

INTERACTIVE: Payback

Part I: Play

Play the game, [Payback](#). As you play, make realistic decisions to keep your debt manageable and maintain your focus, connections, and happiness. Record your decisions in the **Round #1** column below.

What type of school did you choose? Why?	
Living arrangement:	
Will you work? How many hours per week?	
Major, including starting salary & unemployment rate:	
Your final debt amount:	
Your starting salary:	
Your paycheck amount:	
Your estimated monthly student loan payment:	
What percentage of your paycheck is used to pay your student loan debt?	

Part II:

Reflection: Small groups

1. What are three lessons that you learned by playing this game that you could apply to your real life?

2. What were the factors that you considered in choosing a college the first time you played the game?

3. Did you find it difficult to balance the three factors: happiness, focus, and connections? Describe a decision you made and how it impacted each of these factors.

4. How did you feel as you saw your student debt grow during the game? Did you make changes later in the game to try and keep your debt more manageable, and if so, what were they?

5. As a rule of thumb, your total student loan debt should be less than your starting salary after graduation.

- a. In the first round, was your total debt amount more or less than your starting salary?
- b. Does this worry you? Why or why not?