

# *Game of Real Life*

**Play the Game to Win!**

*Longitudinal Study (2007 - 2010)  
and 2010 Games*



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Skills For Living, Inc. is pleased to provide our sponsors, volunteers, and school administrators with this combined longitudinal and **Game** report. The report is divided into two sections:

Section 1 - The longitudinal study of the students who graduated from the Game in 2007, 2008 or 2009 and were scheduled to graduate from high school in May 2010.

Section 2 - This is the evaluation from the students who attended the June and July 2010 **Game of Real Life**.

## Section 1 - Longitudinal Study (2007 - 2010)

As S4L created the pilot, we were cognizant of the high drop-out rates experienced by Houston area Title I high schools. We also believed that with the growing percentage of economically disadvantaged students, we would ultimately reach a tipping point where Houston's economy would suffer.

The Game of Real Life was designed to reduce dropout rates and help economically disadvantaged students understand the future they could achieve by completing high school, being "college ready" and attending college.

Although an independent longitudinal study is desired, S4L had to rely on volunteers to contact the high school students who graduated from the Game since 2007 who were scheduled to graduate from high school in 2010. The process of connecting with specific individuals, with phones disconnected and limited response to emails, was time consuming and frustrating. The analysis was started in May and completed in November.

Ninety-two students graduated from the Game and reported they would graduate by May 2010. Volunteers were able to connect with 82 students, 64 sophomores from YES Prep (the site of the 2007 pilot) and 18 from Houston area Title I high schools.

The following are the results from the survey

	YES Prep	Non-YES	Total	Total %
Number of students in survey	64	18	82	
Number of students graduating from high school	64	18	82	
% Graduating from high school	100%	100%		100%
Enrolled in college	63	17	80	
% Enrolled in College	98.4%	94.4%		97.6%
Number attending post-secondary education or military	1	0	1	
Percent	1.6%	0%		1.2%
Number not continuing education	0	1	1	
Percent	0%	5.6%		1.2%
Number passing AP credit national test	36	12	48	
Percent	56.3%	66.7%		58.5%
Number receiving academic scholarships	32	10	42	
Percent	50.0%	55.6%		51.2%
Number with honor or high honor GPAs, >2.95	27	10	37	
Percent	42.2%	55.6%		45.1%

### College Entered in Sept 2010 by Game Graduates

Alabama A&M	Houston Baptist Univ	Sam Houston	UH Downtown
Austin College	Houston Com College	Scripps College	University of Tulsa
Barnard	HCC NE	St Edwards	University of Texas
Baylor University	Iowa State University	St Mary's	UT Pan-American
Boston University	Lamar University	Stephan F. Austin	UT San Antonio
Bryn Mawr College	Lone Star	Texas A&M University	Valparaiso
Clark, Atlanta	Macalester College	TAMU Corpus Christi	Vanderbilt
Columbia University	Manhattanville College	TAMU Galveston	Wake Forest
Creighton	Oberlin	Texas Tech	Washington & Jefferson
Dartmouth	Rice University	University of Houston	

It is our desire to secure an independent professional from a university, perhaps a PhD student interested in socio-economics, to evaluate the program.

With the help of the University of Houston and PhD volunteers, S4L selected these variables for measurement - increasing GPA, securing academic scholarships, earning AP class credit. These three variables for an economically disadvantaged student, will reduce the cost of college.

If an economically disadvantaged student graduates from high school and is not considered "college ready" he is not able to qualify for free tuition/ fees at many state schools and he uses his Pell Grant funds to take high school courses at community college. Once these funds are spent, they are not available to fund year three or four of college.

Students discover they must then take loans or work longer hours to pay for college. This deadly combination leads to more than 50% of economically disadvantaged students not completing college in 6 years!

## Section 2 - Evaluation of the June & July 2010 Game of Real Life

In the summer of 2010, Skills For Living hosted two *Games of Real Life*. Our goal was to have 100 students in each *Game*. June was designated the Project Grad program at Rice University. Project Grad selected the *Game* as one of its University Institutes, funded by JPMorgan Chase. S4L worked with Project Grad to recruit students from Reagan, Davis, Yates, Wheatley and Sam Houston high schools.

