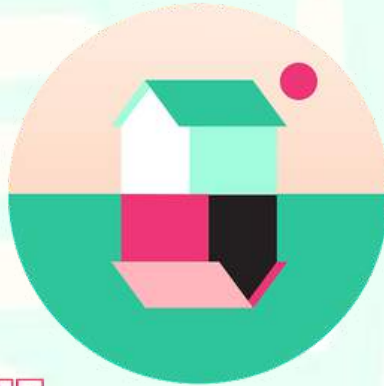




**FoolProofMe**  
MAKE HEALTHY SKEPTICISM A HABIT

# FoolProof Teaching Guide



**THE  
NEIGHBOR  
MOOD**

**Wayde City**

***Season 1: A Penny Saved Is A Penny Earned***

**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](mailto:support@foolprooffoundation.org). For technical support, please email [support@dotdotfire.com](mailto: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.



## Season 1: A Penny Saved Is A Penny Earned

**Lesson:** Players are free to make their own choices playing as Ali, a high school senior. Players will balance school, work and personal life while making important financial decisions. All the while, they'll learn how to sort through all of the marketing noise they experience in the real world.

**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

And they're off!

Once the tutorial is complete, the players are now able to roam around town. Where they go is up to them!

This sets the ability for players to make their own decisions and live with the consequences (both positive and negative).

Players will need to balance school, work, and their social lives. Just like many high school seniors!

### Knowledge Objectives

Students will be better able to:

1. Identify advertisements designed to make them impulse buy.
2. Conduct research on important decisions.
3. Find key terms in fine print.
4. Balance school/work/social lives.
5. See the dangers of high fee transactions like payday loans and check cashing services.
6. Avoid phishing schemes.



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## Skills Objectives

Students will be better able to:

1. Evaluate advertising for false or misleading claims.
2. Avoid check cashing and payday loan services.
3. Find reliable sources of research.
4. Identify markers of phishing schemes.
5. Know what to do if an account gets compromised.

## Attitude Objectives

Students will be better able to:

1. Bring healthy skepticism into their decision-making process.
2. Be less susceptible to marketing claims.
3. Internalize how fees affect their cash and find low, or no-fee alternatives.
4. See how helping others helps the community overall.

## Season 1 Progression

Week 1—time for class! The first person Ali meets is Mr. Summers, a teacher at the school. Mr. Summers reminds Ali to study at home to do well at midterms and the college exam.

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*.

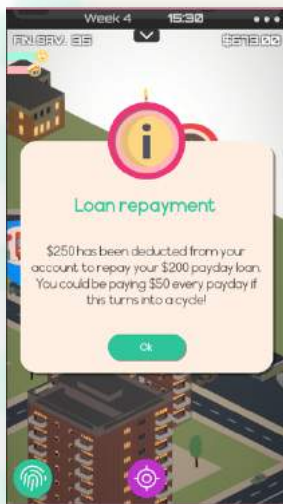




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Week 2—Ali gets paid and has the option to cash the paycheck at a check cashing service or deposit into the bank account.



Week 3—Introduces the concept of direct deposit and payday lenders.

Week 4—Receive bank statement including reminder to put money in savings to earn interest.



Weeks 5-7—Phishing scams via text message.

Weeks 8-12—Unauthorized transactions on account.

Week 13—End of the season and disputed transactions.



## Virtual 2 Reality

1. Find a sale at a store (online or in person). What's advertised? How are the claims deceptive? (limited stock/sizes, not a significant discount) Be careful using price-tracking apps they may not show the full pricing history.
2. Look at a SPAM email or text. How can you tell it's SPAM?
3. Pick a credit union or bank and research how to report fraud and dispute a charge.
4. Find the terms of a rent-to-own item (TV, couch, etc.) and calculate the total cost of the item. Compare that vs. paying for the item outright.



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From OEM Supply King  
Subject: COVID-19 Safety supplies, free shipping  
Date: 5 January 2021 at 19:30

3M Masks, Nitrile Gloves, Wipes,  
Sprays, Sanitizing Stations & more.....  
**While Supplies Last - No Limits**  
Free Shipping  
Shop our full line of PPE while supplies last

- Lysol, Clorox, Cavt, Super Sani & Purell Wipes
- Lysol Disinfecting Sprays
- 3M N95, Surgical and KN95 Masks
- Nitrile Gloves
- Hand Sanitizing Stations
- And more on our website.....

Shop Now

**WE'VE GOT YOU COVERED!**

Smart TVs as low as  
**\$99<sup>99</sup>**

Stream your favorites on Disney+, Netflix, YouTube, Hulu and more.

