

NIGHT OF THE LIVING DEBT

Instructor's Guide

1. Program materials

- a. Access the program at nightofthelivingdebt.org. Or download the iPad version by searching "Night of the Living Debt" on the Apple app store on your iPad.
- b. Visit nightofthelivingdebt.org or <http://www.uidaho.edu/nw-youth-financial-ed> to access the following supplemental materials:
 - i. Program overview – Use for program marketing or as a student/parent handout.
 - ii. Student evaluation – Have your students fill out the evaluation at the end of the activity to see what they learned. Share results with our team.
 - iii. Instructor's guide – Download additional copies of this guide to assist you in preparing to use this program with your students.

2. What is this program?

- a. "Night of the Living Debt" is an educational game available on web browser or as an iPad app.
- b. The original app (2016) was developed by Luke Erickson and Lyle Hansen of University of Idaho Extension and in partnership with the Learning Games Lab at New Mexico State University (NMSU). Original funding was generously provided by CoBank. The web version of the game (2024) was developed by Luke Erickson and the NMSU Learning Games Lab with support from Extension Foundation as part of the New Technologies for Agricultural Extension program.
- c. The purpose of this game is to provide a fun and engaging activity to supplement third party curricula or lessons on building credit and credit scores. It is designed to improve knowledge and actions of class participants and ultimately help them build better credit scores while minimizing debt and avoiding sub-prime lenders.

3. Who is the target audience for this program?

- a. This program is developed specifically for juniors and seniors in high school to help them establish a strong credit record once they turn 18 years old. However, in field tests this program has also been used successfully with younger and older audiences.

4. Objective of the program.

- a. After playing Night of the Living Debt, students will:
 - i. Understand the best ways to build and maintain strong credit scores.
 - ii. Understand that payday loans and other subprime loans are not effective options for building credit scores.
 - iii. Understand that missing just a few bill payments can have a significant negative effect on credit scores.
 - iv. See credit scores as a metric of financial health. Everyone needs a healthy credit score. It can impact employment, rental eligibility, and loan and insurance rates, private utilities and educational options.

- v. Recognize the value of monitoring the credit score, establishing emergency funds and avoiding sub-prime lenders.
5. How we measure success of this program.
- a. Program materials are offered free of charge through UI Extension and NM Extension.
 - i. However we do ask that you notify us when you use the program in your group or class and/or collecting survey data from the classes you teach. This will ensure that our program shows strong impact and merits continued financial support from our partners.
 - ii. Please print copies of the Night of the Living Debt student evaluation and have your participants fill them out.
 - 1. Completed surveys can be mailed to:
Luke Erickson
1904 E. Chicago St., Suite AB
Caldwell ID 83605
or, scan surveys, tally results, or just record the number of kids you taught and send this info to erickson@uidaho.edu. Any info from your use of our program is helpful.

Thanks for your help! This program can't be successful without the help of local volunteers and program facilitators like you.

6. Ways to teach this program: The way you play this game with your class or youth group will largely depend on the number of iPads you have available, and the amount of social interaction you would like your students to have with each other while playing.
- a. One iPad projected on a large screen. Large group options:
 - i. Competitive team play.
 - 1. There are ten rounds in the game. Divide the class into 2 or 5 evenly sized groups and divide the rounds equally between groups. An example with 2 groups: Group A gets rounds 1,3,5,7 & 9, Group B 2,4,6,8 & 10. Start the game and have Group A play the round by making all the character decisions via a group spokesperson. Instructor keeps track of the total points gained and lost by each team from round to round. Tally total points lost and gained at the end of the game and see which team was able to earn the most credit points.
 - ii. Cooperative team play.
 - 1. Divide into groups and assign rounds as explained in the competitive mode above. Have each group take turns making game decisions via a group spokesperson. In cooperative play the goal is to have the in-game character reach a credit score of 720 or above. If the groups can work together to accomplish this goal, the whole class wins, if they cannot, they lose. Play the game

again to see improvement, or encourage individual play at home or during individual study time.

- a. Individual volunteers
 - b. The instructor simply asks for volunteers to represent the character for each round. The rest of the students will watch the volunteers interact with the game. This method is less interactive but takes less time.
2. Instructor driven with volunteers
 - a. Instructor chooses volunteers occasionally throughout the game to make decisions, but the instructor also makes some of the decisions to save time.
 3. Observant Large Group
 - a. Simply run through the program. You, as the instructor, are in the driver's seat and can spend as much time as you want exploring and discussing game concepts with students as they watch. This is the quickest way to play, but limits the experience of the students. Encourage additional individual play at a later time if possible.
- b. Several iPads. Divide class into groups of 3-4 students each:
1. It is not recommended that these sort of break-out groups are bigger than 4 students. We have found that students in larger groups lose interest in the game because it is hard to see or interact with the game in this setting.
 2. Competitive group play.
 - a. Have each group track their scores at the end of each round and at the end of the game. See which groups are able to earn the highest scores. At the end of the game, the winning team(s) could receive some kind of recognition for winning. Have the winning team explain their strategy and complement this discussion with parallels for building credit scores quickly and effectively in the real world.
 3. Cooperative group play.
 - a. At the end of each round the group with the highest score describes their strategy with all the other groups in an effort to help them improve their own scores. The goal is to get each team to a credit score of 720 or above. The class only wins if all teams are able to reach this goal.
 4. Casual team play.
 - a. Each team plays the game on their own with minimal supervision or communication with others outside their own group. Instructor can quietly rotate between the groups to check in and answer questions.
- c. Classroom set of iPads.
- i. Each student plays the game individually.

- ii. Competitive individual play.
 - 1. Have students track their scores at the end of each round and at the end of the game. See which students are able to earn the highest scores. At the end of the game, the winning student(s) could receive some kind of recognition for winning. Have the winner(s) explain their strategy. The instructor can complement this discussion with parallels for building credit scores quickly and effectively in the real world.
 - iii. Cooperative individual play.
 - 1. At the end of each round the students with the highest credit score describes their strategy with all the other groups in an effort to help them improve their own credit scores. The goal is to get each team to a credit score of 720 or above.
 - iv. Casual individual play.
 - 1. Each student plays the game on their own. Instructors can visit individually with students as they play to check-in, answer questions and explain concepts.
7. Contact us with any questions, comments, or class numbers, data, or surveys to share!
- a. Luke Erickson, erickson@uidaho.edu, 208-359-6215.
 - b. Matheus Cezarotto, matheus@nmsu.edu, 575-646-1173

Thanks! We hope you enjoy the program!