

INTERACTIVE: Payback

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Interactive: [Payback](#)

Your total cost of going to college can vary greatly depending on what type of school you choose and the decisions you make while you're *in* school! Play this fun interactive game, PAYBACK, to experience some of these decisions.

Part I: Start the Game

Your Goal: Make it to graduation and beyond with a reasonable amount of debt to pay back after you graduate. Try not to get burnt out along the way by getting poor grades, not making enough social connections, or running out of happiness (3 bars at the bottom of your screen as you play the game).

1. Click on the “Get Your Payback” button to get started. Then, enter the details in order to “apply for college.” Choose options that apply to you personally.

- a. Note your selections below:

GPA:

EXTRACURRICULARS:

HOME STATE:

- b. What impact do you think GPA and Extracurriculars might have on the college options available to you and how much you will have to pay?

2. Once you receive your decision letter(s), compare the schools using the 3 categories: prestige, cost, and aid. Use these 3 variables to choose your school.

a. What school did you choose, and how much debt do you start out with?

SCHOOL:

DEBT YOU ARE STARTING OFF WITH (*Hint: look at the bottom right-hand corner of your screen after clicking on your school*):

b. How do you think this decision of where to attend will impact your later success in the game?

Continue the game, but pause **before** you start Freshman Year to answer these questions.

Part II: Before Freshman Year

3. What was your strategy when making these pre-college decisions about taking jobs, buying laptops, selecting dorm supplies, etc?

4. Take a look at your meters for Focus, Connections, and Happiness and at your debt level. How confident are you that you'll beat the game in the end?



Now, continue playing the four rounds, one for each year of college.

Part III: After You're Done Playing

5. Did you get through the whole game? Why or why not?

6. What's one really smart move you made during the game? What's one choice you made that you regret?

Smart Choice	Choice I Regret

7. If you could choose just one, which set of decisions do you think is MOST important to your success in paying for college:

- What university you choose to attend
- Your purchases to prep for freshman year
- The decisions you make during your 4 years of college
- The major and career path you follow

Explain your answer.

8. Identify at least two lessons you learned by playing this game that you could apply to your real life.