The July *Game* was held at the University of Houston. Fifty-four students paid \$250 tuition and arranged for transportation to UH. These students were joined by 16 Team Leaders.

### Registration Demographics

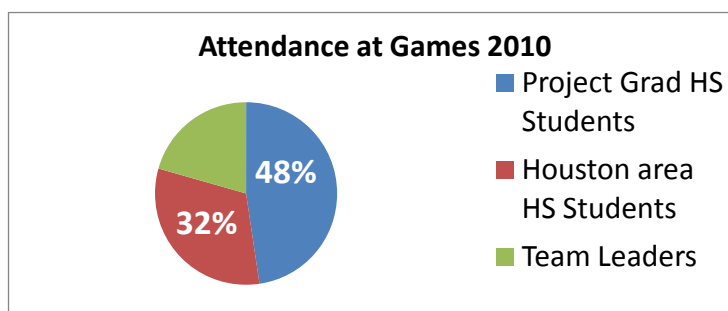
<b>Gender</b>			
Programs	Male	Female	Total
<b>Project Grad - Rice</b>	48	96	144
<b>University of Houston</b>	38	48	86
<b>Total</b>	86	144	230
<b>Percentage</b>	37%	63%	

<b>Ethnicity</b>				
African-American	Hispanic	Caucasian	Asian	Bi-Racial
35	105	3	1	0
32	45	2	5	2
67	150	5	6	2
29%	65%	2%	3%	1%

To our surprise, the students who registered for this year's *Game* were predominately female and Hispanic.

Programs	Team Leaders	H.S. Students	Total Reg.	Did Not Attend*	HS & TL Attend	Did Not Attend Game or Take Exam	Did Not Pass	Graduated	% Passing
<b>Project Grad - Rice</b>	19	125	144	44	100	3	2	95	98%
<b>University of Houston</b>	16	70	86	16	70	1	1	68	99%
<b>Total</b>	35	195	230	60	170	4	3	163	98%
<b>Percentage</b>	15%	85%	100%	26%	74%	2.4%	1.8%	98.2%	% Passing
	of registered			of students		of attend	taking exam		

S4L recruits high school students who graduated from the *Game* and financially disadvantaged college students to serve as Team Leaders. Team Leaders gain valuable leadership skills and mastery of financial, career and college planning knowledge. Thirty-five students were Team Leaders in the *Game 2010*. If their family income was less than 200% Fed Poverty Level, Houston-Galveston Area Council paid the students minimum wage to work with S4L.



We had more than 400 students complete applications to attend *Game 2010*, but most were unable to pay the \$250 tuition or lacked transportation to UH. In *Game 2011*, we have reduced the student paid tuition to \$50, are conducting most classes at the high schools and are receiving financial support from Houston area businesses and foundations to pay the tuition.

For *Game 2011*, Project Grad will have 100 students attend the program from five high schools on June 23 to July 14 at the University of Houston. Project Grad pays tuition, provides transportation and gives the students a learning stipend for successful completion.

Seventeen high schools - Alief ISD, Crosby ISD, HISD - Lee, Eastwood Academy & Reagan, Humble ISD, Kipp Houston High School, Krause Children's Center (CPS), Spring Branch ISD and YES Prep - plan to send 400 students to *Game 2011*. Classes will be held on the respective high school campuses from June 13 to June 30, with transportation provided to the *Game*.

For *Game 2011*, 500 students will compete in the 16-hour reality simulation game on July 15 and 16 at the George R. Brown Convention Center.

