



Finance education just a click away



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A student participates with other Penta students in Finances 101 The Game Media Event. (Photos: J.D. Pooley/Sentinel-Tribune)

For students and others looking for helpful hints in these doubtful economic times, financial education may only be a click away. The free online version of the game Finances 101: Walk the Walk, Talk the Talk was unveiled last week during an event held at Penta Career Center.

The game is based on a live-action version created in 2003 by the Northwest Chapter of the Ohio Credit Union League that has been played by almost 6,400 students throughout the region. The next installment of the live version is to be held Oct. 18 in the Bowen-Thompson Student at Bowling Green State University. The online version was made possible by a \$26,000 grant from the Ohio Credit Union Foundation.

During her remarks at the event, Beth Carpenter, vice president of the Toledo Public Schools Credit Union and president of the

Northwest OCUL chapter, noted that the first time the live version of Finances 101 was played was at Penta, and so it was fitting to premier the online version there.

She said that credit unions feel a lack of financial education is a problem in the current economic climate. The game seeks to change that. In Finances 101, players create a game character or "avatar" to represent them. Based on a series of questions about their interests and educational goals, they are then given a simulated job and salary and educated about how much is extracted from their pay in taxes. They are then required to put 10 percent of their pay into a savings account.

From there, with the remaining funds they must deal with family size issues, credit card and student loan debts, bills, entertainment costs and life's uncertainties as they work to make ends meet.

"Some users may run out of money, sending your avatar into panic mode," Carpenter said, causing players to seek other forms of income, like another job.



Jon Cheney, right, from Bowling Green and Megan Pryke, middle, from Lake participate with other Penta students in Finances 101 The Game Media Event.

She encouraged parents, educators and students to use the game "so we can set future leaders on a path to financial freedom."

Ohio Sixth District Representative Randy Gardner (R-Bowling Green) noted that the Ohio General Assembly has already included financial literacy in its scholastic curriculum, and he attended the event to see if the Assembly might encourage this kind of technology across the state.

He thought that students playing the game might be able to have better financial discussions with their parents.

A dozen Penta students, playing for the first time, demonstrated the game at the event.

"It gives you an outlook on where you can be" in the future, said Candace Fraire, a senior from Eastwood High School in Penta's Medical/Legal Office program, as she played the game.

Sitting next to her, Alysia Fields, also from Eastwood in the

Marketing Education program, said this new game had a leg-up on others because of its realism. Unlike others that assign a career, this one, she said, allows players a choice, better representing real life.

"It's interesting," said Jon Cheney, a student from Bowling Green High School, "actually seems like it's really life, what would happen."

He felt the game would be helpful to him "because it tells you how much you need to save and what you need to save it for," and also what expenditures need to be made.

The game, which can be played for free, is available at www.Finances101theGame.org.

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