Teacher's Guide Table of Contents

Technical Information:

On Your Own Coast-to-Coast:

On The Job Coast-to-Coast:

Teacher's Guide Table of Contents

Student Log in

Click the **STUDENTS** button under Existing Subscribers on the top right of the cwpubonline.com homepage.

On the next page that loads, populate the following items:

State: First, use the drop down menu to select your state.

District: Next, use the drop down menu to select your district.

School: Finally, use the drop down menu to select your school.

User Name: Enter your user name.

Password: Enter your password.

Log in: Click the **LOG IN** button.

Tip: If you check the box next to Remember my school, you will not need to fill in the drop down boxes on your next visit.
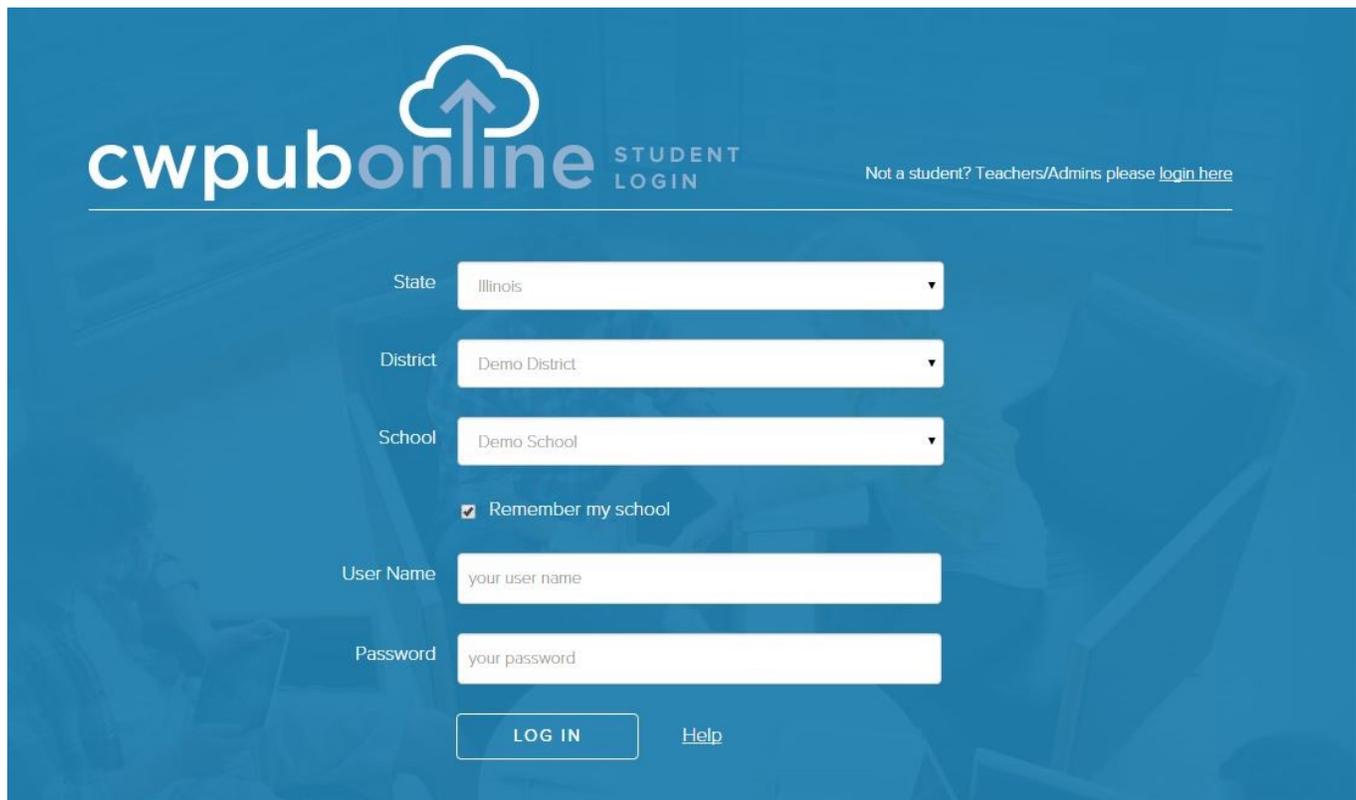
After you have signed into the cwpubonline portal, you will be asked to choose the simulation you wish to run. Use the dropdown menu to select the simulation.
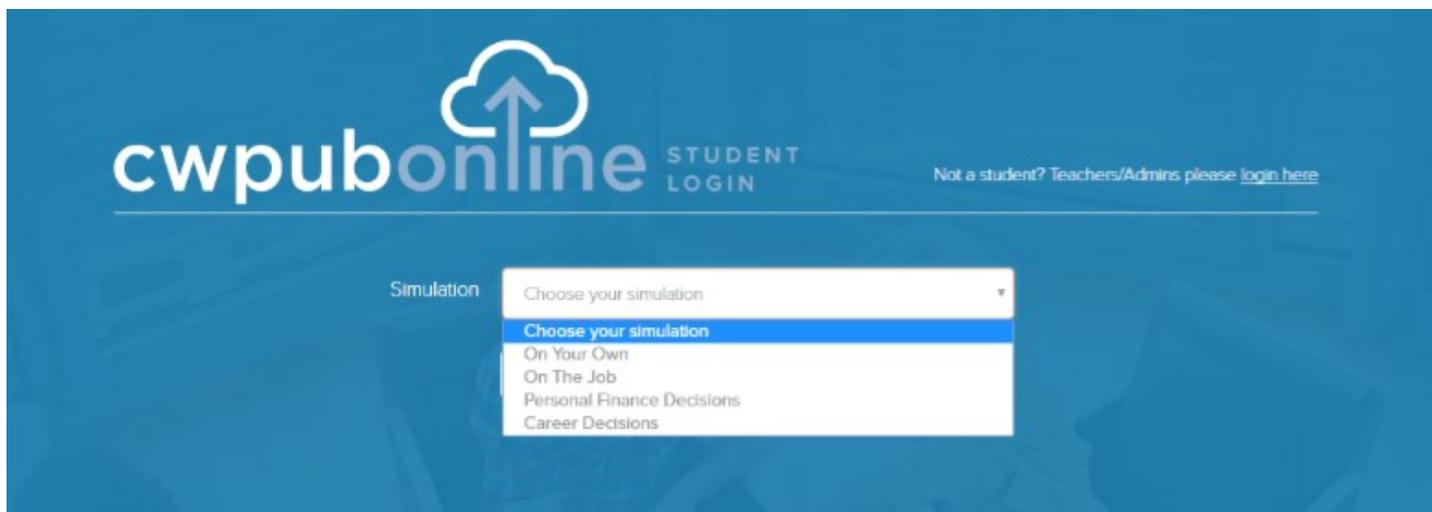
Once you have selected the simulation you wish to run, press the **BEGIN** button.
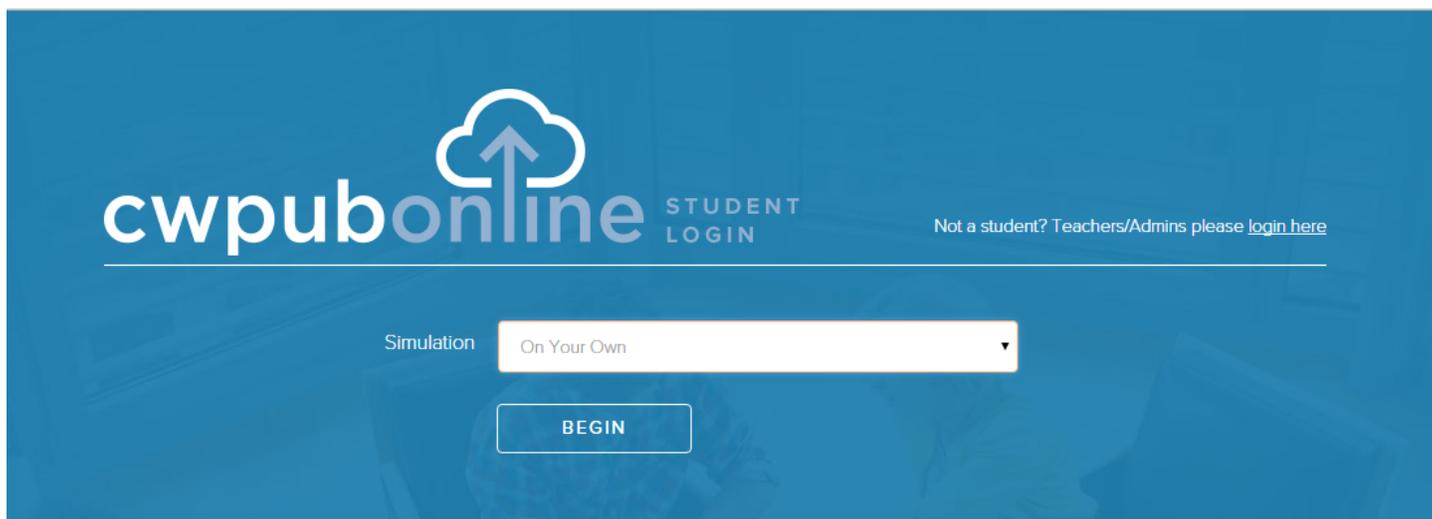
The Simulations Work Best in Full Screen Mode

To work in full screen mode, use the following commands based on your type of device:

Windows: F11

Mac: Command + Shift + F

Chromebook: Full Screen key

Teacher/Admin Log in

To log in to the system as a teacher or admin, you will click the **TEACHERS/ADMINS** button under Existing Subscriber Log in at the top right of the cwpubonline.com homepage.

Enter your User Name and password and then click the **LOG IN** button.
If you cannot remember your user name or password, click the "Forget your info?" link under the **LOG IN** button and enter your email on the next screen and click the submit button. Your credentials will be emailed to your address.

Note: Teacher and Admin accounts can only log into the admin portion of the portal. If you wish to run the simulation, you will need to create a student account for yourself.

Minimum System Requirements

Reliable Broadband Internet Connection

A web browser with Adobe Flash Support. C.W. Publications recommends Google Chrome.

Microsoft Windows XP / Vista / Windows 7 / Windows 8 / Windows 10

Mac OS X 10.6 or higher

Chrome OS

Monitor
A Color Monitor with minimum resolution of 1024 x 768 is required.

Sound Capability
The sound is optional and may be turned off by clicking on the Audio Icon located in Program Utilities.

For technical support email support@cwpub.com *or call* 815.441.4308

Generating Student Reports

When you are logged into the cwpubonline portal as a teacher, you have the ability to generate the reports available in each simulation.

To create the reports for one or more students:

1. Click the "Classes" link on the left side of the page
2. Click the green reports icon next to the class containing the student(s) for which you want to generate the report(s)

3. On the Reports screen that opens, click the radio button next to the report you wish to print. If you are choosing to print a budget or a spending report, you will also need to choose the month from the drop down box
4. Select the Student Name, or choose the All Students option if you want to print your entire class, from the drop down menu
5. Press the **Get Report** button

6. The report for the student will be present on the screen. If you wish to print the report, click the **Print Report** button and a printable version of the report will be created.

Note: You are only able to generate reports for the current or finished simulation for students. If a student starts a new simulation the report data will reset.

Limiting Simulation Availability to Students

By default, all students in your class(es) have access to all simulations available within the cwpubonline portal. If you wish to limit your student(s) to certain simulations this can be accomplished through the Admin Portal.

Limiting Individual Students:

1. Log into the Admin Portal
2. Click the "Students" link on the left hand side of the screen
3. You can scroll through the list of students on the bottom section of the screen or you can use the search box at the top of the screen to quickly find the student you wish to limit
4. Click the "Pencil Icon" next to the student
5. Click the check box next to "Customize access to simulations for this student (overrides current class setting)"
6. Remove the check marks next to the simulations you do not want your student to access
7. Click the "Update" button

Limiting Your Entire Class to One or More Simulations:

1. Log into the Admin Portal
2. Click on the "Classes" link on the left hand side of the page
3. Click the "Pencil Icon" next to the class in which you to set the limits
4. Check the box next to "Select simulations available to students in the class"
5. Remove the check marks next to the simulations you do not want your students to access
6. Click the "Update" button at the bottom of the screen
7. You will see a warning box state that setting limits for a class will override individual student selections, click "OK"

Choose an Income!

There are eight different incomes to choose from ranging from a low of $18,000 to a high of $60,000. You can direct your students to choose a specific income (User Choice) or you can let the program choose it for them (Random).

Choose a Community!

There are twelve different communities to choose from located across the United States and ranging in size from small towns like Fitchburg, Massachusetts to major cities like New York and Los Angeles. You can direct your students to choose where they are going to live (User Choice) or you can let the program choose a community for them (Random).

Then Ready or Not—Life Happens!

Once your students have chosen their income and location, life happens week-by-week for a simulated year. That is what your students will be facing as they begin this personal finance adventure. They will be in complete control of their finances and will have to live with the decisions they make! Plus, it is possible that a student can be laid off in the second half of the year and must complete the simulation with only unemployment compensation and their savings and investments.

