

# THE PAYOFF

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## Teacher's Guide



# *The Payoff*

## *Immersive Financial Literacy Game*

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# Teacher's Guide

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# Overview

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## What is the Payoff

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The Payoff is an innovative financial literacy game from Visa that uses an immersive experiential learning approach to teach teens practical money skills.

The game is played in a web-app that simulates a mobile phone where players can chat with other characters, check your bank accounts, open fake websites, check your emails and more.



## OVERVIEW

# The Core Challenge

In *The Payoff*, students play the role of Alex or Jess, two up-and-coming video bloggers who are preparing for a video competition. In the game, Alex and Jess must overcome an initial financial crisis and try to complete their video within 3 days, all the while managing their finances and handling unexpected events.

The central lesson of *The Payoff* is that students should prepare for a rainy day by saving what they can in case of the unexpected.

Students have access to a banking app with a checking and savings account where their character can transfer money from one account to the other. Most choices impact costs, some of them impact their future savings, and others have consequences later in the game. The main goal for the students is to complete the video while maintaining a high score.



# Teacher Notes Overview

This resource is designed for teachers who would like to turn the game into multi-classroom lessons, or need a variety of options to select from as a single complementary resource for the game.

**Assessments** - One 12 question pre-assessment and one 12 question post-assessment with answer keys.

**Terms and Definitions** - Terms and definitions to help students better understand the content in the game.

**Payoff Student Handout** - Designed for teachers who can only dedicate enough time for students to play the game once. Students are to play The Payoff, document their decisions, and then answer the reflection questions. Encourage students to try to play again on their own when they have the time, applying what they learned the first time.

**Banking, Saving, and Payday Loans Lesson** - Designed for teachers who want to use The Payoff to teach banking, saving, and payday loans over multiple days. The lesson includes a lesson plan structured using the experiential learning method and also includes a student handout.

**Insurance and Online Safety Lesson** - Designed for teachers who want to use The Payoff to teach insurance and online safety over multiple days. The lesson includes a lesson plan structured using the experiential learning method and also includes a student handout.

**Investing for Retirement Lesson** - Designed for teachers who want to use The Payoff to teach investing for retirement over multiple days. The lesson includes a lesson plan structured using the experiential learning method and also includes a student handout.

## OVERVIEW

### How does scoring work?

The score goes up when students save money or make good financial decisions, and it goes down when they spend money or make poor financial decisions.

The score is weighted towards a higher savings balance than to a higher checking balance.

### Score System



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*Earn money*

*Save money*

*Get renters insurance*

*Invest*

*Choose the right college*



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*Spend money*

*Lose savings*

*Don't get renters insurance*

*Take a pay-day loan*

*Choose a bad college*

The investments and college scores vary according to the option selected: the better the option, the higher the score.

## OVERVIEW

### How does it work?

In the classroom, the teacher invites students to join the experience. The students start playing immediately after registering, and decisions are sent to the teacher for reference. No action is required from the teacher based on these decisions.

#### *Teacher's Dashboard*

Teacher goes to the dashboard and sees registered students.



#### *Student's Gameplay*

Students make decisions and teacher sees results in the dashboard.



## OVERVIEW

# Teacher-student workflow

The diagram below shows the parallel paths of the teacher and the students when running The Payoff.