## Student Performance

Students / High School	Total Attended	Dropped/ Did not Test	Passed Final Exam	Did Not Pass	Average Final Grade
Alief - Alief Early College HS	5	0	5	0	83.5%
Alief - Elsik HS	5	1	4	0	81.2%
Cristo Rey Jesuit HS	1	0	1	0	75.6%
Crosby - Crosby HS	5	0	5	0	80.5%
HISD - Bellaire HS	1	0	1	0	87.6%
HISD - Davis HS	16	1	15	0	80.1%
HISD - Houston HS	20	2	18	0	78.9%
HISD - Lee HS	11	0	11	0	83.7%
HISD - Reagan HS	30	0	29	1	83.0%
HISD - Wheatley HS	6	0	6	0	80.3%
HISD - Yates HS	9	0	8	1	84.6%
Kipp Houston HS	4	0	4	0	81.2%
SBISD - Spring Woods HS	6	0	6	0	88.5%
YES Prep - East End	4	0	4	0	82.3%
YES Prep - North Central	4	0	3	1	82.1%
YES Prep - Southeast	5	0	5	0	86.7%
YES Prep - Southwest	3	0	3	0	78.5%
Team Leaders	35	0	35	0	94.0%
<b>Total</b>	<b>170</b>	<b>4</b>	<b>163</b>	<b>3</b>	<b>84.7%</b>
		<b>2.4%</b>		<b>1.76%</b>	

The final grade is weighted 25% homework, 50% exam and 25% Game performance.

Students had homework every day.

The 40-question final exam tests the mastery of financial, career, college planning and critical thinking skills.

To "pass" the Game, students must complete these life events - have two income tax audits, two financial statement audits, buy a home, car, insurance and have an eye exam.

**95.9% Passed the course**

One hundred and seventy students and Team Leaders were eligible to pass the course. Four high school students did not take the exam (2.4%). One hundred and sixty-three students passed the course (95.9%) with an average grade of 84.7%. Three completed the course but did not pass the final exam (1.76%).

As a point of interest, the following are the average final grades based on the type of school. Many may think that the charter school students would perform significantly better, but this was not the case. The difference in grades is not significant. We believe this shows that all students, if encouraged, are equally capable of mastering sophisticated financial, career and college planning concepts.

Project Grade students	81.4%
YES Prep students	83.0%
Kipp Houston HS students	81.2%
Houston Area Schools	83.6%
Team Leaders	94.0%

Team Leaders are HS students who are Game grads and return to coach or are at-risk college students who learn important real life information by teaching.

In *Game 2011*, S4L plans to have 500 high school students and 100 Team Leaders. The Team Leaders attend 6-days of training with Instructors. To qualify, they must pass the final exam before the training. Training consists of - gaining a depth of knowledge in financial, career & college planning, learning how to encourage critical thinking and execute Socratic coaching (asking questions) with a group of five students.

Team Leaders are recruited from *Game* graduates, who then recruit other high school students to the *Game*. Each Team Leader works with five students, which results in an intense learning experience where each student is heard. The *Game* introduces students to academic teams. Most individuals do not learn how to work in teams until college or at work. S4L has the students form teams, where they learn how to listen, share ideas and ask for peer-review of their difficult class assignments.

S4L works with local universities to identify at-risk college students who would benefit from being a Team Leader. We also collaborate with Teach For America to offer applicants not hired by TFA an opportunity to be an instructor or Team Leader. Our objective by engaging college students is to enrich the high school students' experience and pass on knowledge to the college student to improve their opportunity to graduate from college and find meaningful employment.

In the past, S4L paid Team Leaders through the Summer Youth Works Project. Team Leaders received \$7.50 / hour. Federal funding of this program is never confirmed until the last minute. We are hoping for funding for *Game 2011*. Therefore, all Team Leaders and Instructors begin as volunteers and if they are deemed to be economically disadvantaged by Federal guidelines and eligible to be employed, S4L works to qualify them as paid Team Leaders and Instructors.

## Student Evaluation of the Course

Students make a major commitment of time and energy to be in the *Game*. We value the students' opinion. Students are asked questions about *Game* personnel, volunteers, the experiential *game* and the materials.

Course	Grade
Instructors	96.5%
Team Leaders	96.1%
Career Mentors	95.5%
Interview Process	93.9%
Training Process	90.2%
Game Day	93.2%
Overall Course Information	96.1%
Overall Value of Program	96.8%

Using a scale of Excellent to Poor, the students overwhelmingly rate the course **Excellent**.

The events associated with the *Game* were rated between **Excellent** and **Very Good**.

