

What's Next?

A Simulation of Adult Life Stages



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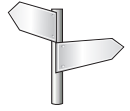
WALCH  EDUCATION

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Introduction

What's Next? is a simulation of life. This simulation game is designed to represent a model of four different stages of adulthood: You Are Done with High School, Living on Your Own, You Are Married, and You Have a Family. The role-play activities encourage students to learn the skills they will need to make the transition into adulthood. *What's Next?* is structured so students gain and practice money management, decision making, critical thinking, and life skills as they participate in a game-like activity. It is designed to be used in combination with a life-skills curriculum or a consumer mathematics curriculum, but it can be combined with most curricula. In addition, the model activities can be used as a classroom management program, because as students progress through the simulation, class attendance and performance earns money for the student.

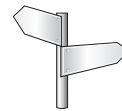
The exercises can be used with all middle- and high-school age students preparing for post-secondary life. The activities meet the national standards for No Child Left Behind. They also help address federal special education laws for Individual Education Plans that require transition to be considered for students at the age of 14, and met for students at the age of 16.

Teacher Overview

What's Next? allows students to experience the financial responsibilities they will have as adults, while teaching them the skills they need to be more successful in this aspect of adult life. The simulation begins by engaging students in the world of earnings. Students are no longer just students—they are working citizens. In the first stage, You Are Done with High School, the student's job is to come to class to earn "money." Students (or workers) will earn "money" by being punctual workers who generate quality work. Students will be paid when they complete a time sheet, which will provide their employer (the teacher) with the information needed to write them a weekly paycheck. Each student is responsible for keeping his or her time sheet on a daily basis, as many workers are required to do.

Just as in real life, as responsibilities change and life becomes more costly, the simulation changes, too. Starting with the second stage, Living On Your Own, students also need to deduct taxes from their pay. During the third stage, You Are Married, students must consider health insurance. After students are paid, they must also face the financial responsibility of paying their bills, which is part of every adult's life.

As students progress through the simulation, they will find that the number and amount of their bills will increase significantly. Some events that happen in life are beyond one's control. To replicate this, the game incorporates life's "perks and pitfalls." The unforeseen events illustrate life's financial ups and downs. At the end of the week, each student will write the appropriate checks and deposit tickets, and record them in a checkbook register.



Implementing *What's Next?*

Time Required

What's Next? is flexible; there is no set amount of time for implementing the program. You can use the entire program to simulate each of the four phases of adulthood, or each phase of adulthood can be used on its own for the length of time that fits students' needs. Each simulated stage of a person's adult life fits easily into a quarter of the school year (approximately 40 class sessions). The activities within each stage of life will take between 30 to 60 minutes of the student's time. The time varies depending on the activity and the thoroughness required. The activities can be completed in class or assigned as homework.

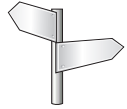
Getting Started: Preparing and Organizing Yourself

In this book, you will find explicit implementation instructions for running the simulation, student instructions for each stage, the necessary financial record keeping tools, and other materials to simulate life as an adult. At the beginning of each stage, the setup takes some planning. Each stage includes a list of the supplies necessary to complete this simulation, and you will find that most of the materials are common and easy to find. Preparing the simulation will require you to photocopy, laminate, and organize the component activities in folders, and make individual handouts available when the implementation instructions indicate. The simulation also requires each student to have a folder or a binder to organize his or her materials. It is up to you to decide whether to provide the folders or binders, or require students to provide their own.

Once the initial setup is complete, you will act as a facilitator for *What's Next?* As an employer oversees the workers, you will be making sure employees show up for work on time, inform them when they complete quality work, monitor the completion of the worker's time sheets, and write out weekly paychecks. However, unlike an employer, you will be assisting your students in meeting their financial obligations by monitoring their payment of bills and the accuracy of their financial record keeping. Therefore, if you have successfully held a job and completed your financial obligations as an adult, you are equipped with all of the background knowledge you need to act as a facilitator for *What's Next?* Keep in mind, what is common sense to an adult is new uncharted territory for many pre-teens and teenagers.