### Teachers

### Students

#### Step 1

- Register class
- Create teams
- Invite students

#### Step 2

- Signup with nickname
- Watch intro video
- Play the game

#### Step 3

- Review and discuss

## Student desktop

### **Balance**

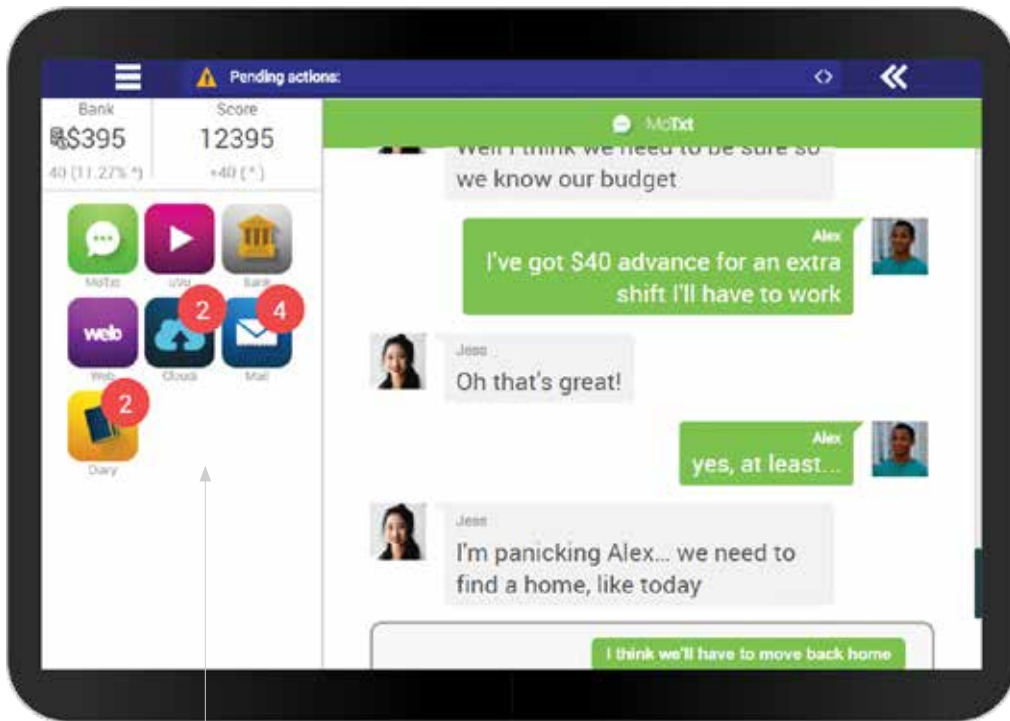
The checking account balance is always available at the top of the screen.

### **Score**

The score changes according to decisions and money movements.

### **Pending actions**

Here students have access to pending actions they have to take.



### **In-game apps**

Here the student has access to the different game apps: Chat, email, bank, diary, browser, files and video blog.

### **Main interactive space**

This is the main area where all the interactivity and decisions take place. When an app is clicked, it opens here. In this example, the chat (MoTxt) is selected.

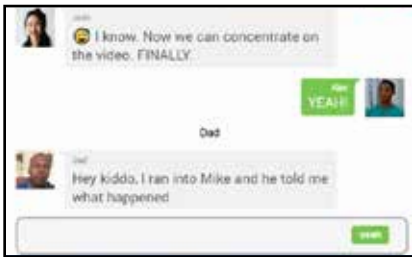
## OVERVIEW

# In-game apps



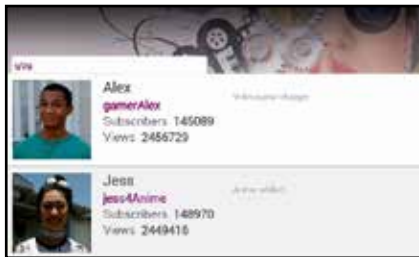
### Chat

Talk to characters and make decisions



### Video blog

Video blog to see Alex and Jess's videos



### Bank

Check account movements, make transfers and invest



### Browser

Make purchases



### Files

Helpful information and tips



### Email

Emails from characters



### Diary

Diary with story events and decisions



## OVERVIEW

# Teacher's dashboard

### Review

See real-time activity and data from your students while they play. You also have a leaderboard of the students and teams.