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Student Objectives During the Simulation

1) Don't Go Bankrupt

The first objective for your students is to make it through the simulated year without going bankrupt. Bankruptcy occurs when a student is unable to make a required payment. The most common causes of bankruptcy are:

• A low income: In some cases your students will find that no matter how frugal they are with their low income, they just can't make it - especially if they have unexpected expenses or emergencies.

• No insurance: If students fail to properly cover themselves with insurance or can't afford insurance, an emergency can wipe them out.

• Overspending before paying bills: If students decide to spend their money on discretionary items (such as voluntary shopping and entertainment) before paying their bills, they might not have enough money to meet their expenses.

• A series of emergencies: No matter how careful students are with their money, an unfortunate series of emergencies can bankrupt them.

(2) Earn Lifestyle Points

Lifestyle points are our way of measuring utility. In reality, we all spend money to meet our expenses and pay for things we enjoy. In a computer simulation there has to be another incentive since we can't really enjoy a movie or concert or use an item of clothing or furniture. Earning lifestyle points is that incentive.

Your students earn Lifestyle Points by paying bills, going shopping, paying for hassles and emergencies, increasing their savings, making investments, answering Luck questions, solving math problems, completing a word challenge and making the correct decisions in personal, social and work situations.

For example, they receive 1 Lifestyle Point for each dollar they spend paying bills, making required purchases or buying groceries or gasoline.

They receive 2 points for each dollar spent eating out or increasing their savings. They also receive 2 points for every dollar their investments increase in value.

They receive 3 points for each dollar spent on voluntary shopping and entertainment. Periodically, they are also offered shopping specials for which they can earn up to 10 lifestyle points for every dollar spent.

They receive 200 points for every Luck question they answer correctly. They can earn or lose 100, 300, or 500 points for math problems. They can earn or lose 500 points for a word challenge. And they can earn or lose up to 500 lifestyle points based on the decisions they make in each personal, social and work situation.

(3) Minimize Credit Usage

In this simulation, students have a credit card with a limit of $3,000 which they can use as they please, just as they might have in the real world. They also have the option of applying for one personal loan at their bank for up to $5,000 during the simulation. If their loan application is denied, they can not apply again.

No lifestyle points are ever received for using credit, but points are earned for paying off debt.

Weekly To-Do List

Each week students must complete a To-Do List which can include:

- Required shopping
- Bills that are due
- A trip to the grocery store
- A trip to the gas station

Periodically, they are also offered shopping specials for which they can receive up to 10 lifestyle points for every dollar spent.

The Week of July 6

Your Weekly To-Do List   MEALS 49   GALLONS 0

○ Your shopping list total cost = $13.97
   • Wrapping Paper   • Multi-Purpose Cleaner
   • Birthday Gift   Pay Now

○ **You have bills due**   Pay Bills

✓ **You need to buy groceries**

○ **You need to buy gas**   Get Gas

What a deal! Buy a Futon and earn 5 lifestyle points per dollar spent.

Life Happens Select 5 before proceeding . .

1 2 3 4 5 6 7 8 9 10   Move On
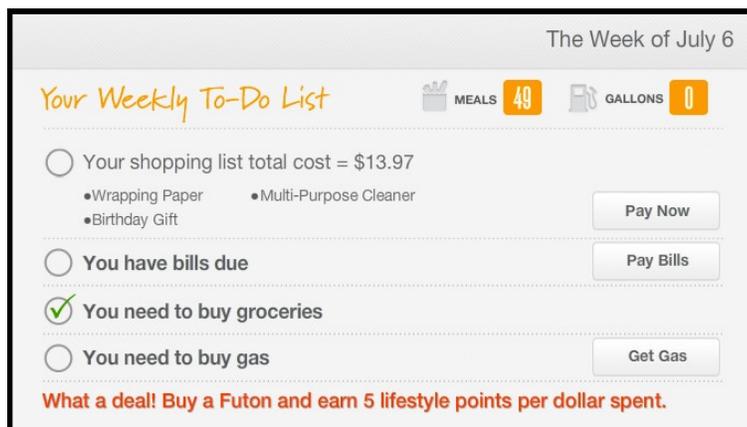
Life Happens!

Each week, students must select five of ten Life Happens boxes and deal with the unexpected. This can include:

Nothing .... Nothing unusual happens and there is no cost to the student.

Hassles .... Students must make a small payment.

Decisions.................... Students must make a choice.

Luck........................... Students receive a payment or must answer a personal finance question.

Math .... Students must solve a related math problem.

*(You have the choice of including or excluding the math option in Life Happens. If you choose to include the math option, students will be solving problems uniquely related to their individual financial situations and the choices they make throughout the simulation. No two students will be solving the same problems. (**see The Math Option on pages 7-8.**)*

The Word .... Students must determine the personal finance term that fits a definition.

Emergencies.............. Very costly unexpected events.

Categories

At any time during the simulation, students can engage in a number of financial activities using the twelve financial categories.
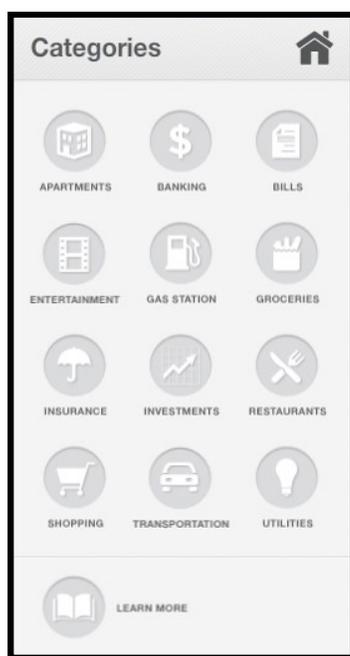
- Apartments allows students to rent an apartment and choose to have a roommate or not.

- Banking allows students to open their bank accounts, transfer funds, make loans, etc.

- Bills allows students to pay their bills at any time.

- Entertainment allows students to make entertainment choices.

- Gas Station allows students to buy gas.

- Groceries allows students to buy groceries.

- Insurance allows students to buy insurance.

- Investments allows students to trade mutual funds.

- Restaurants allows students to go out to eat.

- Shopping allows students to do voluntary shopping.

- Transportation allows students to trade cars, sell or donate a car or purchase public transportation.

- Utilities allows students to select their utility services.

Learn More

Learn More is your students' in-depth information source about managing their money in the real world. You may choose to assign readings to your students periodically as they are working through the simulation. However, the Learn More reading is not necessary to complete the simulation. Learn More is divided into the following 10 chapters:

- Banking
- Budgeting
- Credit
- Housing
- Insurance
- Investing
- Saving
- Shopping Smart
- Taxes
- Transportation

Do not confuse Learn More with the Help option found in Program Utilities. Help is designed to explain to students how to use every aspect of the simulation. When they want directions on how to proceed, they should go to Help.

On Your Own Coast-to-Coast

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Lifestyle Points

Students can see the number of lifestyle points they have at any time and what level they have reached. *See page 2 for a complete description.*

Your Wallet

Students use their wallet to make payments.

Cash $ 23.10
Check/Debit Card $1,610.09
Credit $ 786.37

| John | 67° | 0 POINTS | VIEW YOUR SUMMARY | PROGRAM UTILITIES | BUDGET & SPENDING | YOUR WALLET |
| Chicago, IL | | Level 1 | | | | |

Your Summary

The Summary is a dynamic table that provides an overview of a student's work at any time during the simulated year.

To view and/or print the Summary, students simply click the down arrows located below View Your Summary.

See page 12 for a sample printout of a Summary.

Program Utilities is where students:

SAVE their work
QUIT the program
Get HELP when they have a question
Control the AUDIO.

Your Summary

Print

John
Chicago, IL
0 Points

$ Income
$45,000 / year
$1,730.77 / Biweekly Gross Pay
$1,297.24 / Biweekly Net Pay
$0.00 / Unemployment

Apartment
N/A
N/A
N/A

Transportation
2012 Chevy Cruze
Payment: None
Public Trans: None

Accounts
Cash	$42.50
Checking	$3,600.00
Savings	$0.00
Available Credit	$2,869.35
Portofolio Value	N/A
Personal Loan /principal	N/A
Personal Loan /payment	N/A
Student Loan /payment	$360.15

Insurance
Auto
Liability	Yes
Collision	No
Comprehensive	No
Medical Payments	No
Uninsured Motorist	No
Health	Yes
Property	No
Life	No

Math Problems
	Correct	Incorrect
Level 1	0	0
Level 2	0	0
Level 3	0	0

Simulation Type: Random   **Simulation Date:** The Week of June 1   **Simulation Complete:** No

Monthly Budget Table

Each month during the simulation, students can construct a budget.

A budget can be adjusted once a month, but it can not be changed once it is set.

Budgets for any month can be viewed and printed.

Monthly Spending Table

The spending table automatically categorizes spending during the month.

The spending table mirrors the budget table so students can compare their actual spending to their budget.

Spending for any month can be viewed and printed.

The Timeline

The simulation begins with the month of June and continues for one simulated year through the following May. The timeline allows students to see exactly where they are in the year. The current week is highlighted in orange.

The Math Option

You have the choice of directing your students to include or exclude the math option in Life Happens (***see page 3***). If you choose to include the math option, students will be solving problems uniquely related to their individual financial situations and the choices they make throughout the simulation. No two students will be solving the same problems.

The math problems are divided into the following three levels.

- Level 1 problems are worth 100 Lifestyle Points. If five level 1 problems in a row are solved correctly, students move to level 2 problems.

- Level 2 problems are worth 300 Lifestyle Points. If three level 2 problems in a row are solved correctly, students move to level 3 problems.

- Level 3 problems are worth 500 Lifestyle Points. Students remain on level 3 until a problem is missed.

When a problem is missed on level 2 or level 3, students are returned to the next lower level.

When a math problem is selected in Life Happens, students are given four possible answers to choose from and a calculator becomes available on the screen. When the calculator is selected, it is enlarged for easy use. It can also be moved around the screen to allow students to search for the information needed to solve the problem. The calculator always remains at the top level so it is always available no matter where students are looking for information.
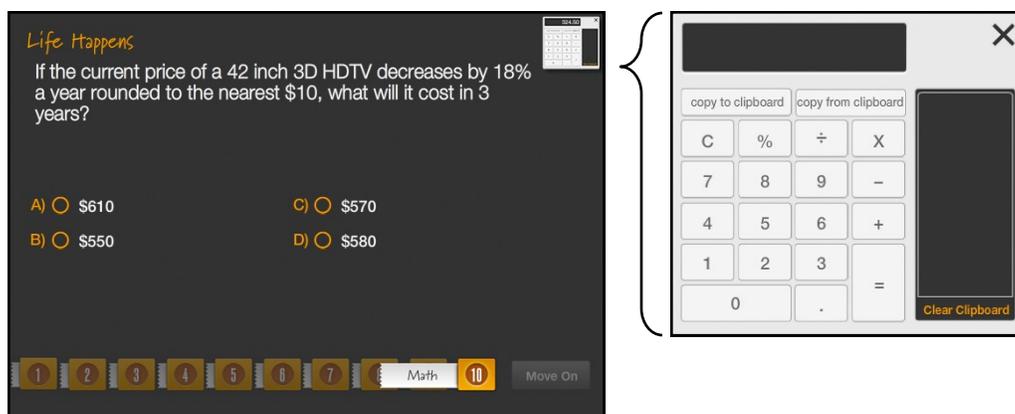
During any given week in the simulation, students can receive from 0 to 3 math problems. To Illustrate this, here are the Life Happens selections for the first 7 weeks of an actual simulation. Remember, each week a student must select 5 boxes.

Week of June1:	Decision	Math	Math	Decision	Hassle	(2 math problems)
Week of June 8:	Hassle	Hassle	Math	Hassle	Nothing	(1 math problem)
Week of June 15:	The Word	Math	Math	Luck	Math	(3 math problems)
Week of June 22:	Math	Math	Nothing	Math	Hassle	(2 math problems)
Week of June 29:	Hassle	Decision	Decision	Hassle	The Word	(0 math problems)
Week of July 6:	Nothing	The Word	Math	Decision	The Word	(1 math problem)
Week of July 13:	Math	Emergency	Decision	The Word	Nothing	(1 math problem)

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Sample Math Problems

Level 1:

1) What is the difference in your total spending last month compared to the month before?

2) If your rent for your apartment increased by $6 a month, what would your new monthly rent payment be?

3) 1.45% of your biweekly gross pay will be withheld for medicare tax. How much will be withheld?

4) Last month, what was your average daily amount spent on shopping?

Level 2:

1) If your biweekly gross pay increased by 5%, what would your new biweekly gross pay be?

2) The repertory theater is planning on raising its ticket price by $5.00 next year. What will be the percentage increase in the price of a ticket?

3) Excluding the current month, what has been the average monthly amount you have spent on groceries?

