

## The Payoff Student Handout

### Student Activities

Play The Payoff game, document your decisions, and answer the reflection questions below. Try to play again on your own when you have time, applying what you learned the first time.

### Part 1: Play The Payoff

Respond to the questions below as you play, or just after completing the game.

Situation	What did you decide?	Consequence (Positive or Negative)	What would you do differently?
Did you check your email throughout the game? Did you do this on your own or only when prompted?			
Did you transfer enough money from savings into checking in time to avoid overdraft fees?			
Did you purchase anti-virus protection?			

Situation	What did you decide?	Consequence (Positive or Negative)	What would you do differently?
Did you purchase insurance? If so, what type and which policies?			
Did you invest for retirement? If so, what investment choice did you make? What percent of your salary did you contribute?			
Which phone did you purchase and why?			
Did you take out a payday loan? If so, what happened? What did it cost?			
What unexpected event occurred? Were you prepared?			
Did you closely review all eight college and career options? Did you choose to go to college? If so, what college and career choice did you make?			

Situation	What did you decide?	Consequence (Positive or Negative)	What would you do differently?
Did you fully understand the financial offer from each college before making a decision? If not, how did you make a decision?			
What is the likelihood that your career choice will be replaced by a robot?			
Did you select the Haskel Media or YoYo Media deal? Why?			

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## Part 2: Reflection Questions

Respond to the reflection questions after completing the game.

1. Did you rush through any singular decisions that had compounding consequences? If so, what were they?

2. In real life, distractions and stress can make it difficult to make a good financial decision. Were you overwhelmed or distracted during the game? What financial decisions do you regret making due to being rushed or distracted?

3. How much were you able to accumulate in retirement savings? How much did you have in savings for your goal or emergencies to end the game?

4. Did you pay any banking fees during the game? If so, what were they and how much were they? If not, how did you avoid them?

5. Did you review the Top 10 Investment Tips? If so, which tips stuck out?

6. What financial consequence ignited the most emotion for you during the game?

7. What did you save for? Did you reach your savings goal?

8. What cash flow problems did you face in the game? How can you overcome these problems in the real world?

9. What lesson did you learn while playing the game (investing, careers and colleges, insurance and online security, banking and saving, decision making)?

10. What lessons did you learn while playing the game that you can apply to your life right now?

**Optional:** Play The Payoff game again, using this handout and your ideas of decisions you would make differently as a guide.