### Configure

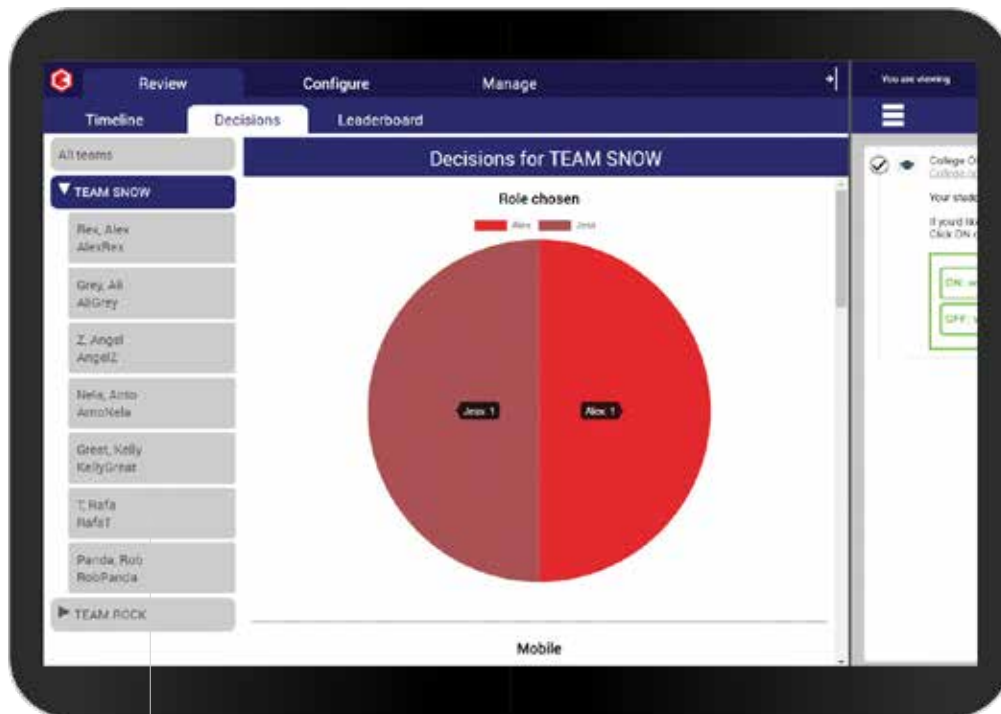
Create and configure your teams.

### Manage

Options and controls within the experience.

### Pending actions

See all the classes you have registered.



### Participants

These are your teams and participants.

### Decisions

See the key decisions made by students.

### Exercise control

This is the exercise control. Here you make decisions, receive messages, and see the players' open-text answers.

## Game timeline

The Payoff takes approximately 30 minutes to play without classroom discussion. Including the college option will add an additional 10 mins.

### Topics Covered

- Money Management
- Borrowing
- Earning power
- Investing
- Financial Services
- Insurance
- College

Time 00:00

### Student Registration



- Alex and Jess need to find a place to live and to buy new equipment
- Student chooses role: Alex or Jess

### Kick Off



- Students start playing

## Story Day 1



Date	Description	Amount	Balance
01/01/2018	Deposit	1000	1000
01/02/2018	Withdrawal	500	500
01/03/2018	Deposit	100	600
01/04/2018	Withdrawal	200	400
01/05/2018	Deposit	100	500
01/06/2018	Withdrawal	150	350
01/07/2018	Deposit	100	450
01/08/2018	Withdrawal	100	350

- Get familiar with the bank app
- Get anti-virus software. If they don't, they will get hacked

## Move



- Alex and Jess move to Sanja's guest house (Jess's Sister)
- Sanja gives them a lecture on finances and saving

Time 00:05

## End of Day 1



### Key Decisions and Actions:

- Pay rent
- Get renters insurance
- Set a savings goal
- Buy a phone (Jess)
- Go out with Lucy or not

## Day 2



### Key Decisions and Actions:

- Invest
- Check expenses
- Go to uVu talk or work (Alex)
- Go to interview or not (Jess)
- Buy a camera (Alex)

Time 00:10

### Start Day 3



#### Key Decisions and Actions:

- Catering: Pay for catering, ask dad for help, or don't have any catering (Alex)
- Parking permits: Pay for parking permits or skip them (Jess)

### College



- If teacher activates the college option, then Alex and Jess need to choose a career by evaluating tuition fees, career projections, and student loans

Time 00:20

### Breaking + Entering



- Someone breaks into Alex and Jess's new home and they discover they've been robbed
- If they got insurance they can make a claim

### End of Day 3



#### Key Decisions and Actions:

- Skater: Allow their friend Sam to help them or opt for a celebrity

Time 00:25

## Filming Day



- If Alex doesn't have catering, then someone faints and Alex must pay for an ambulance
- If Jess didn't pay for parking, they get a ticket

## Media Company



### Key Decisions and Actions:

- Alex and Jess must decide which media company to submit their video

Time 00:30

## The End



- Students receive a report on their decisions and they get to see the video Alex and Jess made

# *Getting Started*

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## GETTING STARTED

# Register a class

First, you must register your class. Go to The Payoff main page and enter your details. You'll receive a confirmation email with next steps.