4) If you are shopping for a recliner and are offered a 20% discount, what would be the discount price of the recliner?

Level 3:

1) What would be your capital loss if you bought 75 shares of the Index Fund this week and had to sell them after the price dropped by 35%? Remember, there is a $7 brokerage fee to buy or sell.

2) The cost of living index where you live is 169. If you lived in a community with an index 30% lower rounded to the nearest full point, what annual income would you need to have an equal standard of living?

3) If your biweekly gross pay represents 80 hours of work, how many hours must you work to pay your monthly rent?

4) If your current annual income increases by 5% a year rounded to the nearest $10, what will your annual income be in 3 years?

Level 1:

$6,008.37— $3,522.87 = $2,485.50

$1,225 + $3 = $1,228
(This student is living in New York and has a roommate)

$1,538.46 x .0145 = $22.31

$505.44 / 30 = $16.85
(the month of September)

$1,538.46 x 1.05 = $1,615.38

$5.00 / $40.00 = .125 = 12.5%

$179.36 + $344.76 + $170.89 = $695.01
$695.01 / 3 = $231.67

$345.99 x .80 = $276.79

$24.53 x 75 = $1,839.75
$1,839.75 + $7.00 = $1,846.75 (cost of shares)
$24.53 x .65 = $15.94
$15.94 x 75 = $1,195.50
$1,195.50-7.00 = $1,188.50
$1,846.75-$1,188.50 = - $658.25

169 x .7 = 118.3 = 118
118 x $40,000 = $4,720,000
4,720,000 / 169 = $27,928.99

$1,538.46 / 80 = 19.2308
$1,225.00 / 19.2308 = 63.69 = 63.7 hours

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Instructional Objectives

- By completing the simulation at different income levels, your students will learn the value of having career skills that command higher incomes and give them a higher standard of living.

- By completing the simulation in different communities, your students will learn that the cost of living can vary dramatically from one community to another.

- By making their own financial decisions (good or bad), they will learn that they must live with the consequences of the decisions they make.

- By constructing a beginning budget, revising it monthly and comparing it to their actual monthly spending, they will learn to live on their income.

- By opening checking and savings accounts, they will learn the differences between financial institutions and how to select the accounts that work best for them.

- By having an available source of credit, they will learn that it is easy to get into debt, but hard to get out and perhaps not get into financial trouble with their first credit card.

- By choosing where they want to live, they will experience all the costs involved in having a place of their own including rent, deposits, utilities and everyday expenses.

- By choosing their own transportation, they will learn that owning a car is expensive when you have to make payments, buy insurance and pay for gas and maintenance.

- By making their own spending decisions (right or wrong), they will learn the necessity of meeting their financial obligations before spending on discretionary items.

- By paying their monthly bills, they will learn that they should pay their bills first and pay them on time.

- By having to deal with emergencies, large and small, they will learn that they must prepare themselves for the unexpected with insurance, savings and sources of credit.

- By trading mutual funds, they will learn the value of investments and that there is risk involved in the investment decisions they make.

- By solving real world math problems, they will learn the importance of math in their everyday lives.

- By completing the word challenges, they will learn the basic financial terminology that is used in everyday life.

Completion Time

On Your Own Coast-to-Coast simulates a full year divided into 52 weekly periods. Completion time for the simulation can take several 1 hour class periods and can vary based on several factors.

- **How many weeks of the year your students complete**

  It is not necessary that your students complete the full 52 week year. If time is limited, you may decide to have them complete less than a year (i.e. 6 months). Especially if this allows them to experience living in different communities and living on different incomes which we feel is very valuable.

  However, we also feel that completing only a month or two is too limiting. Students begin the simulation with a stock of money beyond just their salary to help them set up housekeeping. Therefore, it takes more than a month or two to really see if they can live on their salary alone. This is especially true in the large cities.

- **The financial activities your students are engaged in**

  Two examples of this are constructing budgets and investing in mutual funds. Constructing an initial budget and revising it each month takes some time if it is done thoughtfully. In turn, watching the price trends of the mutual funds and making investment decisions also takes time.

  While we consider these activities valuable, they are not essential to completing the simulation.

- **Including the math option**

  Including the math option can dramatically increase the time needed to complete the simulation *(see The Math Option on pages 7 and Sample Problems on page 8)*.

  The problems are designed to require students to find the information needed as well as determine how to solve the problem. Students may be required to search through their Summary or Spending Tables to find the information they need. They may be required to look up information in the various financial Categories (i.e Shopping, Entertainment, Investments).

  The problems also become more difficult as they move from Level 1 to Levels 2 and 3.

- **Your students' skills and level of engagement**

  Obviously, some students work more slowly than others and will need more time to complete their work.

  Also, those students who are more engaged in the simulation will take longer than those who simply try to "click through" and get done.

- **Learn More**

  Assigning readings in Learn More *(see page 4)* is valuable but also takes time.

Instructional Environment

Each experience is unique

Because of the variable nature of the simulation, each of your students will have a unique experience each time they use On Your Own. Even if you have your students complete the simulation with the same income in the same community, the results will be different for each student. Getting the "answers" from other students is not a concern. They must each make their own choices and decisions throughout the simulation.

Help

All necessary instructions for using the simulation are available to your students on screen at all times so they can work on their own.
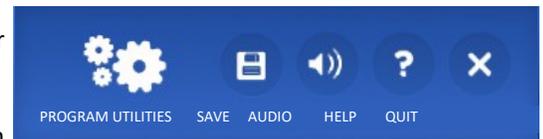
To read instructions on how to use any part of the program, your students can select Help in Program Utilities. They would then select a topic from the Help Menu and from the submenus where applicable. For example, if a student wants instructions on how to rent an apartment:

Program Utilities > Help > Week-to-Week Living > Financial Tools > **Categories > Apartments**

Printouts

Several printouts are available to turn in so you will know what progress each student is making. These include:

- **The Summary:**
  This is a general overview of where your students are at any time in the simulation and how they are doing. The Summary can be viewed and printed by clicking on the down arrow located under the student's name and next to the student's avatar in the upper left hand corner of the main work screen. *(see the illustration on page 9 and the sample printout on page 16.)*

- **Monthly Budgets**:
  Each of the monthly budgets can be viewed and printed by clicking on Budget & Spending at the top of the main work screen and then clicking on Budget.
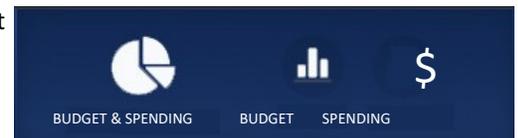
- **Monthly Spending:**
  Each of the monthly spending charts can be viewed and printed by clicking on Budget & Spending at the top of the main work screen and then clicking on Spending.

Self Pacing:

Students can work at their own pace. No matter where they are in the simulation, students can stop, save their work and return to the same place in the simulation at a later time.

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Your Summary — The Week of March 29
John

On Your Own — Coast to Coast

Annual Salary	$30,000 / year
Bi-Weekly Gross Pay	$1,153.85 / Biweekly Gross
Bi-Weekly Net Pay	$853.29 /Biweekly Net
Unemployment	$0.00
Location:	Eugene, OR
Apartment	1557 Wallace Road NW
Apartment Type	Two Bedroom
Rent	$472.50 / month
Roommate	Yes
Car	2018 Mitsubishi Mirage
Car Payment	Payment, $251.49 / month
Public Transportation	None

Insurance:

Auto	Yes
Liability	Yes
Collision	Yes
Comprehensive	Yes
Medical Payments	Yes
Uninsured Motorist	Yes
Health	Yes
Life	No
Property	Yes

My Money:

Cash	$71.78
Checking	$1,063.45
Savings	$50.00
Available Credit	$1,869.61
Portfolio Value	$0.00
Personal Loan / principal	N/A
Personal Loan / payment	N/A
Student Loan / payment	N/A

Math:	Correct	Incorrect
Level 1	6	0
Level 2	21	3
Level 3	13	2

Lifestyle Points	63,957 Lifestyle Points
Simulation Date	The Week of March 29
Simulation Type	Random
Simulation Completed	No

Our Grading Philosophy

♦ **We believe** students should be rewarded for completing the simulation one or more times. A student's efforts in completing the simulation can be seen by having printouts turned in.

♦ **We do not believe** students should be given a letter grade based on their results (such as an "A" for having lots of lifestyles points or an "F" for going bankrupt).

Whatever result a student has, learning will have taken place. And sometimes a bad result is the best lesson. For example:

- Students starting with small amounts of money and having low incomes will see how difficult it is to make ends meet. If they go bankrupt, they will have learned something.

- Students who think they have a lot of money but waste it on discretionary spending will learn what can happen if you don't pay your bills first.

- Students who decide not to buy insurance will learn the financial consequences of having a car wreck or going to the hospital.

♦ **We do not believe** a comparative grade can be given by comparing one student's results with another.

Remember, even if you determine their income, other factors out of their control will immediately put them in different financial positions. For example:

- The amount of money they have "to get started" when they leave home (this is random).

- Other random events such as emergencies will also affect results even if students make the same decisions where they can such as living in the same apartment or driving the same car.

♦ **We believe** a student's overall experience with the simulation is more important than just an assessment result in determining a grade for the work.

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General Overview and Instructional Options

We have designed On The Job Coast-to-Coast with three different instructional options for maximum flexibility in the classroom. These three options include:

- The Full Simulation Path in which your students conduct their job search followed by a simulated 12 week probationary period once they are hired.

- The Job Search Path in which they focus only on the job search aspects of the simulation.

- The Probationary Period Path in which they focus only on trying to be successful on the job.

Not only do we offer these three paths for using the simulation, but within each of these paths, we offer variety that allows each path to be used multiple times.

The Job Search Path

If you are teaching a unit on job search skills, you may choose to use only the Job Search Path in conjunction with that unit.

A student will select one of the 6 education levels available, choose a career field within that education level and then use the various job search tools to find a job within that career field. The table below lists the job search tools and options that can be used with each of the six education levels.

6 Education Levels ⟶		Direct to Work	Apprenticeship	Technical School	Associates Degree	Bachelor's Degree	Master's Degree
Job Search Tools Used / Options:							
Application:	Questions about completing applications	X					
Cover Letter:	Questions about the structure and use of cover letters		X	X	X	X	X
Interview:	Questions about interviewing successfully		X	X			
	Answering actual interview questions				X	X	X
Job Bank:	12 cities to choose from with dozens of job openings for each job title	X	X	X	X	X	X
Resume:	Questions about the structure and use of resumes		X	X	X	X	X
	Resume visuals		X	X	X	X	X

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Here are some examples of the variety available:

Example 1: Go Directly to Work

This is the most basic way to use the Job Search Path. Here are the steps your students would follow:

- Select Go Directly To Work
- Select the Job Search Path
- Select the Job Bank tool
- Choose one of the 10 job titles
- Explore the Job Bank for available jobs in the 12 different cities
- Apply for a job opening
- Select the Application tool
- Answer 10 questions concerning the completion and use of job applications.

The more questions that are answered correctly, the greater the chance of being offered the job. However, as in real life, a good application does not guarantee being hired. Being offered a job may require more than one application and could require several applications.

Example 2: Apprenticeship or Technical School

This example requires a more involved use of the Job Search Tools. Here are the steps your students would follow:

- Select Apprenticeship or Technical School
- Select the Job Search Path
- Select the Job Bank Tool
- Choose one of the 10 job titles
- Explore the Job Bank for available jobs in the 12 different cities
- Select the Resume tool
- Choose Resume Questions or Resume Visuals when using the Resume tool
- Select the Cover Letter tool
- Apply for a job opening
- If offered an interview, select the Interview tool
- Answer 10 questions concerning interviewing skills.

The more questions that are answered correctly and the more correct choices that are made, the greater the chances of being offered a job. However, as in real life, there is no guarantee of a job offer. It may take several attempts to actually be offered a job. And, it is possible that no job offered is made.

Example 3: Associates Degree, Bachelor's Degree or Master's Degree

Students follow the same steps described in example 2 above, but the interview process requires them to answer actual interview questions by deciding on the best response from a series of responses.

Keep in mind that the higher the education level, the more competitive the job search. More questions must be answered correctly and the risk of not receiving a job offer is greater.

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The Probationary Period Path

If you are teaching a unit on how to succeed on the job, you may choose to use only the Probationary Period Path in conjunction with the unit. The Probationary Period is a simulated 12 week period in which your students must prove themselves on the job or be let go.

Work Happens

Work Happens includes events that happen at work each week. These events are represented at the bottom of the main work screen by 10 green boxes. Students must select five of these boxes each week and deal with the results before they can move on to the next week. These events are divided into 4 categories:

Decisions
These are choices your students must make to solve on the job situations.

Get It Done
These are work related word games that your students must complete in a certain amount of time.

Your Day / Good Work / Bad Work / Bad Behavior / Bad Luck
These are random events that describe how things went at work on any given day.

Math
These are job and career math problems that your students must solve.

