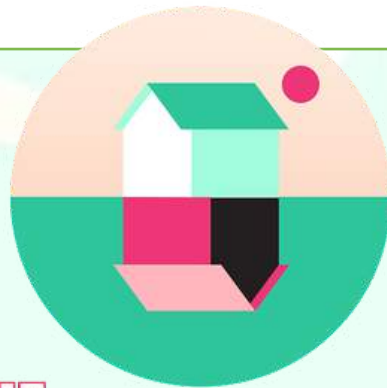
- Impulse Buying:** Purchasing a product or service without thinking.
- Interest:** Money gained through a savings account. Could also refer to regular finance charges on a loan.
- Mood:** Game scoring mechanism to measure the personal effect of decisions.
- Native Advertising:** Marketing material, 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.



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