### Step 1

Go to [payoff.practicalmoneyskills.com](http://payoff.practicalmoneyskills.com) and click I'm a teacher.



### Step 2

In the registration form, add your personal details, email address, school and class.



### Step 3

Open the registration email to finalize registration.



### Step 4

Finalize registration and set up a password.



## GETTING STARTED

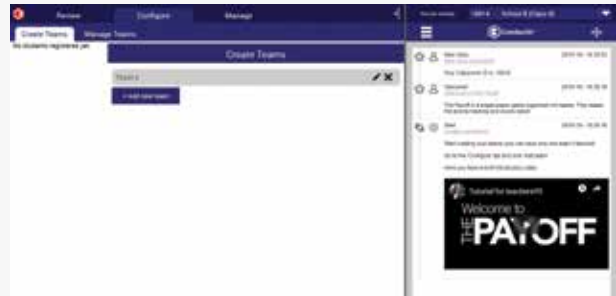
### Step 5

Login with your credentials at  
<https://payoff.practicalmoneyskills.com/teachers>



### Step 6

Your classroom ID will be shown in the top right corner.



### Step 7

The welcome email will also show your classroom ID.



Make sure you create your teams before sharing the experience with your students. To learn how to create teams see page 21.

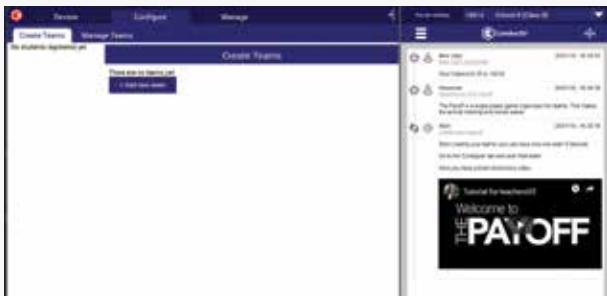
## GETTING STARTED

# Creating teams

You must first create a team (or teams) before students can register for your class. Students will select the team at registration, which allows teachers to hold in-classroom competitions. Students play individually but their scores are aggregated by team. There is an individual leaderboard and a team leaderboard.

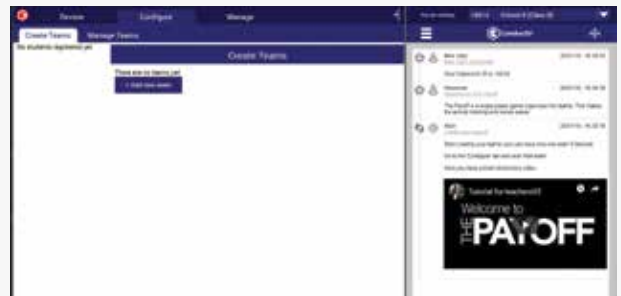
### Step 1

In the teacher dashboard, go to the tab **Configure >>** Create teams.



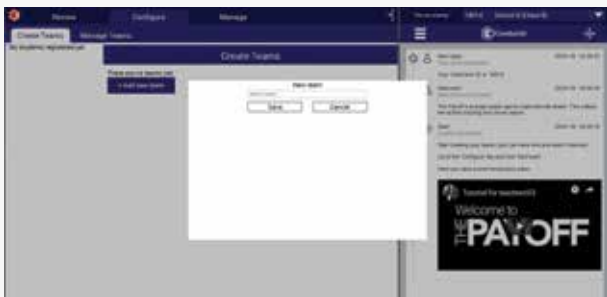
### Step 2

Click the button **Add new team**.



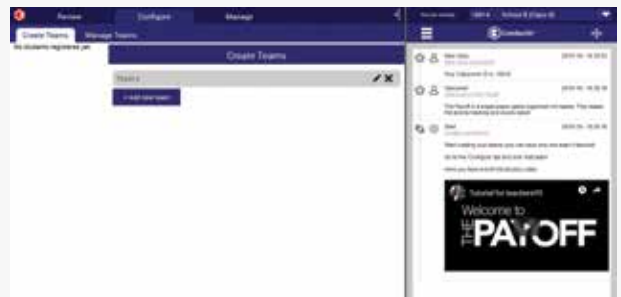
### Step 3

Enter the name of the new team and click **Save**.