The math problems are divided into the following three levels.
- Level 1 problems are worth 100 Lifestyle Points. If five level 1 problems in a row are solved correctly, students move to level 2 problems.

- Level 2 problems are worth 300 Lifestyle Points. If three level 2 problems in a row are solved correctly, students move to level 3 problems.

- Level 3 problems are worth 500 Lifestyle Points. Students remain on level 3 until a problem is missed.

When a problem is missed on level 2 or level 3, students are returned to the next lower level.

When a math problem is selected in Work Happens, students are given four possible answers to choose from. A calculator is always available on the screen. When the calculator is selected, it is enlarged for easy use and can also be moved around the screen.

Student results from any Work Happens choice changes their position on the Job Status Bar which illustrates how they are doing during their Probationary Period. They begin the Probationary Period in the middle of the bar.

Movements to the right on the Job Status Bar are positive. If students reach the far right on the Job Status Bar, they receive bonus points and are returned to the middle to begin again. If they end the Probationary Period on the right half of the bar, they will have been successful and keep their job.

Movements to the left are negative. If students reach the far left of the Job Status Bar, they are fired and the Probationary Period ends. If they end their Probationary Period on the left half of the bar, they will have been less successful and may lose their job. The further they are to the left, the greater their chances of being let go.

The Full Simulation Path

The Full Simulation Path includes both the Job Search Path and the Probationary Period Path. Students first complete their job search. When they are hired, they complete their 12 week probationary period. The simulation ends if they fail to find a job, are fired or laid off during their probationary period or when they complete the full 12 weeks of the probationary period.

Independent Study

The following factors make On The Job excellent for independent study.

- Because of the variable factors in the program, every student will have a unique experience and must make their own decisions.

- All necessary instructions for using the simulation are available to your students on screen at all times so they can work in different locations without needing guidance (except for options you want them to choose such as the path you want them to follow or the education level you want them to select). For instructions, they simply click **Program Utilities**, click **Help** and then select the menu item of their choice.

- Students can save their work at any time and return to the same location in the simulation at a later session. This allows the work to be completed when computer time is available.

Student Goals

The Job Search Path:

- To be hired for the best paying job in their career field in the location of their choice. A student's ability to reach this goal is limited by the level of competitiveness for higher paying jobs and jobs at higher education levels. It is also limited by the available of jobs in the 12 cities.

- To maximize the number of Career Points earned. A student earns Career Points by correctly answering questions and making correct choices while using the Job Search Tools. Points are also earned by being offered a job and accepting it. A student looses Career Points by incorrectly answering questions and making poor choices while using the Job Search Tools. Points are also lost when a job interview is not given or a job offer is not made after an interview.

The Probationary Period Path:

- To successfully complete the 12 week Probationary Period. To assure this, a student's goal is to remain on the right half of the Job Status Bar.

- To earn bonuses during the Probationary Period. Each time a student reaches the right end of the Job Status Bar, bonus Career Points are earned.

- To maximize the number of Career Points earned. A student earns or loses Career Points based on the decisions that are made, whether problems are solved correctly, whether assignments are completed successfully, daily events and random factors.

The Full Simulation Path:

Student goals for the Full Simulation Path are those listed above for both the Job Search Path and the Probationary Period Path.

Learning Objectives

By completing the Job Search Path and reading the support materials in Learn More, your students will:
- Learn to complete job applications properly.
- Learn how to design a successful resume that gets an interview.
- Learn how to design a successful cover letter that gets a resume read.
- Learn the skills necessary to succeed in an interview.
- Learn that finding a job in the real world can be challenging and time consuming.
- Learn that education pays both in higher incomes and better benefits.

By completing the Probationary Period Path and reading the support materials in Learn More, your students will:
- Learn to succeed with their coworkers.
- Learn to succeed with their boss.
- Learn how to make good choices when dealing with on the job situations.
- Learn that success on the job means more than just doing their job.
- Learn that in the world of work, they will have to live with the choices they make.

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Completion Time

The actual time required for your students to complete the simulation will depend on the path you have them take, the education level they choose, the level of success they have at finding a job and their own individual work speed.

Here are examples that we hope will help you estimate the time needed. Keep in mind that for our examples a class period equals 50 minutes.

Example 1: The Job Search Path (1-2 class periods)

You are teaching a unit on job search skills and want to utilize only the Job Search path in the simulation. On average, we estimate that this will take a student 1-2 class periods depending on the education level chosen and the level of success at finding a job.

The fastest way to complete a job search is to chose the lowest education level - Go Directly To Work. This requires the student to use only the Job Bank and the Application tool. The student will not use Resume, Cover Letter or Interview.

Any of the five higher education levels require the student to use the Job Bank, Resume, Cover letter and Interview. In addition, the higher the education level, the more demanding the job search.

Also keep in mind that a good job search process does not guarantee a job. We have built in the frustration factor that exists in the real world. You may be a good candidate for a job and still not get it. It is very possible that one student will get the first job applied for while another student can be rejected several times before being offered a job.

Example 2: The Probationary Period Path (1-2 class periods)

You are teaching a unit on how to succeed on the job and want to utilize only the Probationary Period path in the simulation. On average, we estimate that this will take a student 1-2 class periods if all 12 weeks are completed. However, as in real life, a student can be fired or laid off before the end of the Probationary Period.

How your students are doing during their Probationary Period is measured by their position on the Job Status Bar. Movements to the right are positive and movements to the left are negative. Should a student move to the far left on the Job Status Bar at anytime, the student is fired and the simulation ends.

Also, during the Probationary Period students can be laid off through no fault of their own. Just as in real life, economic conditions can force an employer to lay of employees.

Example 3: The Full Simulation Path (3-4 class periods)

On average, the Full Simulation will take from 3-4 class periods since it includes both the Job Search Path and the Probationary Period Path. However, this average time will vary for each student based on the exceptions explained in examples 1and 2 above.

Example 4: Learn More (see page 20)

Learn More is your students' source for in-depth information about making career choices, finding a job and being successful at work. If you assign reading in Learn More, this will naturally take class time.

Learn More

Learn More is your students' electronic source for in-depth information about making career choices, finding a job and being successful at work. It is divided into the following seven topics and sections:

Chapter 1: Choosing A Career
        Section1: Know Yourself
        Section 2: Exploring Careers

Chapter 2: Education and Training
        Section 1: Direct To Work
        Section 2: Apprenticeships
        Section 3: Degree Programs

Chapter 3: Applications
        Section 1: Types of Applications

Chapter 4: Resumes
        Section 1: Resumes
        Section 2: Resume Formats
        Section 3: Style and Proofreading
        Section 4: Online Resumes

Chapter 5: Cover Letters
        Section 1: Writing Cover Letters
        Section 2: Online Cover Letters

Chapter 6: Interviewing
        Section 1: Types of Interviews
        Section 2: Interview Preparation
        Section 3: The Interview

Chapter 7: On The Job
        Section 1: New On The Job
        Section 2: Success At Work
        Section 3: Succeed With Coworkers
        Section 4: Succeed With Your Boss

Here are examples of how to use Learn More in conjunction with the simulation:
1) Assign daily readings so that your students have completed all 7 chapters before beginning the simulation.
2) Assign specific chapter readings that are appropriate to each section of the simulation:

- Have students read Chapters 1 and 2 before beginning the Job Search Path or the Full Simulation Path.
- Have students read Chapter 3 before using the Application tool.
- Have students read Chapter 4 before using he Resume tool.
- Have students read Chapter 5 before using the Cover Letter tool.
- Have students read Chapter 6 before using the Interview tool.
- Have students read Chapter 7 before beginning the Probationary Period path.

3) Have your students use Learn More as a reference tool as they work through the simulation.

Personnel File

The Personnel File summarizes a student's position at any time during the simulation.

Each student's Personnel File is available to view or print and turn in so you will know what progress each student is making. The Personnel File can be found by clicking the down arrow located below the student's name and next to the student's avatar in the upper left hand corner of the main work screen.

A variety of information is available in the Personnel File including:

Student name

Job Search Information:
- Educational level chosen
- Career information including occupation, location and starting income
- Career points earned
- Job search status in regard to application, resume, cover letter and interview

Probationary Period Information
- Current date in the 12 week probationary period
- Location on the job status bar
- Math problem results on each level
- Number of bonuses and bonus Career Points earned

Program Utilities

On The Job includes the following 4 program utilities located in the upper right hand corner of the main work screen.

Save:
Students can save their work at any time and they should always save their work before they **Quit** the program. A saved file can be reloaded so students can continue their work at any time. For saving and loading instructions, they click **Program Utilities,** click **Help** and then click **Save**.

Audio
This allows students to turn the audio off and on.

Help
All necessary instructions for using the simulation are available to your students on screen at all times so they can work in different locations without needing guidance. For instructions, they click **Program Utilities**, click **Help** and then select the menu item of their choice.

Quit
To leave the program, students click **Program Utilities,** click **Quit** and then follow the on-screen instructions.

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Our Grading Philosophy

♦ **We believe** students should be rewarded for completing the simulation one or more times. A student's efforts in completing the simulation can be seen by viewing the Personnel File.

♦ **We do not believe** students should be given a letter grade based on their results (such as an "A" for getting a high paying job or an "F" for being fired during the Probationary Period).

Whatever result a student has, learning will have taken place. And sometimes a bad result is the best lesson. For example:

• Students will learn that you may be a good candidate for a job and still not receive a job offer.

• Students will learn that job hunting can be a long and tedious process in the real world.

• Students will learn that sometimes you can lose a job through no fault of your own.

♦ **We do not believe** a comparative grade can be given by comparing one student's results with another.

Remember, even if each student starts from the same position, random factors will effect them differently throughout the simulation.

♦ **We believe** a student's experience with the simulation is more important than an assessment result in determining a grade for the work.

Overview of Personal Finance Decisions

In this program, your students will meet sixteen young people who are facing critical financial decisions that will have a serious impact on their lives. Your students will evaluate six different personal finance decisions each one of them must make.

They will meet:

- **Aaron** who must first decide whether or not to buy a new car and then decide if he should keep it or sell it.

- **Alando** who must decide how to handle his personal finances during a period of unemployment.

- **Alex** who must make several decisions as he rents and furnishes his first apartment.

- **Celina** who must decide how to finance new furniture and a new TV.

- **Chloe** who must decide how to manage her credit card use and her credit card debt.

- **Corrine** who must decide how to meet her monthly expenses and escape the payday loan trap.

- **Kim** who must decide how to save and invest his money.

- **Kirk** who must decide how to budget his limited income.

- **Lan** who must decide what type of home to buy and how best to finance it.

- **Lien** who must decide how to upgrade her wardrobe for her new job and new lifestyle.

- **Marcos** who must decide how to handle his finances while traveling as a professional baseball umpire.

- **Mike** who must make several decisions related to his life, health and property insurance.

- **Rachel** who must decide how to start a successful savings plan.

- **Sarah** who must decide how to shop smart for groceries and spend her limited food dollars wisely.

- **Stephanie** who must decide how to plan meals while leading a hectic professional life.

- **Taylor who** must decide how to budget his limited income as a struggling actor.
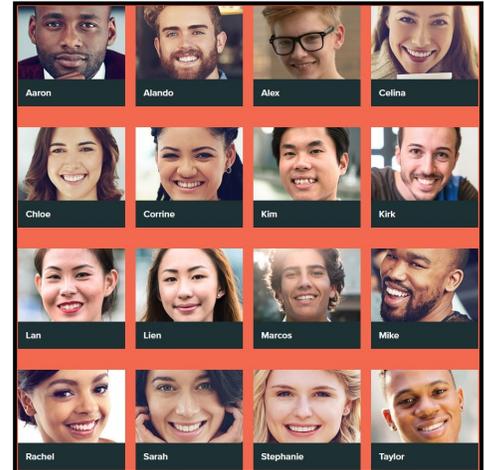
As your students meet each of these people, read about their financial situations and evaluate their decisions, they will gain valuable knowledge that will help them make smart financial decisions for themselves. When your students complete the entire program, they will have evaluated ninety-six decisions related to all aspects of personal finance.

How Personal Finance Decisions Works

To begin Personal Finance Decisions, students click on any of the sixteen portraits such as Aaron.

They will be shown the first decision the person must make. For example:

> Aaron just graduated with a degree in political science and has taken a full-time job on the campaign staff of Cheryl London, a first-time candidate running for congress. Aaron hopes that if she is elected in November (sic months from now) he will be part of her staff in Washington, DC.
>
> Aaron has been driving the same old car since he was a junior in high school. Thought it is still running, he is sick of driving it. He wants to celebrate his first full-time job with a new car.
>
> Do you think this is a good personal finance decision? YES   NO
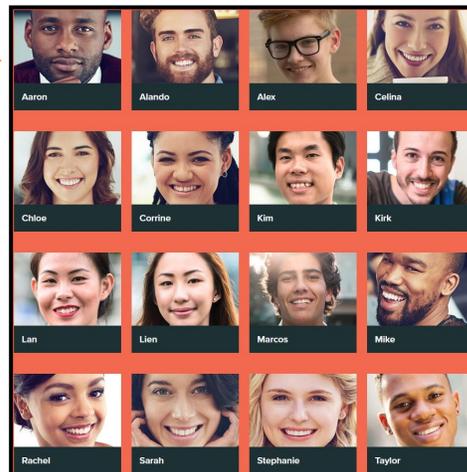
After reading the situation, students must decide if they agree or disagree with the decision by clicking **Yes** or **No**. After they make their choice, they will be given an explanation of why the decision was right or wrong.