Shop Now

75" LG

55" SAMSUNG

State of \_\_\_\_\_

**RENT-TO-OWN LEASE AGREEMENT**

This Rent-to-Own Agreement (the "Agreement") is made and entered into as of this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, by and between \_\_\_\_\_ (the "Renter") and \_\_\_\_\_ (the "Lessor").

WHEREAS, the Renter desires to lease the \_\_\_\_\_ (the "Item") from the Lessor on a rent-to-own basis; and

WHEREAS, the Lessor desires to lease the Item to the Renter on the terms and conditions set forth herein;

NOW, THEREFORE, for and in consideration of the contents and obligations contained herein and other lawful things in law and equity, the Renter and Lessor have agreed to the terms and conditions of this Agreement, which are as follows:

- 1. Purpose.** The purpose of this Agreement is to provide the Renter with the opportunity to lease the Item from the Lessor on a rent-to-own basis. The Renter shall have the right to purchase the Item at the end of the term of this Agreement.
- 2. Term.** The Renter agrees to lease the Item from the Lessor on a rent-to-own basis for a term of \_\_\_\_\_ months, beginning on \_\_\_\_\_ and ending on \_\_\_\_\_. The Renter shall have the right to purchase the Item at the end of the term of this Agreement.
- 3. Rent.** The Renter shall pay to the Lessor a monthly rent of \$\_\_\_\_\_. The first payment shall be due on \_\_\_\_\_, 20\_\_\_\_.

## Classroom Discussion

Ask the students (Week 1): Did you try to buy the shoes? Why? What part of the ad drew you in? Why was it designed that way? What can you do to protect yourself?

### Potential Teacher Talking Points:

- The ad was designed to make you impulse buy—getting you to buy without thinking.
- Marketers spend millions every year researching and testing ways to get you to entice you to buy.
- What can you do?
  - Realize ads don't need to tell you the truth. Can you think of an ad that talks about the negatives of their product? Me neither.
  - See through the marketing hype. You're smarter than that.



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- If you're really thinking of buying something you see. Do a bit of research! A little research goes a long way.
- Then again, if you don't find reliable research you'll be worse off. Garbage in, garbage out!

*Ask the students (Week 2): Have you ever seen a check cashing service? What makes them so bad (for your wallet)?*

#### Potential Teacher Talking Points:

- Check cashing services take a risk by cashing your check. Just like your bank or credit union. The difference is that you have a relationship with your financial institution. Without that relationship, you'll pay MUCH higher fees. Remember: it's your money. How many hours do you have to work to pay for that fee?

*Ask the students (Week 3): What's a payday loan? What are the pros and cons? What are alternatives?*

#### Potential Teacher Talking Points:

- Payday loans are 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.
- While borrowers get cash quickly, there are alternatives:
  - Borrow from family or friends
  - Traditional personal loan
  - Talk to employer
  - P2P (Crowdfunding) loans
  - Sell stuff

*Ask the students (Week 7): What is phishing? When did it pop up? How did you identify it?*

#### Potential Teacher Talking Points:

- Phishing is an online attempt to obtain personal information like usernames and passwords in order to commit fraud.
- It's usually designed to look like legitimate business communications like the emails coming from the bank.





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- Markers are subtle, like misspellings or poor grammar.
- REMEMBER: Your bank or credit union will never text, call, or email you asking for personal information. If you need to contact them, YOU initiate the contact. Don't use the contact information found in the communication, go to their website and use their primary contact information. Many places even have a dedicated fraud line.

*Ask the students (Week 13): How do you handle fraud on your account?*

#### Potential Teacher Talking Points:

- Contact your financial institution immediately.
- If you go into a branch, many places can print you a new debit card on the spot.
- Keep an eye on your account and report any new fraud immediately.



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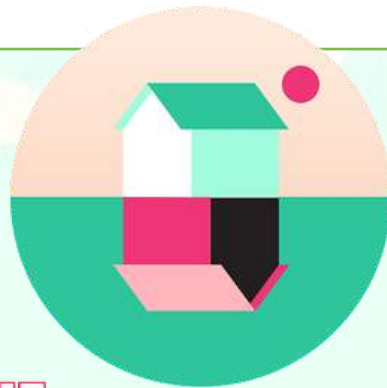
- Impulse Buying:** Purchasing a product or service without thinking.
- Interest:** Money gained through a savings account. Could also refer to regular finance charges on a loan.
- Mood:** Game scoring mechanism to measure the personal effect of decisions.
- Native Advertising:** Marketing material,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