### Step 4

You can rename your team or delete it using the edit controls to the right.



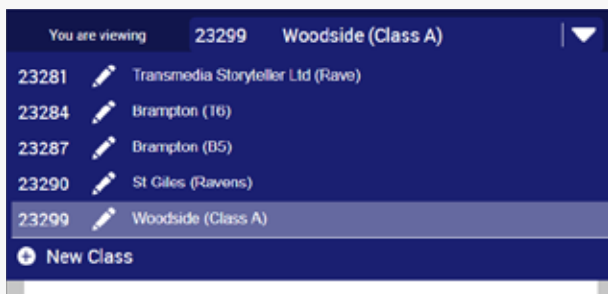
## GETTING STARTED

# Registering additional classes

If you have more than one class, no problem. You can register additional classes through the class menu.

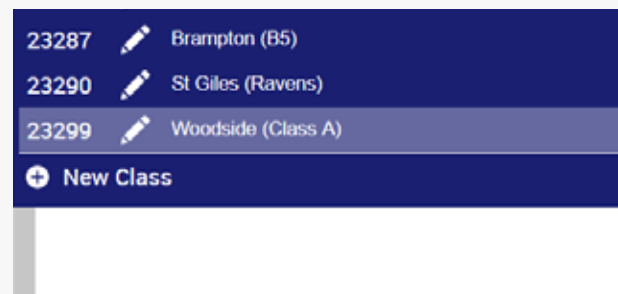
### Step 1

Go to the top right corner of the dashboard and click the arrow.



### Step 2

Click on **New class** to add a new class to your account.



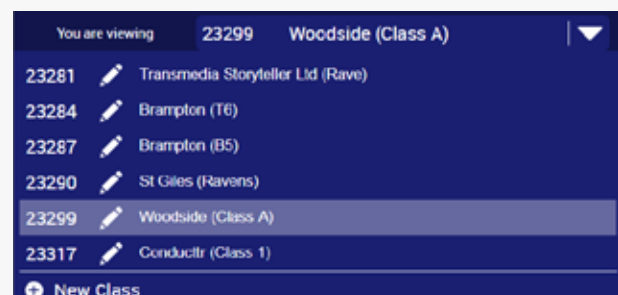
### Step 3

Write the school name, class name and click **Create new class**.

A screenshot of a form titled "Create new class". It has two input fields: "School name" and "New class name". Below the fields are two buttons: "Create new class" (in dark blue) and "Cancel" (in light blue).

### Step 4

You'll see your new class added to the menu. To select a class, just click on it.

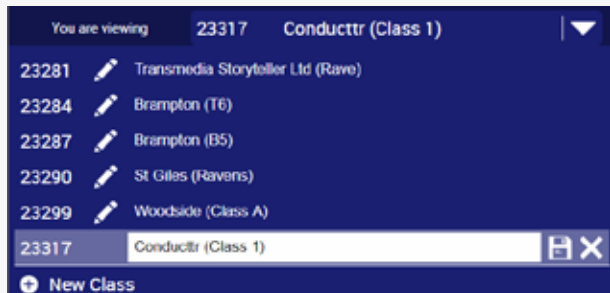


## GETTING STARTED

### Step 5

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You can change the name of your class by clicking the edit icon. When you're ready, click **save**.



Remember you need to create your teams before sharing the experience with your students. To learn how to create teams, see page 21.

# *Students' Setup*

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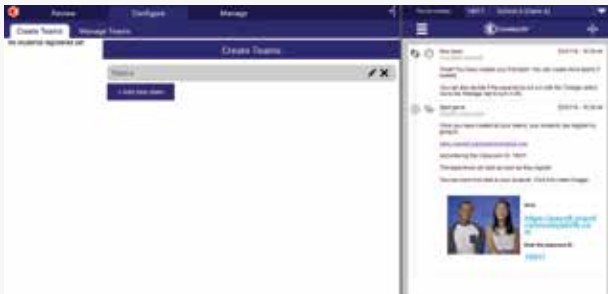
## STUDENTS' SETUP

### How do students register?

Your students register through the main website by going to **I'm a student**. They will need to enter the classroom ID you give to them and select a team you've created. They then create a username and password.