After 100-hours preparing to play the reality simulation game, the students were hyped. They expressed frustration that the business volunteers were not always prepared. S4L provided all volunteers with *Game* manuals and optional training. Some volunteers did not prepare. In the speed interviewing, some business volunteers would do all the talking and sometimes take more than 10 minutes for the interview, making the student late for the next interview. This resulted in the students being frustrated.

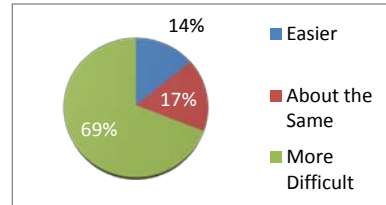
In *Game 2011*, we plan on having a training manual, offer training session and provide a video on the speed interview process. The video will demonstrated good student interviews and bad student interviews.

For Training the students in the job, we have shortened the time to 3 hours and have structured the training session by offering a "Business in the Box" approach that provides an agenda and walks the student through each of the job responsibilities. The session ends in a quiz to determine which new employees have mastered the skills.

*Game 2011* is held at the George R. Brown. To prepare the students for the event, they will have a practice simulation the last day of class. In 8 hours they will complete practice speed interviews, be given job assignments and review the key components of winning in the *Game*, which are - completing tax returns, managing financial statements, making decision on how to fund college, buying homes, cars, and insurance and preparing documentation for the end of the game. This documentation determines which teams win. The students develop Action Plans to be ready to execute their strategies to PLAY THE GAME TO WIN!

### Compared to other high school courses, how difficult was this course?

Easier	14%
About the Same	17%
More Difficult	69%



#### Why rate the *Game* "Easier"?

*Because you get the one-on-one time that you need to understand more; It was mostly math and skills that I am good at; High school is really not very hard*

#### Why did you rate the Difficulty "About the Same"?

*My school is very competitive; The math is similar.*

#### Why did you rate the *Game* "More Difficult"?

*"The instructors and team leaders made us use our brains by asking critical thinking questions; The course involves critical thinking and you get 10x more work than in high school; The instructors are teaching us more about finances and business and things I have never learned in high school; High school courses are easier; This isn't like algebra! - You have to really think; You only had one chance to do it, while in high school, you often get the same material over and over; It was intense, offered in 3 weeks; It is so new and different from other things I've done; I saw things I didn't see before; This course actually involved life events that aren't taught in high school."*

Comment - What does a 26-year old need to know to be successful and financially responsible? This is what we asked our volunteers in the development of the *Game*. The answers are the core concepts of the *Game*. In reading what the students said about the *Game*, we believe we succeeded in challenging them to think, work hard, work smart and accept responsibility for their future.

**The Purpose of Knowledge is ACTION! What did the students value and what will they take away from the course?**

The students learn so much in four weeks. The course is intense. But the objective is to see if the students achieve the desired outcomes - graduating from high school, being "college ready" and then enrolling in college or a post-secondary education to advance their knowledge and gain financial self-sufficiency. One way of judging TODAY, if they will achieve the program outcomes TOMORROW is to ask the students what they thought they learned and what they valued. The following section of the evaluation report addresses this aspect of the program.

**"What are the 3 items/concepts you value the most?" The most frequent answers by teens were -**

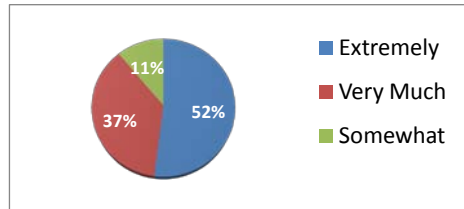
- #1 - Understanding taxes - how to prepare a return, what income is subject to tax
- #2 - Understanding finances & financial statements
- #3 - Knowing how to interview for a job
- #4 - Playing the *Game*, making decisions on college, understanding what real life is like

**We asked the students what actions they intended to take as a result of the class. The following are the most frequent responses:**

- #1 - I will improve my grades
- #2 - I intend to take AP or dual credit classes
- #3 - I will take the time to apply for many scholarships
- #4 - I will develop a funding plan for the college of choice
- #5 - I intend to use the information to help my parents with their taxes and finances