Getting Started: Preparing and Organizing Students

Prior to starting *What's Next?* it is important for students and their parents or guardians to understand they will be participating in a simulation game. You may provide this information as an invitation to each of your students (provided on page 4). With this invitation, you should provide the "*What's Next?* Student Overview." Review this



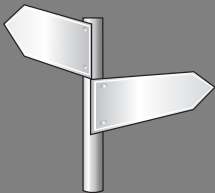
information with your students, and encourage them to share this information with their parents or guardians.

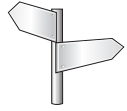
During each of the stages, students will be asked to investigate several areas adults must consider, individually or with a partner. Parents or guardians will become involved when their child consults them about their expertise in handling the financial obligations of life. This real-world research will help students understand that adult decisions can be difficult to make.

In general, the grouping to be utilized in the simulation will allow students to assist one another and to learn from one another's unique perspectives. During the simulation, students will primarily make individual decisions. However, to assist each student and to check for accuracy in keeping his or her time card and completing his or her other financial obligations, consider pairing students. Students may select their own partner, you can assign partners, or the partners can be selected randomly. Initially, gender will not be a factor when pairing students, but if you would like to have the same partners during all four stages of the simulation, partners should be of the opposite gender when possible. During the You Are Married and You Have a Family stages, students will be asked to work with a partner of the opposite gender to complete the additional financial consideration activities. If there are not an equal number of males and females in the class, groups of three can be utilized.

Part 2

**You Are Done
with High School.
Now What?**





Implementation

This stage of the game requires the largest amount of teacher setup. After you have the first stage envelopes set up and organized, the amount of setup decreases with each stage.

To set up for this stage of the game, you will need the following materials:

- nine large office envelopes
- nine different colors of copy paper
- tape or glue
- use of a laminating machine
- a three-hole punch
- binders or folders for each of the students participating in the game (unless you require the students to provide their own)

Organizing the Simulation

It will help you and your students if you color code each of the large envelopes.

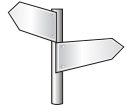
1. Copy the page titled “Time Sheet” on a sheet of colored paper. Laminate the sheet and attach it to the outside of one of the large office envelopes.
2. Using the same color paper, make copies of the time sheet to put inside the envelope. You will need one copy per student on a weekly basis.
3. Copy the page titled “Checks” on a sheet of colored paper. Laminate the sheet and attach it to the outside of one of the large office envelopes.
4. Using the same color paper, make copies of the check sheet to put inside the envelope. You will need approximately one sheet per student each week.
5. Copy the page titled “Deposit” on a sheet of colored paper. Laminate the sheet and attach it to the outside of one of the large office envelopes.
6. Using the same color paper, make copies of the deposit sheet to put inside the envelope. You will need one sheet per student every three weeks.
7. Copy the page titled “Check Register” on a sheet of colored paper. Laminate the sheet and attach it to the outside of one of the large office envelopes.
8. Using the same color paper, make copies of the check register sheet to put inside the envelope. You will need one sheet per student to begin with, and students will get a new copy as needed.
9. Copy the page titled “Rent” on a sheet of colored paper. Laminate the sheet and attach it to the outside of one of the large office envelopes.

For the rent, you can decide to include rent payments for rural, urban, or both locations, you can allow your students to decide, or you can randomly choose where your students will live.