#### Step 1

Once you have created your team(s), share the classroom ID and game URL.



#### Step 2

Students click **I'm a student** and enter the classroom ID. The teams you created will be available for selection.



#### Step 3

Students select their team, enter their details and choose username and password.



#### Step 4

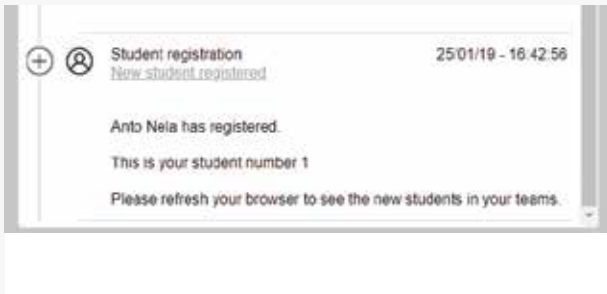
Students watch the first video and choose their role.



## STUDENTS' SETUP

### Step 5

You receive a notification in the **exercise feed** every time a student registers.



### Step 6

You need to refresh the page in order to see your students in the teams in the side bar.



You can wait until all your students have signed up to refresh the page. Then, you'll see all your students and teams, and you can re-arrange them if necessary (See page 27).

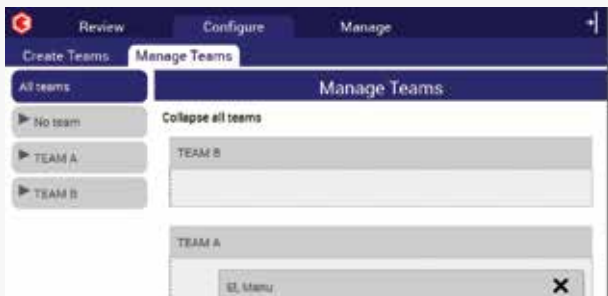
## STUDENTS' SETUP

# Organizing teams

You always have the option to reassign students to different teams. To do so, use the **Configure** tab.

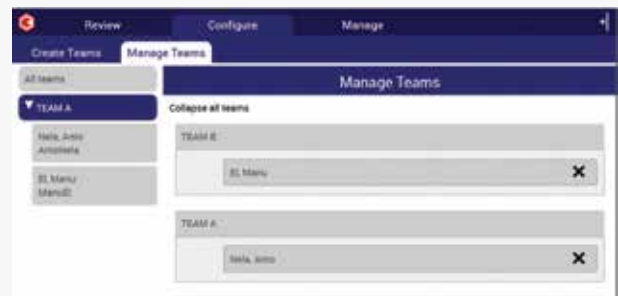
### Step 1

In the teacher dashboard, go to the tab **Configure** >> **Manage teams**.



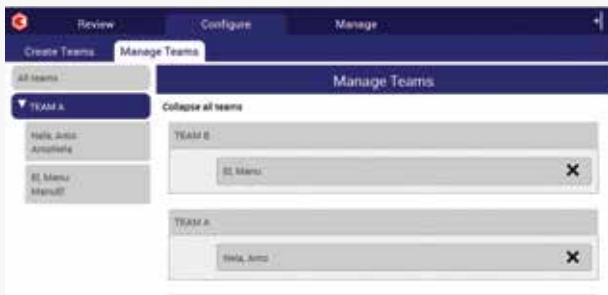
### Step 2

Here you can drag and drop students from one team to another. When ready, click **Save**.



### Step 3

Once you save the changes, you'll see your new team configuration in the sidebar.



### Step 4

You can also move students to **No Team** if you need to exclude them.



# *Running the experience*

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## RUNNING THE EXPERIENCE

# College & Career

The experience can be played with or without students choosing a future career and a college. This option is turned ON and OFF in the **Manage** tab.

### Step 1

In the teacher dashboard, go to the tab **Manage – Administration**.