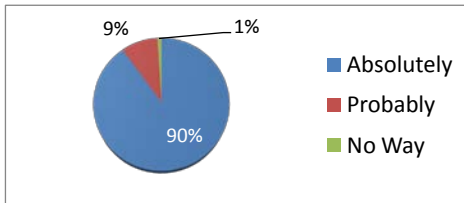
**The course has several critical thinking assignments. Were these of value to you?**

Extremely	52%
Very Much	37%
Somewhat	11%
Not at All - 0%	0%



**Would you recommend this course to a friend?**

Absolutely	90%
Probably	9%
No Way	1%



Why "No Way"?  
*"My friends are not willing to work this hard."*

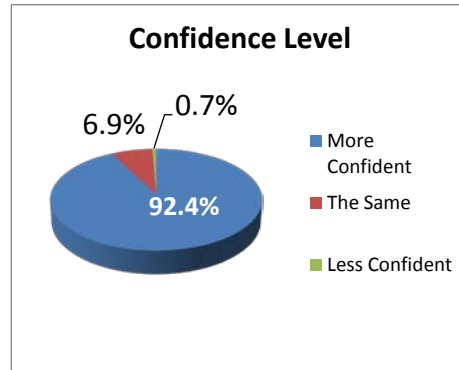
In reflecting on the *Game of Real Life*, we think it is important to observe the students rated the program excellent, stated it was harder than any other high school course, yet 99% recommend the *Game* to a friend. This combination is very strong - the peer-to-peer influence has great potential for significantly reducing the drop-out rate, if we can obtain funding to achieve critical mass in the number of students attending from each school.

## Levels of Confidence & Actions

Economically disadvantaged students rarely have parents with comprehensive financial, career and college planning knowledge. Confidence in these areas grows with the acquisition of knowledge and the understanding of how to apply that knowledge to your life.

Students were asked to assess their confidence levels on topics discussed in class. Overwhelmingly the students state they are "More Confident."

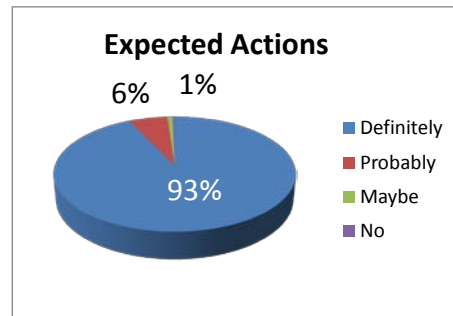
	More Confident	The Same	Less Confident
Managing money	88.0%	12.0%	0.0%
<b>Planning for college</b>	<b>100.0%</b>	<b>0.0%</b>	<b>0.0%</b>
Using loans to pay for college	82.0%	15.0%	3.0%
Managing debt	85.0%	15.0%	0.0%
Buying a car	84.0%	3.0%	3.0%
Saving for the future	94.0%	6.0%	0.0%
<b>Applying for a scholarship</b>	<b>97.0%</b>	<b>3.0%</b>	<b>0.0%</b>
Renting an apartment	92.0%	18.0%	0.0%
Paying bills	80.0%	17.0%	3.0%
Buying insurance	91.0%	9.0%	0.0%
Selecting a college	94.0%	6.0%	0.0%
Looking for employment	94.0%	6.0%	0.0%
Selecting a career	100.0%	0.0%	0.0%
Understanding taxes	97.0%	3.0%	0.0%
Financial math	97.0%	0.0%	3.0%
Attending college	100.0%	0.0%	0.0%
Achieving my goals	94.0%	6.0%	0.0%
Having a plan for my future	94.0%	6.0%	0.0%
<b>Average</b>	<b>92.4%</b>	<b>6.9%</b>	<b>0.7%</b>



Six areas received evaluations where 97% to 100% of the students stated they were "More Confident." These areas in blue are considered important concepts in the class - college (planning, selecting, applying for scholarships and attending college) and mastering complex financial math and tax concepts so that as adults they will feel empowered to tackle financial concepts and ask questions, rather than being intimidated by the math or the messenger.