10. Using the same color paper, copy the sheets titled “Rent Payments.” Laminate these sheets, and cut them apart. Then put them inside the envelope.
11. Copy the page titled “Cell Phone” on a sheet of colored paper. Laminate the sheet and attach it to the outside of one of the large office envelopes.
12. Using the same color paper, copy the cell phone payments. Laminate these sheets, and cut them apart. Then put them inside the envelope.
13. Copy the page titled “Car Payments” on a sheet of colored paper. Laminate the sheet and attach it to the outside of one of the large office envelopes.
14. Using the same color paper, copy the car payments. Laminate these sheets, and cut them apart. Then put them inside the envelope.
15. Copy the pages titled “Perks” and “Pitfalls” on sheets of colored paper. Laminate the sheet and attach it to the outside of one of the large office envelopes.
16. Using the same color paper, copy the perks and pitfalls. Laminate these sheets, and cut them apart. Then put them inside the envelope.
17. Copy the page titled “Loan Agreement” on a sheet of colored paper. Laminate one sheet and attach it to the outside of one of the large office envelopes.
18. Using the same color paper, copy the sheet with the loan agreement. Put several copies of the loan agreement inside the envelope.
19. Copy and laminate the page titled “Weekly Reminder Sheet,” and post the sheet in the classroom. This can be used as a personal reminder for you, or as a reminder for students.
20. Copy and laminate the page titled “What You Need to Remember When Dealing with Bank Transactions,” and post the sheet in the classroom.
21. Copy the “You Are Done with High School: Student Overview” sheet for each student in the class.
22. Make copies of the following pages for each student in the class: You Are Done with High School: Rules, the Fixed Expense sheet, the Completing Paperwork sheet, the Vocabulary sheet, What Will You Do After High School?, and the Post-Secondary Commitment sheet.

You can either provide or require each student to have a 1-inch binder or folder. The students will keep all of their *What’s Next?* materials in the binder. It is helpful if the binder has pockets, so all the paperwork is kept together until you check each student’s work.

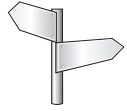


To Begin the Game

1. Hand out the Student Overview to each student and explain the purpose of the game.
2. Hand out or require students to get binders or folders for the game.
3. Read and discuss the *You Are Done with High School: Rules* sheet.
4. Instruct students to put the rule sheet in the binder or folder for future reference.
5. Read and discuss the *Completing Paperwork* sheet.
6. Instruct students to put the *Completing Paperwork* sheet in the binder or folder for future reference.
7. Read the “What Will You Do After High School?” sheet, have students complete the *Post-Secondary Commitment* sheet, and include this in the binder or folder.
8. Discuss the *Fixed Expense* sheet. Students will only fill in their post-secondary educational choice, one auto payment and payee for an auto loan (which they can come up with on their own), their rent payment and landlord, and the provider for the cell phone bill.
9. Discuss the *Vocabulary* sheet. You may want to review the vocabulary as it becomes pertinent to the game, but each student should also keep a copy of the vocabulary sheet in his or her binder or folder.
10. Inform students where the materials for the game will be kept.
11. Instruct students to take a time sheet, complete the identification material, and keep this in the binder or folder.

At the Beginning or End of Each Class Period

1. Have students write in their attendance points and any assignment, project, volunteer, or miscellaneous points.
2. If there are any reminders, post them on the *Weekly Reminder* sheet.
3. On the day prior to the last day of the school week, have each student tally his or her take-home pay. At this point, taxes will not be taken out. To cut down on mistakes, have students check their partner’s take-home pay.
4. Have students hand in their binder or folder at a predetermined place.
5. Review each student’s calculations for take-home pay. If the student is correct, write out a paycheck for that amount. If the student is incorrect, mark the mistakes and deduct \$100 for each error.

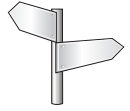


On the Last Day of the School Week

1. Hand back or have students pick up their pay binders or folders.
2. Post reminders on the page titled “What You Need to Remember When Dealing with Bank Transactions.”
3. Have students select their first bill from the envelope (cell phone bill).
4. Have students select a pitfall or perk from the envelope.
5. Instruct students to pick up a sheet of deposit tickets, checks, and a check register, and put them in their binder or folder.
6. Have students deposit their paychecks and any perks they may have received.
7. Instruct students to write out the checks for their bills and any pitfalls they may have received.
8. Instruct students to enter the deposit and checks in their check register.
9. Encourage students to have their partner check their financial transactions and check register. To encourage accuracy of the financial transactions, correct financial transactions and an accurate check register could be rewarded a grade or miscellaneous points for the future week.
10. Have students begin a new time sheet and mark their attendance points. (In general, the time sheet will run from Friday to the following Thursday.)
11. Have students hand in their binder or folder. You can determine how they will be assessed.