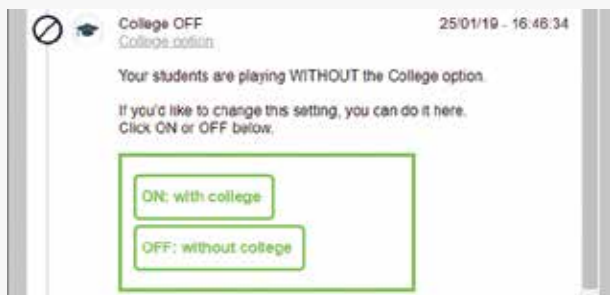
### Step 2

Click the button **College Options**.



### Step 3

By default, the college option is **OFF**. In the **exercise control feed**, you can activate the college by clicking **ON**.



### Step 4

You'll receive a confirmation in the feed. You can always check or change this option in **Manage**.



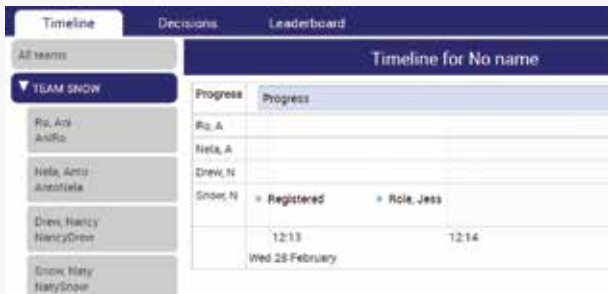
## RUNNING THE EXPERIENCE

# Tracking progress

As students advance in the game, key decisions will appear in the **Timeline** and **Decisions** tabs. You can see this information in real time, and compare the key decisions made.

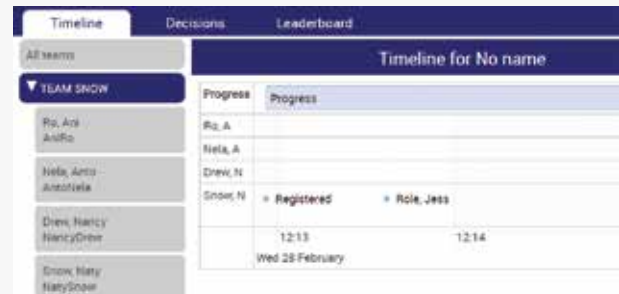
### Step 1

In the Teacher dashboard, click the **Review** tab to reveal the **Timeline**, **Decisions** and **Leaderboards**.



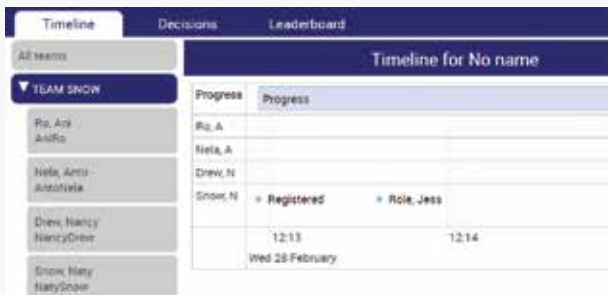
### Step 2

In the tab **Timeline**, you can see the progress of the teams and students in real time.



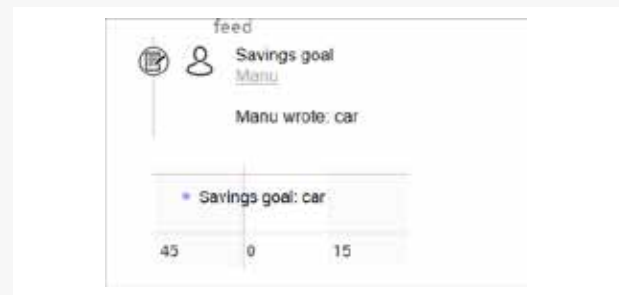
### Step 3

Select a team to see each student timeline as they advance in the game.



### Step 4

Every open-text answer from the students will be published to the **Timeline** and the exercise control feed.



## RUNNING THE EXPERIENCE

### Step 5

Click the tab **Decisions** to see the student decisions.



### Step 6

You will see pie charts of the key decisions taken. You can see them for all your students or by teams.



### Step 7

Click the **Leaderboard** tab to see the leaderboard for your teams and students.



### Step 8

In the sidebar, select **All teams**, or select a specific team to see a targeted leaderboard.