### As a result of this course, what ACTIONS do you intend to take?

	Definitely	Probably	Maybe	No
I will compare prices on major items before I buy	87%	11%	3%	0%
I will understand the cost of buying on credit	92%	8%	0%	0%
I will pay loans on time	92%	8%	0%	0%
<b>I will set goals for my future</b>	<b>97%</b>	<b>3%</b>	<b>0%</b>	<b>0%</b>
<b>I will find a job with benefits</b>	<b>97%</b>	<b>3%</b>	<b>0%</b>	<b>0%</b>
I will check my payroll statement for errors	92%	8%	0%	0%
I will do my own taxes	85%	5%	5%	5%
I will save for the future	92%	8%	0%	0%
I will seek advice on major decisions	95%	5%	0%	0%
I will improve my academics in high school	95%	5%	0%	0%
I will take academically	92%	5%	3%	0%
<b>I will take AP/CLEP classes</b>	<b>97%</b>	<b>3%</b>	<b>0%</b>	<b>0%</b>
I will apply for scholarships	95%	5%	0%	0%
<b>I will increase my GPA</b>	<b>97%</b>	<b>3%</b>	<b>0%</b>	<b>0%</b>
<b>I will attend college</b>	<b>97%</b>	<b>0%</b>	<b>3%</b>	<b>0%</b>
I will make a difference in the world	84%	16%	0%	0%
<b>Total</b>	<b>93%</b>	<b>6%</b>	<b>1%</b>	<b>0%</b>



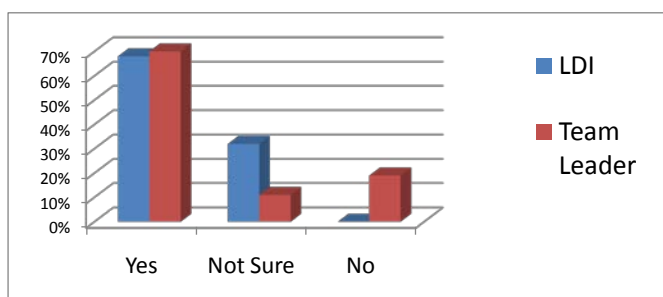
Once again, we ask the reader to reflect on the items in blue, where 97% of the students stated they would definitely perform these actions. We are pleased that these are all objectives of the *Game*. Based on the longitudinal study performed, the class of 2010 attained these goals. As we say - "They walked the talk."

## Going Forward

Skills For Living developed eight *Leadership Development Institutes* to provide *Game* graduates with additional knowledge and critical thinking. We wanted to know if the students were interested in attending LDI courses and if they wanted to be Team Leaders in future *Games*. The results are promising, considering that many of our students must work to support their families and being in LDI classes on Saturday or serving as a Team Leader for four weeks in the summer would take income from their families.

If offered a Saturday seminar at UH or on your campus, would you attend	
Yes	68%
Not Sure	32%
No	0%

Would you like to be a Team Leader in next summer's <i>Game</i> ?	
Yes	70%
Not Sure	11%
No	19%



### Are you happy with your decision to complete the *Game of Real Life*?

Yes, in the end I loved it!  
 Yes because I learned so much from it  
 I am more than HAPPY  
 Yes, I loved the program  
 Extremely, it helped me and I met amazing people  
 Absolutely, it really impacted my life  
 It was very challenging, but bit was ultimately a great program that I will never forget  
 Yes, it gave me valuable insight on my future  
 Yes I am very happy - even though it was tiring and hard but I am really sure that I have gotten something really valuable  
 Absolutely!!! Best decision I ever made

All claimed to be positive with there decision to be in the *Game* except one student who said - I don't know, because the *Game* was so frustrating! (Sometimes this is what real life can be!)

If you would like to learn more about the highly innovative and effective work being done by Skills For Living and help us scale, replicate and sustain our programs, please contact Lorraine Decker, President at 713-782-9974. We recognize that 500 students may not be a large number of students, but the results achieved by our programs produce major outcomes. ***We transform lives.*** As Houston Chronicle Business Columnist, Loren Steffy wisely observed - ***The Game is not a Game at all. It is a battle for the future, won one mind at a time.*** Is this a battle you want to help us win? If yes, please call S4L today.