Following Weeks

1. Continue with time sheets, deposits, checks, and perks and pitfalls.
2. During the second week, the bill is the car payment.
3. During the third week, the bill is rent.
4. After the third week, the cycle of bills starts over.



You Are Done with High School: Things to Consider

In this stage, the financial considerations include having a roommate, renting, purchasing a car, opening a checking account, buying a luxury item, and comparing credit cards. These tasks are to be done individually. You may decide to have students complete them any time it is conducive to your classroom schedule.

What's Next? Auction

At the end of this stage, which is generally a quarter of the school year, you can decide if you are going to hold a *What's Next?* Auction. If so, you will need to gather items to auction off. Items can be anything your students find appealing. Some examples include extra credit, a free assignment card, pizza, and soda. You could also solicit donations from area businesses such as free movie passes or food vouchers. Prior to the auction, you should copy the auction rules for everyone in the class, and copy, laminate, and cut the numbers apart for the auction. You will also need to collect everyone's check register, spot check them for accuracy, and record each student's balance for record keeping during the auction. This essentially registers the bidder. On the day of the auction, you should hand out bidding numbers, make everyone aware of the auction rules, and then conduct the auction. After the auction, you should have students who purchased items write out a check and adjust their check registers accordingly. You should also lead the group in a discussion about the value of certain items, impulse buying, and saving.

Name _____ Date _____

You Are Done with High School: Overview

Welcome to the start of your life in the game of *What's Next?*. During this stage of “your life,” you have just graduated from high school. As in real life, there are going to be many decisions you have to make. One decision you will be asked to make is about post-secondary training and/or work. At this point, you will need to decide which route you will go. Many people at this stage of life also move in with a roommate. Since most high school students have only lived with their parents, moving out can be a very big change. Most young people cannot afford to buy a house right away, so they will have to rent an apartment. Furthermore, most young people need to have a roommate to share the expenses, so they can afford to live on their own. You will be asked to give some consideration to having a roommate—the pros and cons, and the characteristics you desire in a roommate.

During this stage, you will be making “money” for going to class, but the amount will depend on if you plan on attending post-secondary school or training. You will also make “money” for the quality work you complete. The *You Are Done with High School* rule sheet outlines the exact amounts you can earn. The rule sheet also describes your responsibilities. The financial responsibilities you will need to consider during this stage are housing expenses, auto expenses, and your cell phone bill. The housing and auto expense will be a fixed expense after you initially make your selection, so it is important to note the amount and provider on the fixed expense sheet. The provider for both of these is a personal decision, but you need to write down the name on the fixed expense sheet, so you are consistent with your payments. Your cell phone bill will be a variable expense because it will depend on the amount of use. However, you need to be consistent on your provider, so write down who you will be making your cell phone bill out to on your fixed expense sheet. Throughout the game, you will also need to deal with the financial perks and pitfalls you cannot always plan for.



Name _____ Date _____

In addition to the financial management component of the game, you will be asked to give careful consideration to other financial and personal decisions you will need to make when you are just starting out. You will need to give careful consideration to renting and having a roommate, purchasing a car, opening a checking account, buying a luxury item, and gathering information about credit cards. This exploration will hopefully open your eyes to what life will be like after graduation.

Name _____ Date _____

You Are Done with High School: Rules

Earning Money

- You are now getting “paid” to show up for class on time. You will earn \$100 for daily attendance.
- If you are late for class, you will not earn the \$100 for daily attendance. Showing up to work on time is very important and valued by employers.
- If you know you are going to be absent, communicate with your teacher prior to your absence. If you do this, you will not earn your daily attendance points, but you will not lose anything either.
- If you are too ill to come to school, call and leave a message for your teacher prior to the beginning of the school day. You must get in the habit of communicating with your employer if you will not be at work. It is also very important that you personally call in unless you are absolutely not able to call in yourself. If you do not call in on time, this will result in a loss of **\$500**. Yes, that is steep, but not calling in when you are not able to work is a good way to lose a job.
- At the beginning of this stage, decide if you are going to pursue post-secondary training. If you do pursue post-secondary training (which you will declare on the Post-Secondary Commitment sheet), you will spend a considerable amount of time and energy on your studies. Therefore, during the post-secondary training stage, you will earn half as much for attendance points. You may quit post-secondary training at any time, but you will lose all that you have invested. You may only declare you are going to pursue post-secondary training at the start of each stage.
- You will earn money for completing quality work. An assignment in the “A” or “B” range is worth \$500.