> What Aaron doesn't need to do is get in over his head. He won't have a job if Cheryl loses the election and will he even be offered a job in Washington if she wins? His old car is running and it is best to stay with it until the election is over and he sees if he has a stable job.

If they are correct, $100 will be added to their score shown below the portrait. If they are incorrect, they will receive nothing.

To move on to the next decision, they click **Continue**.

When they have completed all six decisions for a person, they will be returned to the main screen so they can choose another person and learn about their particular financial situation. As they complete the decisions for each person, that portrait will be checked and become inactive.

Your students will have completed the program when they have evaluated the decisions of all sixteen young people.

Program Utilities

Students work is saved automatically during the program.

Students can view their score at any time by clicking View Scores.

Students can read instructions for using the program by clicking on Help.

Students can quit the program at any time by clicking on Quit.

Overview of Career Decisions

In this program, your students will meet sixteen young people who are facing critical career decisions that will have a serious impact on their lives. Your students will evaluate six different career decisions each one of them must make.

They will meet:

- **Aaron** who wants to begin a career in politics by working on the campaign staff of a congressional candidate.

- **Alando** who is ready to trade his dead-end job for a career in sports management.

- **Alex** who is searching for a job in the wind technology industry.

- **Celina** who has found herself in the internship from hell.

- **Chloe** who wants a career in nursing.

- **Corrine** who has been working as a secretary since graduating from high school.

- **Kim** who is searching for his first full-time job in the competitive world of architecture.

- **Kirk** who has had two jobs since high school and been fired from both.

- **Lan** who is torn between a career in education or health care.

- **Lien** who wants a career in urban planning.

- **Marcos** who didn't have the talent to play professional baseball but now hopes to be a professional umpire.

- **Mike** who is leaving his auto sales job for a career in marketing.

- **Rachel** who has been out of high school for two year and has had five different jobs.

- **Sarah** who is a single mother working on a factory production line and needs to earn more money.

- **Stephanie** who dreams of becoming a CNN anchor person.

- **Taylor** who skipped college to try and be a full-time actor.
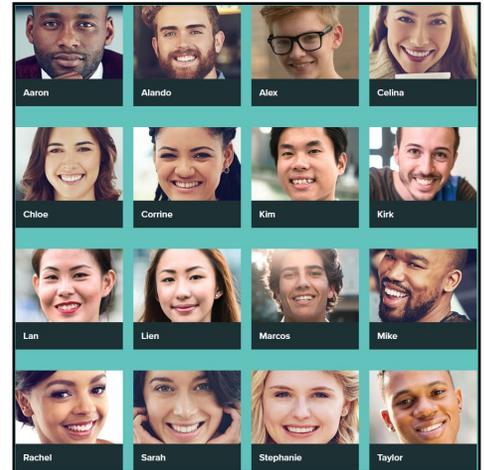
As your students meet each of these people, read about their career situations and evaluate their decisions, they will gain valuable knowledge that will help them make smart career decisions for themselves. When your students complete the entire program, they will have evaluated ninety-six decisions related to all aspects of starting a career and having success on the job.

How Career Decisions Works

To begin Career Decisions, students click on any of the sixteen portraits such as Aaron.

They will be shown the first decision the person must make. For example:

Aaron has been running for office since he was in the 7th grade. He is one of those rare people who seemed to always know exactly what he wanted to do and did it. What he really wants is to be president (why think small),

He will be graduating next month with a degree in political science and had planned to go to graduate school, but he has decided to apply for a position on the campaign of Cheryl London, a full-time candidate running for Congress from the 13th district.

If he is hired by her campaign manager, it will mean putting off graduate school for at lest two years.

Do you think this is a good career choice for Aaron? YES   NO

After reading the situation, students must decide if they agree or disagree with the decision by clicking **Yes** or **No**. After they make their choice, they will be given an explanation of why the decision was right or wrong.

What could be better experience than actually working in a campaign. It certainly beats talking about campaigns in a graduate class. He always has the option of going back to school and, who knows, this may be the start of a long political career.

If they are correct, $100 will be added to their score shown below the portrait. If they are incorrect, they will receive nothing.

To move on to the next decision, they click **Continue**.

When they have completed all six decisions for a person, they will be returned to the main screen so they can choose another person and learn about their particular career situation. As they complete the decisions for each person, that portrait will be checked and become inactive.

Your students will have completed the program when they have evaluated the decisions of all sixteen young people.

Program Utilities

Students work is saved automatically during the program.

Students can view their score at any time by clicking View Scores.

Students can read instructions for using the program by clicking on Help.

Students can quit the program at any time by clicking on Quit.
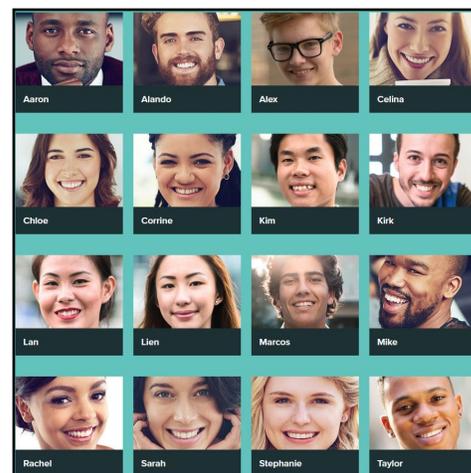
Overview of Get Rich With Math

In this real world math challenge, students will work their way through five levels of multi-step problems pertaining to the categories of **Money**, **Wheels**, **Home**, **Stuff** and **Fun**. Each time they solve a problem correctly, they improve their lifestyle.

MONEY

Students will complete math problems related to paychecks, bank statements, credit card statements and stock portfolios to score points and earn a bigger stack of cash.

Find sample problem answers on pages 30-32.

WHEELS

Students will complete math problems related to the cost of car repairs, gasoline, auto leases and loans to score points and earn a more expensive car.

Find sample problem answers on pages 32-34.

HOME

Students will complete math problems related to rent, household necessities, utilities, mortgages and the cost of living to score points and earn a more extravagant home.

Find sample problem answers on pages 35-37.

STUFF

Students will complete math problems related to clothing, mobile devices, electronics, recreational vehicles and more to score points and earn luxury items.

Find sample problem answers on pages 37-39.

FUN

Students will complete math problems related to movies, hobbies, entertainment and vacations to score points and earn swankier opportunities for fun.

Find sample problem answers on pages 39-41.

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How Get Rich With Math Works

To begin Get Rich With Math, students click on any one of the 5 lifestyle icons at the top of the screen. The students will be shown a math problem related to the category that includes all the information needed to solve the problem in the form of a table, chart, bill, statement etc. The blank spaces shown in the problem are guides to help students solve the problem and are not to be filled in.

After students have calculated their solution, they will select from one of the multiple choice answers at the bottom of the screen.

They will have five chances to solve each problem. Each time they try, the question will be different and the points they earn will decrease. If students answer incorrectly on all five chances, their challenge will be over.

Students must complete all five lifestyle categories on Level 1 before they move to Level 2. As they continue to higher levels, point values will increase and their lifestyle will improve.

LEVEL SCORE	1 OF 5 0 PTS	MONEY	WHEELS	HOME	STUFF	FUN	☰

POSSIBLE POINTS 100	?	?	?	?	?

Shown below is the first paycheck stub for a new part-time employee at the Bilton Hotel. What was her net pay? Round all answers to the nearest cent.

Bilton Hotel EIN 38-2924596 45685

		Leave	Accrued	Used	Available
ID BW400131		0	0	0	0

Sophia Renaldo
Marital Status: Single Period For: 08/17/20** To: 08/30/20**

Earnings	Rate	Hours	Current Amount	Year to Date Hours	Year To Date Amount	Deductions	Current Amount	Year To Date Amount
YD Hour	10.50	36.00	_____	36.00	_____	Fed W/H (0.00%)	0.00	0.00
						Soc Sec (6.2%)	_____	_____
						Medicare (1.45%)	_____	_____
						State W/H Tax (3.5%)	_____	_____
	Gross Pay		_____		_____	Total Deductions	_____	_____
						Net Pay	_____	

$336.71	$335.18	$335.85	$335.10

SCORING

The maximum score a student can achieve is 7,500 points. This chart shows the point values for each level and attempt. For example, a student who solves a level 1 problem on the 1st try receives 100 points while a students who solves a level 1 problem on the third try receives 60 points. Point values increase at each higher level.

	1ST	2ND	3RD	4TH	5TH
LEVEL 1	100	80	60	40	20
LEVEL 2	200	160	120	80	40
LEVEL 3	300	240	180	120	60
LEVEL 4	400	320	240	160	80
LEVEL 5	500	400	300	200	100

Calculator and Menu Items

The program features an on-screen calculator and clipboard to assist students. When necessary, a scroll bar will appear on the clipboard so students have plenty of space to record totals.

From the MENU screen, students can SAVE their work, see and/or print a SUMMARY of their progress, toggle the SOUND on/off, get HELP on how to use the program and QUIT at any time.

Students should SAVE their work before they quit the challenge so they can return to the same place at a later time. A student's work is saved automatically only after each level. If a student stops work before completing a level, the Save option should be used.
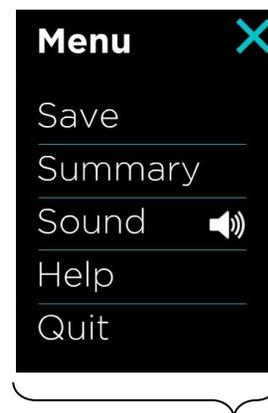
Menu ✕

Save
Summary
Sound 🔊
Help
Quit

| LEVEL SCORE | 1 OF 5 0 PTS | MONEY | WHEELS | HOME | STUFF | FUN | ☰ |

| + – × = | POSSIBLE POINTS | ? |

Calculator:

0 ✕

| copy to clipboard | copy from clipboard |

C	%	÷	X
7	8	9	–
4	5	6	+
1	2	3	=
0	.		

Clear Clipboard

GET RICH WITH MATH ✕

🖨 PRINT
SUMMARY

	MONEY	WHEELS	HOME	STUFF	FUN	TOTALS
LEVEL 1	80	60	100	80	80	400
LEVEL 2	120	120	160	120	160	680
LEVEL 3	300	--	300	180	300	1080
LEVEL 4	--	--	--	--	--	0
LEVEL 5	--	--	--	--	--	0
					GRAND TOTAL	2,160

STUDENT: Rick

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Sample Problems

Money Level 1

Show below is the first paycheck stub for a new part-time employee at the Bilton Hotel. What was her net pay? Round all answers to the nearest cent.

Bilton Hotel							EIN 38-2924596		45685	
							Leave	Accrued	Used	Available
						ID BW400131	0	0	0	0

Sophia Renaldo

Marital Status: Single   **Period For:** 08/17/20**   **To:** 08/30/20**

Earnings	Rate	Hours	Current Amount	Year to Date Hours	Year To Date Amount	Deductions	Current Amount	Year To Date Amount
YD Hour	9.35	34.00	**317.90**	34.00	**317.90**	Fed W/H (0.00%)	0.00	0.00
						Soc Sec (6.2%)	**19.71**	_____
						Medicare (1.45%)	**4.61**	_____
						State W/H Tax (3.5%)	**11.13**	_____
		Gross Pay	**317.90**		**317.90**	**Total Deductions**	**35.45**	_____
						Net Pay	**282.45**	_____

Money Level 2

What is the balance of this online checking/debit card statement on 07/08.

T	Date	Time	Debit (-)	Credit (+)	Description	Balance
1	07/03/20**	09:30 AM		$1,230.76	Auto Deposit / Paycheck	$1,474.05
2	07/03/20**	12:14 PM	$ 6.89		Debit Card / Subway	1,467.16
3	07/03/20**	06:12 PM	$ 40.00		ATM Withdrawal	1,427.16
4	07/04/20**	11:23 AM	$ 57.89		Debit Card / Walmart	1,369.27
5	07/04/20**	06:47 PM	$ 32.48		Debit Card / Plaza Cinemas	1,336.79
6	07/05/20**	01:23 PM	$ 26.34		Debit Card / Shell Oil	1,310.45
7	07/05/20**	02:17 PM	$ 41.82		Debit Card / Dunham Sports	1,268.63
8	07/06/20**	09:43 AM	$725.00		Check 2482/ Lakefront Apartments	543.63
9	07/06/20**	09:56 AM	$ 68.17		Check 2485 / Commonwealth Edison	475.46
10	07/06/20**	12:15 PM	$ 12.14		Debit Card / Gino's Deli	463.32
11	07/07/20**	12:22 PM	$ 7.68		Debit Card / Subway	455.64
12	07/07/20**	02:47 PM		$ 124.38	Refund / Amazon.com	580.02
13	07/07/20**	05:42 PM	$ 9.46		Debit Card / Walmart	570.56
14	07/07/20**	08:36 PM	$135.78		Debit Card / Amazon.com	434.78
15	07/08/20**	10:23 AM	$ 68.43		Auto Debit / Verizon Wireless	366.35

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Money Level 3

What percentage of the credit limit on this newly issued credit card was spent? Round answer to the nearest 1/10th percent.