The screenshot shows the 'Leaderboard' tab in a software interface. The main area displays a table titled 'Leaderboard of TEAM A'. The table has columns for RANK, NAME, USERNAME, TEAM, and VALUE. The first two rows are highlighted with a blue background. A hand cursor icon is pointing to the first row.

	RANK	NAME	USERNAME	TEAM	VALUE
TEAM A	1	Anto Nela	AntoNela	TEAM A	12355
Nela, Anto AntoNela	2	Manu El	ManuEl	TEAM A	12355
El, Manu ManuEl					

## RUNNING THE EXPERIENCE

### Step 9

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The teams icon allows you to quickly switch between team scores and individual scores.



# *Reset and Replay*

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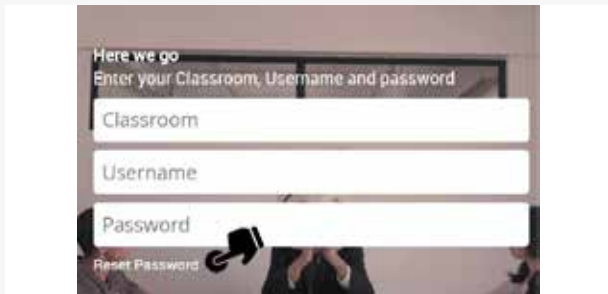
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# Student password reset

When students forget their password, they can reset it via the login page. The new password will be sent to your exercise control feed for you to share with the students.

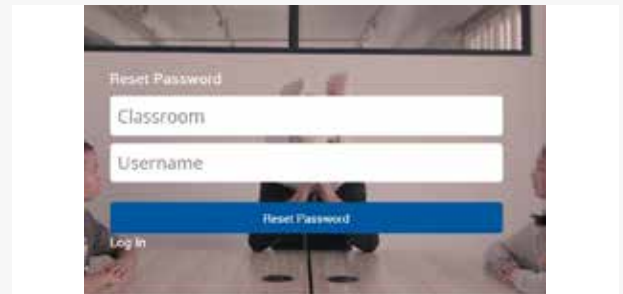
### Step 1

Students go to I'm a student >> Login >> Reset Password.



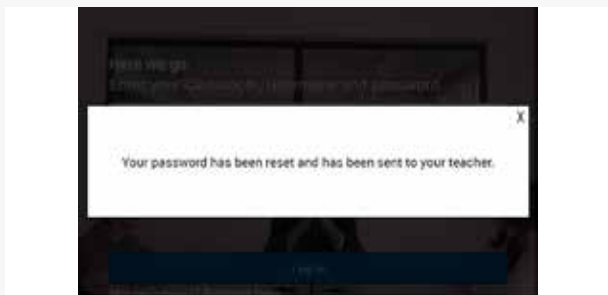
### Step 2

They indicate their classroom ID and username.



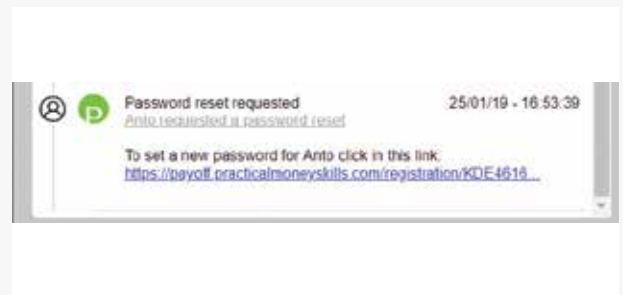
### Step 3

Once they click **Reset**, they'll receive a notification to ask the teacher for their new password.



### Step 4

You will receive a password reset link to reset the student password.



## RESET AND REPLAY

# How do my students replay the game?

When the game finishes, you can have your students play as a different character. The ability to replay the game is controlled and enabled by you only. Your students' messages will be erased and they will be prompted to start over.

### Step 1

In the teacher dashboard, go to the tab **Manage** – Administration.



### Step 2

Click to go to beginning.



### Step 3

In the exercise control feed, click **Restart all** to restart the experience for everyone in this class. (This won't reset the college option).



### Step 4

You'll get a confirmation message in the exercise control feed.



## RESET AND REPLAY

### Step 5

The timeline and decisions in your dashboard will also be reset. Refresh the browser to see them updated.



### Step 6

Your students will be prompted again to choose their character.



After re-starting, you can change the college option.