Name _____ Date _____

- You may be asked to complete projects, but generally a project requires more time and effort. Your teacher will differentiate between an assignment and a project. Therefore, a project in the “A” range is worth \$1,000, and a project in the “B” range is worth \$750.
- Exemplary classroom participation, behavior, and volunteer work may also earn you points. The point values to be earned are left to the discretion of your teacher.
- Poor behavior warranting disciplinary actions will result in a \$2,000 fine. Inappropriate behavior will not be tolerated at a place of employment.

Organization

- Keep a current time sheet. Update your time sheet daily. Your time sheet documents positive and negative dollar values earned.
- Keep your current time sheet and current rule sheet in your folder or binder. In addition, keep all of your checks, deposit tickets, and check registers in your binder or folder. If any other material is included in your binder, you will have to pay a \$50 penalty to your teacher.
- Document the assignment and project points earned on the day they are handed back.
- If you are absent on the day an assignment or project points are awarded, it is your responsibility to ask your teacher for the points you missed on the day you return. If you do not ask that day, it is up to your teacher whether or not points will be rewarded.
- Volunteer points and other miscellaneous points earned should only be written down on the day they are earned.



Name _____ Date _____

- Tally your time sheet one day prior to the last day of the week, so your teacher can use it to write out a check. If you are absent on this day, your teacher can decide if he or she is going to make you wait until the end of the next pay period to pay you, or write a check for you on the day the checks are issued. However, you will still be responsible for your bills.
- If you fail to put the binder or folder with your time sheet in the designated spot so your teacher can write out the paycheck, you will not get paid until the next week. However, you will still have to pay your bills.
- If you have mistakes on your time sheet, your teacher will subtract \$100 for each mistake. If you are found to be dishonest, you will lose everything! Dishonesty is one reason why many people lose their jobs.

Dealing with Your Financial Transactions

- Since you are now an adult, every week you will be required to pay bills. For this stage, your bills include the following: housing, car payment, and cell phone bill. Pay your cell phone bill the first week, your car payment the second week, and your housing bill the third week; repeat the process. Your housing and car payments will be fixed expenses after you initially draw an amount from the provided envelope. Your cell phone bill will change as you draw a different amount from the provided envelope.
- Positive and negative events can happen that are beyond your control, so at the end of each week, you will have to draw a pitfall or a perk from the provided envelope. A pitfall is something you write out a check for and a perk is a deposit.



Car Payments



\$185.22 car payment	\$336.89 car payment
\$219.94 car payment	\$325.12 car payment
\$389.78 car payment	\$216.85 car payment
\$174.82 car payment	\$278.99 car payment
\$289.94 car payment	\$154.67 car payment
\$389.70 car payment	\$323.35 car payment
\$237.90 car payment	\$94.29 car payment
\$178.90 car payment	\$333.78 car payment
\$328.39 car payment	\$249.71 car payment
\$156.38 car payment	\$338.38 car payment

Name _____ Date _____

Living with a Roommate

Good Idea or Bad Idea?

As an adult, it is common to have a roommate who is not a family member or spouse. However, many people often make the decision to have a roommate without giving it a lot of thought. It is very important to consider the pros and cons of having a roommate. It is also important to consider what characteristics and habits are important to you when agreeing to be a roommate. Complete the following chart.

Pros of Having a Roommate	Cons of Having a Roommate
Characteristics and Behavior You Want in a Roommate	Characteristics and Behavior You Don't Want in a Roommate