MasterCard Statement   issued by Midland Valley Bank

Tran Date	Post Date	Reference Number	Purchases and Cash Advances	Amount
05/14/2016	05/18/2016	8510159SGLAQ47M6MA	Steampowered.com	15.93
05/22/2016	05/24/2016	5530876HOFXRDGCRDA	Shell Oil	50.00
05/24/2016	05/26/2016	2541575H202KNGRDV0	Marathon Oil	15.06
05/24/2016	05/26/2016	5530876HOFXJDNGHIME	Shell Oil	8.32
05/30/2016	06/01/2016	5530876H824GEDIHUW9	Shell Oil	27.58
06/06/2016	06/08/2016	5530876H3JUDHYER89N	Shell Oil	25.00
06/08/2016	06/10/2016	0543684JDIKH957WDHB	Casey's General Store	28.28
06/12/2016	06/13/2016	5548382HDFRMNSX351	Wal-Mart	9.90
06/12/2016	06/14/2016	5530876H824KIHGDS29	Shell Oil	25.00
06/15/2016	06/16/2016	5531658DFRGCJKYF88W	BP Oil	30.00

Summary of Account Activity

Previous Balance..............	$ 0.00
— Payments......................	$ 0.00
— Other Credits...............	$ 0.00
+ Purchases	**235.07**
+ Cash Advances	$ 0.00
+ Fees Charged................	$ 0.00
+ Interest Charged	$ 0.00
= New Balance.................	**235.07**
Credit Limit......................	$500.00
Available Credit...............	**264.93**

$235.07 / $500.00 =.4701 = 47.0%

Money Level 4

What is the total value of this stock portfolio at the end of the 3rd month? Round answers to the nearest cent.

Month 1	Share Price	Shares Sold	Shares Bought	
Volt Motors	30.12		50	**+ 50**
Texas Natural Gas	21.34		60	**+ 60**
Merkl Manufacturing	25.03		20	**+ 20**
Month 2				
Volt Motors	31.50		10	**50 + 10 = 60**
Texas Natural Gas	25.25	20		**60 - 20 = 40**
Merkl Manufacturing	24.75		20	**20 + 20 = 40**
Month 3				
Volt Motors	34.25		20	**80 x $34.25 = $2,740.00**
Texas Natural Gas	27.50	20		**20 x $27.50 = $ 550.00**
Merkl Manufacturing	23.12		30	**70 x $23.12 = $1,618.40**

$4,908.40

Sample Problems

Money Level 5

What was the average daily balance of this savings account in June? Round to the nearest cent.

Date	Deposit	Withdrawal	Interest	Balance
03/11				$ 150.00
03/25	$25.00			$ 175.00
03/31			$ .90	$ 175.90
04/08	$25.00			$ 200.90
04/22	$25.00			$ 225.90
05/06	$25.00			$ 250.90
05/20	$25.00			$ 275.90
06/03	$50.00			$ 325.90
06/09		$40.00		$ 285.90
06/17	$50.00			$ 335.90
06/30			$1.98	$ 337.88
07/01	$80.00			$ 417.88
07/15	$50.00			$_____
07/25		$25.00		$_____
07/29	$60.00			$_____

Date	Deposit	Withdrawal	Interest	Balance
08/12	$50.00			$_____
08/16	$150.00			$_____
09/02	$50.00			$_____
09/07		$75.00		$_____
09/16	$30.00			$_____
09/30	$30.00			$_____
09/30			$4.05	$_____
10/14	$30.00			$_____
10/28	$30.00			$_____
11/11	$40.00			$_____
11/25	$40.00			$_____
12/09		$300.00		$_____
12/27	$150.00			$_____
12/31			$3.42	$_____

$275.90 x 2 = $ 551.80

$325.90 x 6 = $1,955.40

$285.90 x 8 = $2,287.20

$335.90 x 13 = $4,366.70

$337.88 x 1 = $ 337.88

$9,498.98 / 30 = $316.63

Wheels Level 1

What is the total due for the following car repair bill? Round answers to the nearest cent.

Oil Change

Oil Filter	$	6.00
Oil		14.58
Labor		10.74

Replace Air Conditioner Belt

Belt	$	31.98
Labor		36.78

Repair Front Brakes

Parts	$	90.50
Labor		130.00

Rotate Tires

Labor	$	17.95

Customer Charges & Discounts

Total Labor	$	195.47
Total Parts	$	128.48
Total Oil	$	14.58
Environmental Disposal	$	18.00
Discount Coupons	$	- 33.50
Subtotal	$	323.03
Tax (6.25% x Subtotal)	$	20.19
TOTAL DUE	$	343.22

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Sample Problems

Wheels Level 2

What was the average amount spent each month on gasoline. Round all dollar values to the nearest cent.

Month	Price of Regular Unleaded		Gallons Purchased		Amount Spent	
1	$2.19	X	13.8	= $	30.22	
	2.09		13.2	$	27.59	
	2.29		12.5	$	28.63	
	2.15		11.4	$	24.51	$110.95
2	$2.11		14.6	$	30.81	
	2.05		12.1	$	24.81	
	2.09		14.2	$	29.68	$ 85.30
3	$2.09		13.7	$	28.63	
	2.11		14.8	$	31.23	
	2.29		12.4	$	28.40	$ 88.26

$110.95 + $85.30 + $88.26 = $284.51 $284.51 / 3 = $94.84

Wheels Level 3

If old car (A) is traded for new car (B) and the monthly savings on gasoline was applied to the new car (B) monthly payment, what would be the adjusted monthly car payment? Assume 18,000 miles driven and an average gasoline price of $2.19. Round all answers to the nearest cent.

Annual Miles Driven	Gas Price ($/gal)	Old Car (A) Gas Mileage	Old Car (A) Monthly Payment	New Car (B) Gas Mileage	New Car (B) Monthly Payment	Average Monthly Gas Savings	Adjusted Monthly Car Payment
18,000	$2.19	20 mpg	$0.00	50 mpg	$575.34	$ 98.55	$476.79
	$2.49	20 mpg	$0.00	50 mpg	$575.34		
	$2.79	20 mpg	$0.00	50 mpg	$575.34		
24,000	$2.19	20 mpg	$0.00	50 mpg	$575.34		
	$2.49	20 mpg	$0.00	50 mpg	$575.34		
	$2.79	20 mpg	$0.00	50 mpg	$575.34		

18,000 / 20 = 900 gallons   900 x $2.19 = $1,971.00 $1,971.00—$788.40 = $1,182.60

18,000 / 50 = 360 gallons   360 x $2.19 = $ 788.40 $1,182.60 / 12 = $98.55

$575.34—$98.55 = $476.79

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Sample Problems

Wheels Level 4

For the following new car lease, what is the total amount due at the lease signing?

The monthly payment is determined as shown below:				Total amount due at the lease signing		
Gross Capitalization Cost (The $21,500 value of the vehicle plus an $800 service contract).....		$	**22,300.00**	Capitalization cost reduction.......... $	**3,500.00**	
Capitalization cost reduction (A trade-in allowance of $3,500.)	—	$	**3,500.00**	Amount to be in cash:		
Adjusted capitalization cost (amount used to calculate the base monthly payment)	=	$	**18,800.00**	First Monthly Payment .... $	**256.94**	
Residual Value (value of the vehicle at the end of the lease)	—	$	12,350.00	Refundable Security Deposit........ $	350.00	
Depreciation (The amount charged for the vehicles decline in value through normal use......	=	$	**6,450.00**	Title Fees... $	75.00	
Rent charge (The amount charged in addition to the depreciation)..	+	$	5,295.00	Registration Fees........................... $	60.00	
Total of base monthly payments (The depreciation plus the rent charge)................................	=	$	**11,745.00**	**Total** .... $	**4,241.94**	
Lease payments (the number of payments during the lease period)..	÷		48			
Base monthly payment...	=	$	**244.69**			
Monthly sales/use tax	+	$	12.25			
Total monthly payment	=	$	**256.94**			

Wheels Level 5

Based on the sale price, what would be the total cost of the Chevy Cruze including all taxes and fees? Round all answers to the nearest cent.

Chevrolet Cruze	Chevy Camero Convertible	Chevrolet Silverado LT	Ford Fiesta SE	Ford Taurus Limited
WAS $17,989 or $227/month	WAS $33,988 or $469/month	WAS $35,988 or $499/month	WAS $13,988 or $166/month	WAS $16,988 Or $212/month
Sale Price	Sale Price	Sale Price	Sale Price	Sale Price
$15,989	**$31,988**	**$32,988**	**$11,988**	**$14,988**
or	or	or	or	or
$196/month	**$439**/month	**$454**/month	**$136**/month	**$181**/month

Prices and payments do not include sales tax (6.5%), title fee ($110), license fee ($125) and documentation fee ($185). Sales tax is paid only on the sale price of the vehicle. Payments are based on $3000 down (cash or trade-in) and 72 months@2.9% with approved credit.

$15,989 x .065 = $1,039.29 $14,112.00 + $1,039.29 + $3,000 + $110.00 + $125.00 + $185.00 = $18,571.29

$ 196.00 x 72 = $14,112.00

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Sample Problems

Home Level 1

What is the average monthly rent per apartment at the Lake Johnson Apartments? Round answers to the nearest cent.

Lake Johnson Apartments:

Nestled on the wooded lake shore. Easy access to recreation areas, shopping, entertainment and downtown. Washer/dryer, kitchen appliances, spacious closets, air conditioning, ceiling fans. Rent includes water and trash. All electric. We offer:

20 Studio Apartments	560 square feet	$ 650 / Month
40 One Bedroom Apartments	750 square feet	$ 790 / Month
25 Two Bedroom Apartments	1,070 square feet	$1,100 / Month

20 x $ 650 = $13,000

40 x $ 790 = $31,600

25 x $1,100 = $27,500

$72,100 / 85 = $848.24

Home Level 2

What was the total cost of the following household items? Round answers to the nearest cent.

Bath Towels (3 at $7.97 each)	**23.91**	Flatware Set (20 pieces)		24.97
Hand Towels (3 at $2.97 each)	**8.91**	Cookware Set (8 pieces)		79.99
Bath Mat	14.97	Cooking Utensil Set (28 pieces)		29.97
Sheet Set	39.88	Bar Stools (2 at $19.96 each)		**39.92**
Comforter	34.96	Storage Bins (2 at $7.97 each)		**15.94**
Pillows (2 at $16.96 each)	**33.92**	Hangers (10)		4.24
Trash Cans (3 at $5.47 each)	**16.41**	Subtotal		**407.84**
Dinnerware Set (4 place settings)	26.88	6.75% Sale Tax		**27.53**
Glasses Set (6 glasses)	12.97	Total		**435.37**

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Sample Problems

Home Level 3

What is the total amount due on this electric bill? Round answers to the nearest cent.

Total Amount Due by 08/19/20** $ 75.99   Issued 07/28/20** Account # 8476290025

Read Date	Meter Number	Load type	Previous	Present	Difference	Multiplier	Usage kWh
7/17/20**	857328456	General	36792	37358	**566**	x 1	**566**

37358 — 36792 = 566

Charge Details: Retail Delivery Service - Single Residence 06/28/20** - 07/27/20** (30 days)

Energy Supply Charge = 566 kWh x 0.06250		$	**35.38**
Delivery Charge..		$	**35.69**
Customer Charge..		$10.75	
Standard Meter Charge..		5.25	
Distribution Facility Charge	566 kWh x 0.03337.............	$	**18.89**
Electricity Distribution Charge	566 kWh x 0.00142	$	**.80**
Taxes and Fees..		$	**4.92**
Environmental Cost Recovery	566 kWh x 0.00035.................	$	**.20**
Energy Efficiency Programs	566 kWh x 0.00229.................	$	**1.30**
State Tax..		$	3.42

Home Level 4

What would be the unpaid balance the second month of this 30 year mortgage? Round dollar values to the nearest cent.

AMOUNT FINANCED.. $ **225,000.00**

   Home Price = $250,000   Down Payment = 10%

Monthly Payment ($477.42 + $477.42 + $119.35) .... $ **1,074.19**

   Annual Rate = 4%. Use the chart to determine the monthly payment.

Monthly Interest Rate .... **.0033**

   Annual Rate = 4%   Round to 4 decimal places.

