5 Activities & Simulations to Engage Your Students

WiFi name: Sheraton Meeting Room

No Password
INTERACTIVE: Navigate Your Online Bank Account (Short Version)

Interactive: NGPF Online Bank Simulation

**Note that this is a simulation and you should NOT use any of your actual bank account information at any point!**

It's Saturday morning, and you leap out of bed because it's time to...

CHECK YOUR ONLINE BANK ACCOUNT! YES!!!!

Part I: Set up your account
You've just opened a checking and savings account at a local bank earlier this month with a deposit of $250 in each account. Access the NGPF OnlineBank Simulator and set up your digital account for the first time by clicking Create an Account in the upper right and following the prompts.
Part II: Do Some Online Banking
In the upper right, set the SIMULATION DATE to January 17, and push GO. Navigate to Account Activity to see what’s happened this month in your Checking Account.

1. What is your current balance in the Checking Account? Is it more or less than you started the month with?

To get in the full swing of things with online banking, you set up direct deposit with your job at Burger Bucket. You want to verify that it’s working correctly: You’re supposed to be paid twice a month.

2. Did your direct deposit work correctly? If so, what days did you receive your pay? How large was each deposit?
WELCOME TO
ONLINEBANK SIM

This Online Banking Simulation allows you to see what it is like to manage your very own online bank account. In the process, you will be able to manage this account when various situations arise, make all of the online transactions you would on a real account, and see the consequences of your actions - good or bad!

With OnlineBankSim you can:

✔ Look at the account activity for both checking and savings.
✔ Look at monthly bank statements.
✔ Pay bills, transfer funds between accounts, and make check deposits online.
✔ and more!

You will be able to do most of what you can do with a real account with one big difference: you will not be using real money so you can’t really fail! This simulation also allows you to change the time frame so that when you turn the clock forward or backward, you can see the result. To get started here’s the NGPF activity that accompanies this banking simulation.

ALREADY HAVE AN ONLINEBANK SIM ACCOUNT? LOGIN HERE

login

Create a free account

* This account is not the same as an NGPF teacher account. To create an online banking simulation account click on the button at the top right of your screen.

obanksimulator.ngpf.org
FinCap Friday
From Catalogs to Clicks
NGPF
You’ve completed the kahoot, now it’s time to learn more about this current event:

FinCap Friday
From Catalogs to Clicks
NGPF
How would you describe your online shopping habits? Do you have any tips to share?
Three Relevant Resources from NGPF:

- How online shopping makes suckers of us all (Atlantic)
- Convenient or Dangerous?: The “One-Click Wonders” of Online Retail (NGPF Blog)
- What percent of online shopping carts are abandoned prior to checkout? (Question of the Day)

References:

- Sears, the Original Everything Store, Files for Bankruptcy (NY Times)
- Now Bankrupt, Sears Was Once the Amazon and Walmart of Its Day (Motley Fool)
- Long before Amazon, Sears taught Americans to trust shopping from home (LA Times)
- The History of Sears Predicts Nearly Everything Amazon is Doing (Atlantic)
PAYBACK

CHALLENGE

Over $120,000
In Cash Prizes
Payback Challenge Honorable Mentions

Emily Bucior
Mercy High School (Middletown)

Tom Lombardozzi
Ridgefield High School (Ridgefield)
How to Participate
Easy As 1-2-3

1. Educators: Fill out this Intent to Participate form (bit.ly/PBCform) and you’ll receive the essay template & next steps in an email

2. Have your students play PAYBACK and write a 250-word essay

3. Submit your best ONE by November 14th!
As a reminder, this pie chart below describes how your credit score is calculated using 5 different components of your credit history. FICO offers this [credit score estimator](#), which we'll use for the activity below.

You've been assigned to be the credit counselor for Sam, Jessica, and Danielle, whose profiles follow. You'll use the FICO estimator to make your life easier. As you work through each detail, enter it in the FICO estimator and also mark whether you think that factor improves (+) or decreases (−) his credit score.

**SAM SPENDTHRIFT** is a college junior. He couldn't wait until he turns 21, so he could apply for a few credit cards. Here are some details about his profile:

<table>
<thead>
<tr>
<th>#</th>
<th>Detail</th>
<th>+ or −</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>He currently has 3 credit cards</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>He got his first credit card 8 months ago</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>He doesn't have any student loans</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>He has applied for 5 credit cards in the last year (and had 3 applications accepted)</td>
<td></td>
</tr>
</tbody>
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How can a jar of coins teach my students about the stock market?

PLAY: How Estimating The Contents of a Jar Is Like the Stock Market
How can a jar of coins teach my students about the stock market?

Connect with (at least) 5 other people and discuss:

- Your estimate
- Strategies you used to guide your estimate
### Jar of Coins

<table>
<thead>
<tr>
<th>Round 1</th>
<th>Round 2</th>
<th>Actual</th>
</tr>
</thead>
</table>

- Did you change your estimate?
- Which round of guesses do you think will be more accurate? Why?
- How do you think this activity relates to investing in the stock market?
● Sign Up For a Teacher Account
  ○ Access to Assessments
  ○ Answer Keys

● How?
  ○ Home Page, upper right

Answer Keys?!
NGPF FinCamp: New Haven
March 28, 2019
(Sub reimbursements!)

Lawn Club Fine Catering
193 Whitney Ave
New Haven, CT

bit.ly/FinCampNewHaven
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