

## **The Paperless Simulation – Daily Schedule**

### **9:30am- 9:40am**

#### **Students arrive**

- Students gather for a brief welcome and overview of the day in the Gathering Park.
- Students disperse into small groups and join their assigned adult volunteer.

### **9:40am-10:25am**

#### **Simulation Set-Up and Savings**

- Students watch a career presentation in their assigned business/group.
- Volunteers sign-out a tablet to each student and assign them an account number and associated PIN number.
- Students login to the software.
- Volunteers lead a discussion in which students share highlights of their assigned persona – including income, job title and education background, marital status, if they have children, existing savings and debt, and their credit score.
- Students calculate their NMI and their household total NMI.
- Volunteers lead a discussion on saving and students decide what they will set as a monthly savings goal. They then allocate that savings to three saving funds.

### **10:25am-10:30am**

#### **Group instructions**

- JA staff provides all students with instructions for the next phase in the Gathering Park.

### **10:30am-11:00am**

#### **Research**

- Students and volunteers visit each business within Finance Park to preview purchase options.
- Utilizing discussion questions, volunteers initiate group discussion with students about their research discoveries and share personal experience and suggestions about budgeting.

### **11:00am-11:30am**

#### **Budget**

- Students build a monthly budget, informed by their research and volunteer discussion.
- Students allocate 100% of their household NMI during this phase and record their budget plan in the software.

### **11:30am-11:35am**

#### **Tablets are collected**

- Before students can go to lunch they must check their tablets back into their volunteer.

### **11:35am-12:00pm**

#### **Lunch**

### **12:00pm-12:40**

#### **Shopping**

- Students return to their home business to receive their tablets and make shopping decisions.
- Students discover how close they came to budgeting accurately, based on their wants and needs. They may spend more in a category than they budgeted, but overall they may NOT spend more than their income, nor may they dip into existing savings.

### **12:40pm-1:10pm**

#### **Payment**

- Students pay for all their shopping selections.  
Note: Bills are paid electronically by making an online payment from their banking account.
- Students receive a final report that details their life scenario and decisions.

### **1:10pm-1:20pm**

#### **Tablets are collected**

- Volunteer debriefs the student experience with guided questions.

### **1:20pm-1:30pm**

#### **Debrief**

- JA staff leads a group debrief prior to student dismissal.