First Month's Interest (225,000 x .0033)................................. $ **742.50**

Second Month's Unpaid Balance ($225,000—$331.69) .... $ **224,668.31**

Amount Financed	4% Annual Interest Rate
$ 15,000	$ 71.61
20,000	95.48
25,000	119.35
30,000	143.22
35,000	167.10
40,000	190.97
50,000	238.71
100,000	477.42

Sample Problems

Home Level 5

Based on the cost of living index for housing, what would be the cost of a home in Chicago, Illinois that cost $150,000 in Des Moines, Iowa? Round index multiplier two places past the decimal.

	Atlanta	Chicago	Des Moines	Los Angeles	New York	San Francisco
Cost of Living Index for Housing:	81	97	61	280	275	515

97 / 61 = 1.590 = 1.59 $150,000 x 1.59 = $238.500

Stuff Level 1

What is the total cost of the following clothing items? Round answers to the nearest cent.

Hoodie...	24.99
Jacket..	49.99
Jeans...	39.99
Shirt (long sleeve casual)................................	29.99
Shirt (long sleeve dress).................................	24.99
Shoes (casual)...	39.99
Shoes (dress)..	59.99
Socks (3 pack)..	16.99
Suit...	149.99
Sweater	34.99
Subtotal... $	**471.90**
Sales Tax (6.5%)............................... $	**30.67**
Total .... $	**502.57**

Stuff Level 2

Over a 2 year period, what is the difference in the cost per day between an iPhone with a small plan and a Galaxy with a medium plan? Round to the nearest cent.

Phone	Cost		
Apple iPhone .... $27.08 per month for 24 months = **$649.92**		Galaxy =	**$1,872.00**
Samsung Galaxy...... $28.00 per month for 24 months = **$672.00**		iPhone = -	**$1,489.92**
Google Pixel............ $27.58 per month for 24 months			**$ 382.08**
Motoral Moto......... $25.85 per month for 24 months			
		$382.08 / 730 = $ .52	

Plans	Cost
Small (2 GB) .... $35 per month = **$ 840.00**
Medium (4 GB) .... $50 per month = **$1,200.00**
Large (8 GB) .... $70 per month
X Large (16 GB) .... $90 per month

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Sample Problems

Stuff Level 3

What is the total cost of the tablet and accessories? Round answers to the nearest cent.

Item	Regular Price	Discount	Sale Price
Microsoft Surface Tablet	$599.00	25%	**$449.25**
Tablet Cover	$ 29.99	40%	**$ 17.99**
Tablet Screen Shield	$ 26.99	55%	**$ 12.15**
Tablet Stand with Charger	$ 89.99	10%	**$ 80.99**
Tablet Car Mount	$ 39.99	20%	**$ 31.99**
		Subtotal	**$592.37**
		6.5% Sales Tax	**$ 38.50**
		Total Cost	**$630.87**

Stuff Level 4

The cash price of a jet ski is $9,599 plus 6% sales tax. A $2,000 down payment is made. The remainder is financed over 36 months at 4% add on interest using a retail installment contract. What is the amount of the 36th payment? Round answers to the nearest cent.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments	Total Sale price
The cost of my credit as a yearly rate: _____	The dollar amount the credit will cost me: $_____	The amount of credit provided to me or on my behalf: $_____	The amount I will have paid after I have made all payments as scheduled: $_____	The total cost of my purchase on credit, including down payment of: $_____

My Payment Schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
35 payments of		
1 final payment of	**$254.39**	

$9,599.00 x 1.06 = $10,174.94 $10,174.94 — $2,000.00 = $8,174.94

$8,174.94 x .04 = $327.00 $327.00 x 3 = $981.00 $8,174.94 + $981.00 = $9,155.94

$9,155.94 / 36 = $254.33 $254.33 x 35 = $8,901.55 $9,155.94 — $8,901.55 = $254.39

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Sample Problems

Stuff Level 5

What was the cost of owning and operating this boat during the month of June? Round answers to the nearest cent.

Costs of Boat Ownership and Operation in June

Total of monthly payments for a 5 year boat and trailer loan....... $28,999.80 . . . . $ **483.33**

Annual insurance premium (boat and trailer)................................ $ 495.80 . . . $ **41.32**

Dock rental fee for 6 months.. $ 270.00 . . . $ **45.00**

Cost of Gasoline in June .... $ **1,300.03**

55.0 gallons at $2.19/gallon	39.3 gallons at $2.39/gallon	44.2 gallons at $2.29/gallon
47.6 gallons at $2.29/gallon	50.1 gallons at $2.29/gallon	41.5 gallons at $2.39/gallon
45.9 gallons at $2.39/gallon	51.8 gallons at $2.39/gallon	47.5 gallons at $2.29/gallon
52.9 gallons at $2.39/gallon	42.5 gallons at $2.29/gallon	43.6 gallons at $2.19/gallon

98.6 gallons x $2.19 = $ 215.93
231.9 gallons x $2.29 = $ 531.05
231.4 gallons x $2.39 = $ 553.05
          $1,300.03

Fun Level 1

How much more expensive is the average 3D movie ticket price than the average standard movie ticket price? Round answers to the nearest cent.

Standard Movies		3D Movies		IMAX Movies	
Children	$ 9.00	Children	$12.50	Children	$15.50
Adults	$12.00	Adults	$15.50	Adults	$18.50
Seniors	$ 9.50	Seniors	$13.00	Seniors	$16.00
Students	$11.00	Students	$14.50	Students.........	$15.50
Military..........	$10.00	Military..........	$13.50	Military	$15.50

$12.50 + $15.50 + $13.00 + $14.50 + $13.50 = $69.00 / 5 = $13.80

$ 9.00 + $12.00 + $ 9.50 + $11.00 + $10.00 = $51.50 / 5 = $10.30

             $ 3.50

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Sample Problems

Fun Level 2

The Cubs are playing the Cardinals at Wrigley Field in Chicago. How much more expensive is the total online ticket price for 3 upper box infield seats than 3 bleacher seats? Round answers to the nearest cent.

Price for 3 Tickets...	$ 108.00	$ 162.00
9% City of Chicago Amusement Tax..................	$ 9.72	$ 14.58
3% Cook County Amusement Tax......................	$ 3.24	$ 4.86
Per Ticket Fee ($4.75 each)...............................	$ 14.25	$ 14.25
9% City of Chicago Fee Tax...............................	$ 1.28	$ 1.28
(9% of the total per ticket fee)		
Total Taxes and Fees...	$ 28.49	$ 34.97
Per Order Fee...	$ 4.00	4.00
Total Ticket Price...	$ 140.49	$ 200.97

St. Louis Ticket Prices

$115.00	Club Box Infield
$ 70.00.....	Club Box Outfield
$ 71.00.....	Field Box Infield
$ 57.00.....	Field Box Outfield
$ 56.00.....	Terrace Box Infield
$ 46.00.....	Terrace Box Outfield
$ 54.00.....	Upper Box Infield
$ 39.00.....	Upper Box Midfield
$ 36.00.....	Bleachers
$ 39.00.....	Terrace Reserved Preferred
$ 33.00.....	Terrace Reserved Infield
$ 29.00.....	Terrace Reserved Outfield
$ 25.00.....	Upper Reserved Infield
$ 22.00.....	Upper Reserved Outfield

Fun Level 3

As a percentage, how much is saved by purchasing the price level 1 concert series for Saturday night rather than 5 individual concert tickets for Saturday night? Round answer to the nearest 1/10th percent.

Rock The House 5 Concert Series Pricing

Price Level	Friday	Saturday
1	$482.00	$530.00
2	$434.00	$480.00
3	$240.00	$285.00
4	$180.00	$225.00
5	$125.00	$175.00

Rock The House Individual Concert Pricing

Price Level	Friday	Saturday
1	$125.00	$135.00
2	$115.00	$125.00
3	$ 70.00	$ 80.00
4	$ 56.00	$ 65.00
5	$ 35.00	$ 45.00

$135.00 x 5 = $675.00 $675.00—$530.00 = $145.00 $145.00 / $675.00 = .2148 = 21.5%

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Sample Problems

Fun Level 4

The net biweekly pay on a $50,000 annual salary is 75.8% of the biweekly gross pay. What percentage of net pay would need to be saved from each paycheck for a year to pay for a Disney 4 days/4 nights vacation for 2 in a garden view room with a regular dining plan and 4 days/4 parks tickets? Round answers to the nearest cent and nearest 1/10th percent.

Port Orleans French Quarter		Theme Park Tickets	
Standard Room.......................	$221.43*	4 Days / 4 Parks	$ 69.75*
Garden View Room.................	$226.58*	* per person per day including taxes	
River View Room.....................	$235.14*	**Dining Plan**	
Park View Room......................	$239.76*	Regular Dining......................................	$ 63.82*
* per night including taxes		Deluxe Dining.......................................	$115.08*
		* per person per day including taxes	

$50,000 / 26 = $1,923.08 $1,923.08 x .758 = $1,457.69 (net biweekly pay)

$226.58 x 4 = $906.32

$ 69.75 x 8 = $558.00

$ 63.82 x 8 = $510.56

$1,974.88 / 26 = $75.96 $75.96 / $1,457.69 = .0521 = 5.2%

Fun Level 5

A 15% discount is offered on a two person cruise that includes an ocean view balcony suite plus excursions A, B, C, D and F. What percentage of a $4,000 cruise budget would be spent? Round answers to the nearest 1/10th percent.

Cruise Pricing		Sea and Shore Excursions (price includes all taxes and fees)	
Interior Stateroom	$ 599.00*	A. Live Concert Series	$ 30.00 per person
Ocean View Stateroom...........	$ 679.00*	B. Catamaran Sail & Snorkel.............	$ 59.99 per person
Balcony Stateroom..................	$ 969.00*	C. Atlantis Aquaventure Full Day	$179.99 per person
Ocean View Balcony Suite	$1,459.00*	D. Private Island Beach Day..............	$ 59.99 per person
* Cruise pricing is per person. Taxes, fees and		E. Parasail Adventure.........................	$ 92.99 per person
port expenses are $127.10 per person		F. Snorkel Adventure	$ 64.99 per person
additional.		G. Tropical ATV Adventure................	$109.99 per person

$1,459.00 x 2 = $2,918.00

$ 127.10 x 2 = $ 254.20

$ 394.96 x 2 = $ 789.92

$3,962.12 x .85 = $3,367.80 $3,367.80 / $4,000.00 = .8419 = 84.2%

![cwpubonline logo]

Overview of Who Would Your Hire?

Lisa is the Human Resources Director at a popular resort and is searching for a new Events Sales Specialist who will be responsible for marketing the resort's services and facilities. From the many applicants, Lisa has chosen six young people to interview and your students get to decide who they would hire.

Your students will watch each of the six candidates short interviews. After each interview, they will evaluate that candidate based on the quality of the interview and resume information that is provided. After evaluating all six candidates, they will decide which of the six they would hire and explain why.

For instructions on how to use the program, students can click on Help on the menu bar.

How The Program Works

To begin Who Would You Hire?, students will watch a short video (1 minute and 50 seconds) that will introduce them to the six candidates and let the human resources director explain the job requirements and what type of person she is looking for. Students have control of the video so they can view it more than once if they wish. When they are ready to continue, they will click the GET STARTED button and be shown the six candidates.

Who would you like to interview?

Sierra McKee 51
Ryan Slattery
Renee Walker
Trey Rodriquez
Sherry Henderson
Ashley Jordan

Students can click on the picture of any of the six candidates to watch the interview. Each interview runs from 4 to 5 minutes. Students have control of each interview video so they can watch it more than once or move to various points in the interview. At any time, students can move between the interview video, the candidate's resume and the candidate's evaluation form by clicking on that item on the menu bar.

▶ Watch Interview   📄 View Resume   ⊘ Evaluate Candidate   ↩ Back to Main Menu

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The Resumes

Each candidate's resume is a brief outline of their work experience and education. Students will use this information along with the interview to evaluate each candidate.

Candidate Evaluation Form

Each candidate will be evaluated based on the following 12 criteria:

- On Time
- Greeting
- Appropriate Dress
- Grooming
- Eye Contact
- Body Language
- Communications Skills
- Personality
- Self Confidence
- Enthusiasm
- Organization
- Work Experience

Background Information:

Sierra McKee

Work Experience:

Present .... Beaufort Youth Arts Academy
Program Assistant (summer employment)
Assisted the director with the following:
- Scheduling various classes.
- Creating the annual class catalog
- Set up for various presentations including concerts, plays and art exhibits.
- Miscellaneous office tasks.

Previous......... Beaufort YMCA
Worked after school and in the summers as a youth activity leader.

Education......... Beaufort County High School
Beaufort, South Carolina

Activities and Honors:
- Volleyball
- Jr/Sr Prom Student Coordinator
- Honor Society

Students grade each criteria by clicking on a number (1-5) with 1 being the worst and 5 being the best. A choice can be changed at any time by clicking on a different number. As students make their choices, the numbers are automatically transferred to the Group Evaluation Form and totaled so that the six candidates can be compared on one form. A student can return to a candidate's individual evaluation form at any time and make changes.

Trey Rodriquez

On Time		1 2 3 4 5
Greeting		1 2 3 4 5

Group Evaluation Form

	Sierra McKee	Ryan Slattery	Renee Walker	Trey Rodriguez	Sherry Henderson	Ashley Jordan
On Time	5	-	-	-	-	-
Greeting	4	-	-	-	-	-

Which Candidate Would You Hire?

Students will use all the information they have at hand including the interview video, the resume information, their evaluation score for each candidate and the comparison of all six candidates' evaluation scores to decide which candidate they would hire. To make this choice, students click the circle by the name of their choice at the bottom of the Group Evaluation Form. Finally, students will explain why they made their choice in the text box at the bottom of the Group Evaluation Form.

Who Would You Hire?	○ Sierra McKee	○ Ryan Slattery	○ Renee Walker	○ Trey Rodriguez	○ Sherry Henderson	● Ashley Jordan
Explain Your Choice	Place your thoughts here...					

To Save Their Work and Quit the Program.

To save their work and quit the program, students will click Back to Main Menu and then click Quit. A student's simulation is considered complete once they have made a choice of "Who Would You Hire?" and quit the simulation. Once a simulation is complete, a student will receive a message stating that their simulation has been completed if they use the Load Saved Game button.

Overview of Who Would Your Fire?

Jason is the owner of Airplay Sports & Espresso, a coffee shop. He has two locations, but is planning on closing both to open in East Heights, the new place to be in the city. Unfortunately, one shop doesn't need two staffs. Some employees have left voluntarily, but Jason still needs to let one person go. He is going to meet with six employees and your students get to decide who should be fired!

Your students will watch each of the short meetings Jason has with the employees. After each video, they will evaluate that employee based on the information presented in the video and the job description. After evaluating all six employees, they will decide which of the six they would fire and explain why.

For instructions on how to use the program, students can click on Help on the menu bar.

How The Program Works

To begin Who Would You Fire?, students will watch a short video (1 minute and 24 seconds) during which Jason, the owner of Airplay Sports & Espresso, explains why he is relocating and why he still has to let one more of his employees go. Students have control of the video so they can view it more than once if they wish. When they are ready to continue, they will click the GET STARTED button and be shown the six employees.

Students can click on the picture of any of the six employees to watch the meeting with Jason. Each meeting runs from 3 to 5 minutes. Students have control of each video so they can watch it more than once or move to various points in the discussion. At any time, students can move between the video, the employee's job description and the employee's evaluation form by clicking on that item on the menu bar.

The Job Descriptions

Each employee's job description is a brief outline of their responsibilities at Airplay. Students will use this information along with the video to evaluate each Employee.

Employee Evaluation Form

Each employee will be evaluated based on the following 12 criteria:

- Attitude
- Communication Skills
- Customer Service
- Desire to Learn
- Follows Instructions
- Loyalty
- Organizational Skills
- Past Performance
- Personality
- Skill Level
- Team Player
- Value to Company

Angel

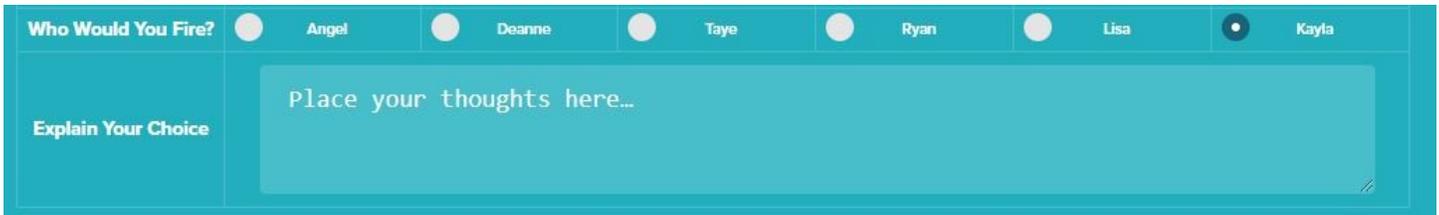**Job Title: Part-Time Barista**

Duties:

- **Greet customers in a helpful and friendly manner.**

- **Be knowledgeable about all products so you can answer customer's questions.**

- **Take customer orders.**

- **Fill customer orders quickly and correctly.**

- **Maintain all display cases and counters neatly.**

- **Make the shift manager and baker aware of any product needs.**

Students grade each criteria by clicking on a number (1-5) with 1 being the worst and 5 being the best. A choice can be changed at any time by clicking on a different number. As students make their choices, the numbers are automatically transferred to the Group Evaluation Form and totaled so that the six employees can be compared on one form. A student can return to an employee's individual evaluation form at any time and make changes.

Angel

| Attitude | 1 | 2 | 3 | 4 | 5 |
| Communication Skills | 1 | 2 | 3 | 4 | 5 |

Group Evaluation Form

	Angel	Deanne	Taye	Ryan	Lisa	Kayla
Attitude	4	-	-	-	-	-
Communication Skills	3	-	-	-	-	-

Which Employee Would You Fire?

Students will use all the information they have at hand including the video, the job description, their evaluation score for each employee and the comparison of all six employees' evaluation scores to decide which candidate they would fire. To make this choice, students click the circle by the name of their choice at the bottom of the Group Evaluation Form. Finally, students will explain why they made their choice in the text box at the bottom of the Group Evaluation Form.

To Save Their Work and Quit the Program.

To save their work and quit the program, students will click Back to Main Menu and then click Quit. A student's simulation is considered complete once they have made a choice of who to fire and quit the simulation. Once a simulation is complete, a student will receive a message stating that their simulation has been completed if they use the Load Saved Game button.

Overview of Who Would Your Promote?

The human resources director at Industry Direct is hiring a new sales team leader who will be responsible for the efficient operation of a team of 15 to 20 customer service representatives. Since it is the policy at Industry Direct to hire from within whenever possible, the human resources director has chosen six young sales reps to interview for the promotion.

Your students will watch each of the short interviews with the six employees. After each video, they will evaluate that employee based on the information presented in the video and their interview highlights. After evaluating all six employees, they will decide which of the six they would promote and explain why.

For instructions on how to use the program, students can click on Help on the menu bar.

How The Program Works

To begin Who Would You Promote?, students will click on **Start New Game** or **Load Saved Game**.

As the program begins, students will watch a short, 30 second introductory video during which Martha, the human resources director, explains her task of hiring a new sales team leader from among the current sales team members. Students have control of the video so they can view it more than once if they wish. When they are ready to continue, they will click the GET STARTED button and be shown the six employees who will be interviewed.
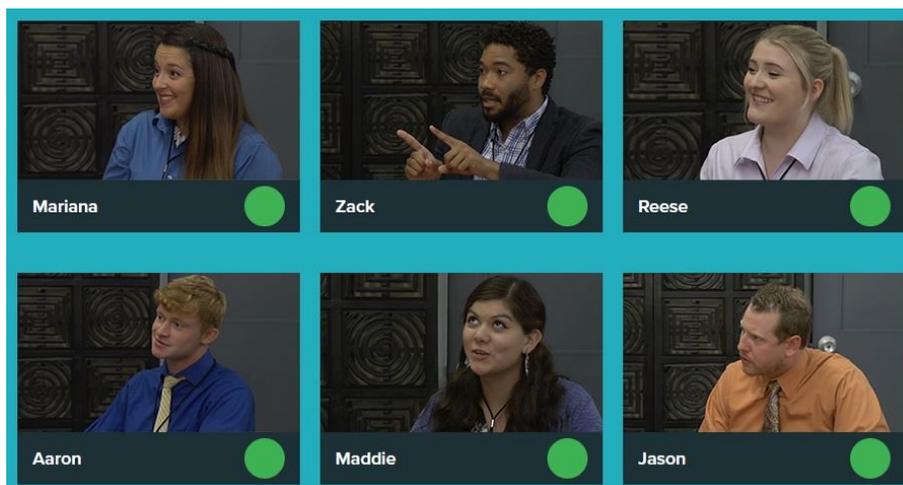
Students can click on the picture of any of the six employees to watch the interview. Each interview runs from 4 to 6 minutes. Students have control of each video so they can watch it more than once or move to various points in the discussion. At any time, students can move between the video, the interview highlights and the employee's evaluation form by clicking on that item on the menu bar.

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Interview Highlights

This is a listing of the high and low points of each interview. Students will use this information along with the video to evaluate each employee.

Employee Evaluation Form

Each employee will be evaluated based on the following 12 criteria:

- On Time for Interview
- Personal Appearance
- Overall Personality
- Self Confidence
- Communications Skills
- Sales Skills
- People Skills
- Problem Solving Skills
- Knows Coworkers
- Knowledge of Company
- Sales Team Experience
- Leadership Potential

Zack

Interview Highlights

- **States confidently that he is a great salesman and can sell anything.**

- **Feels sales team leader is just the next step in becoming the head of the sales division.**

- **Does not know his coworkers well.**

- **Does not socialize with his coworkers.**

- **He is very sales results oriented.**

- **Was certain how to deal with a personnel problem.**

- **Understands the structure and background of the company.**

Students grade each criteria by clicking on a number (1-5) with 1 being the worst and 5 being the best. A choice can be changed at any time by clicking on a different number. As students make their choices, the numbers are automatically transferred to the Group Evaluation Form and totaled so that the six employees can be compared on one form. A student can return to an employee's individual evaluation form at any time and make changes.

Zack

| On Time for Interview | 1 | 2 | 3 | 4 | 5 |
| Personal Appearance | 1 | 2 | 3 | 4 | 5 |

Group Evaluation Form

	Mariana	Zack	Reese	Aaron	Maddie	Jason
On Time for Interview	-	5	-	-	-	-
Personal Appearance	-	4	-	-	-	-

Which Employee Would You Promote?

Students will use all the information they have at hand including the video, the interview highlights, their evaluation score for each employee and the comparison of all six employees' evaluation scores to decide which employee they would promote. To make this choice, students click the circle by the name of their choice at the bottom of the Group Evaluation Form. Finally, students will explain why they made their choice in the text box at the bottom of the Group Evaluation Form.

Who Would You Promote?	○ Mariana	● Zach	○ Reese	○ Aaron	○ Maddie	○ Jason
Explain Your Choice	Place your thoughts here…					

To Save Their Work and Quit the Program.

To save their work and quit the program, students will click Quit on the Menu Bar. A student's simulation is considered complete once they have made a choice of who to promote and quit the simulation. Once a simulation is complete, a student will receive a message stating that their simulation has been completed if they use the Load Saved Game button.

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Common Core State Standards
for
Literacy in History/Social Studies, Science and Technical Subjects

Each of the following anchor standards for reading which is aligned with ***cwpubonline*** has been marked with a red arrow.

College and Career Readiness Anchor Standards for Reading

Key Ideas and Details

▶ 1. Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.

▶ 2. Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.

▶ 3. Analyze how and why individuals, events, or ideas develop and interact over the course of a text.

Craft and Structure

▶ 4. Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

▶ 5. Analyze the structure of texts, including how specific sentences, paragraphs, and larger portions of the text (e.g., a section, chapter, scene, or stanza) relate to each other and the whole.

6. Assess how point of view or purpose shapes the content and style of a text.

Integration of Knowledge and Ideas

7. Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.

▶ 8. Delineate and evaluate the argument and specific claims in a text, including the validity of the reasoning as well as the relevance and sufficiency of the evidence.

9. Analyze how two or more texts address similar themes or topics in order to build knowledge or to compare the approaches the authors take.

Range of Reading and Level of Text Complexity

▶ 10. Read and comprehend complex literary and informational texts independently and proficiently.

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Common Core State Standards
for
Literacy in History/Social Studies, Science and Technical Subjects

Each of the following anchor standards for writing which is aligned with *cwpubonline* has been marked with a red arrow.

College and Career Readiness Anchor Standards for Writing

Text Types and Purposes

▶ 1. Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.

▶ 2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.

▶ 3. Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details and well-structured event sequences.

Production and Distribution of Writing

▶ 4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

▶ 5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.

6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

Research to Build and Present Knowledge

7. Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation.

8. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.

▶ 9. Draw evidence from literary or **informational** texts to support analysis, reflection, and research.

Range of Writing

▶ 10. Write routinely over extended time frames (time for research, reflection, and revision) and **shorter time frames** (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

Common Core State Standards
For
Mathematics

Each of the following anchor standards for math which is aligned with **_cwpubonline_** has been marked with a red arrow.

Standards for Mathematical Practice

 1. Make sense of problems and persevere in solving them.

 2. Reason abstractly and quantitatively.

3. Construct viable arguments and critique the reasoning of others.

 4. Model with mathematics.

 5. Use appropriate tools strategically.

 6. Attend to precision.

 7. Look for and make use of structure.

 8. Look for and express regularity in repeated reasoning.