Benjamin Brogdon
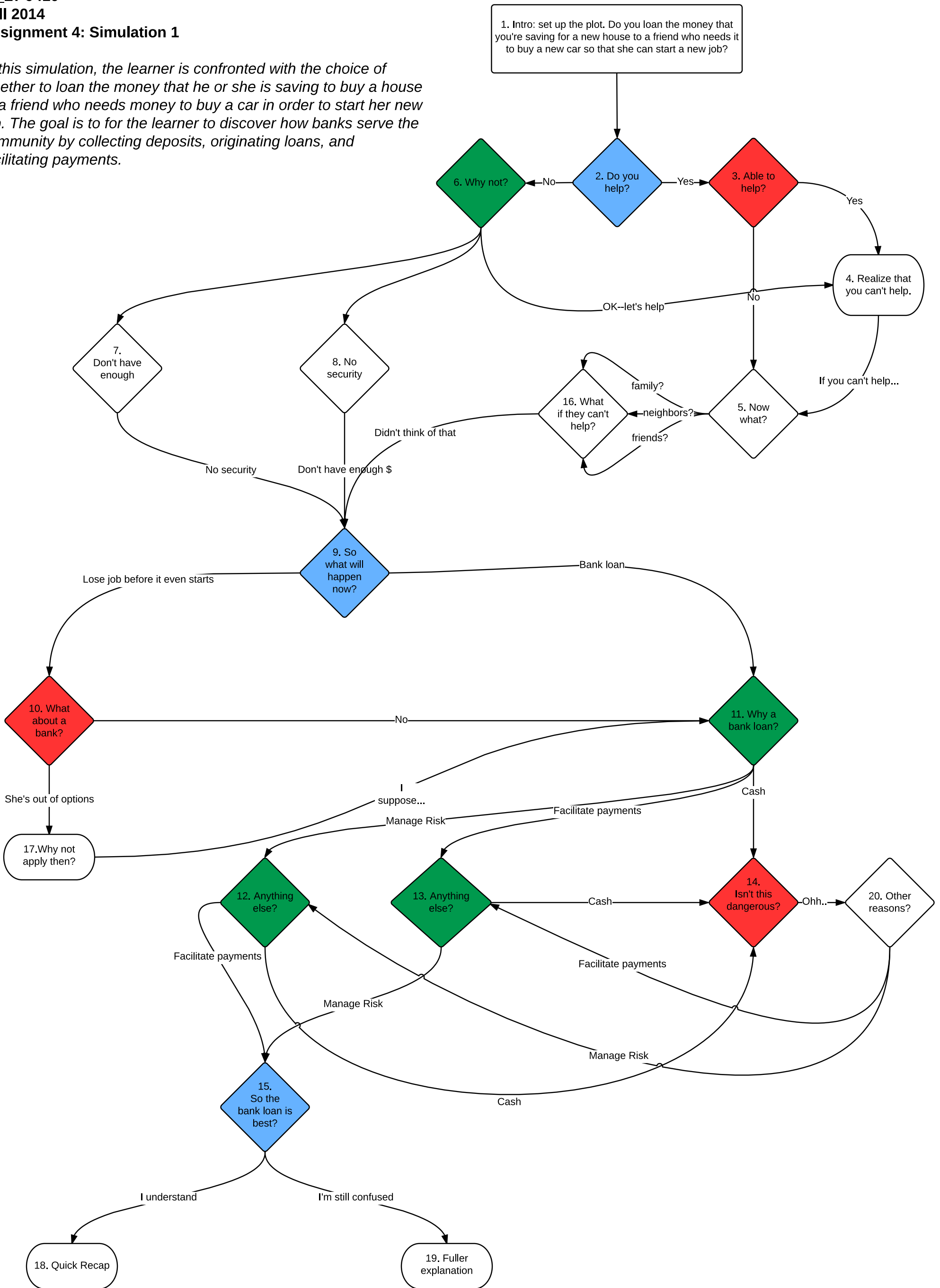**IS_LT 9410**
Fall 2014
Assignment 4: Simulation 1

In this simulation, the learner is confronted with the choice of whether to loan the money that he or she is saving to buy a house to a friend who needs money to buy a car in order to start her new job. The goal is to for the learner to discover how banks serve the community by collecting deposits, originating loans, and facilitating payments.

1. Intro: set up the plot. Do you loan the money that you're saving for a new house to a friend who needs it to buy a new car so that she can start a new job?

2. Do you help?

6. Why not?

3. Able to help?

4. Realize that you can't help.

5. Now what?

7. Don't have enough

8. No security

16. What if they can't help?

9. So what will happen now?

10. What about a bank?

11. Why a bank loan?

17. Why not apply then?

12. Anything else?

13. Anything else?

14. Isn't this dangerous?

20. Other reasons?

15. So the bank loan is best?

18. Quick Recap

19. Fuller explanation

Edge labels: No — Yes — Yes — No — OK--let's help — If you can't help... — family? — neighbors? — friends? — Didn't think of that — No security — Don't have enough $ — Lose job before it even starts — Bank loan — No — She's out of options — I suppose... — Manage Risk — Facilitate payments — Cash — Cash — Ohh... — Facilitate payments — Manage Risk — Facilitate payments — Manage Risk — Cash — I understand — I'm still confused

Blue shapes represent key decision points the user must face. Green shapes represent correct answers. Red shapes represent incorrect answers. Wrong answers challenge the learner to reconsider the decision and guides the learner back to the correct path. At the end of the simulation, the user is presented with either a quick recap or a fuller explanation.

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Assignment 4: Simulation 2

In this simulation, the learner is put in the position of a loan officer at a bank. The simulation is centered around Fair Lending and discrimination. The learner will not be asked whether the loans should be approved. Instead, the learner will be presented with a variety of characters from various races, genders, ethnicities, ages, religions, etc. who approach the loan officer to apply for a loan. As the learner learns more about each character, he or she is presented with various responses to the character development. Two options are always incorrect and would, if used in real life, likely result in the loan officer being fired for discrimination. If the learner gets an answer wrong, he or she is given the option to go back and try again or return to the tutorial for more information. The diagram below details the sequence of a single character. Note at the end of the sequence, the learner is returned to the beginning screen to start again with a new character. The final version will lock out previously visited characters--this will not be seen in the PowerPoint presentation.
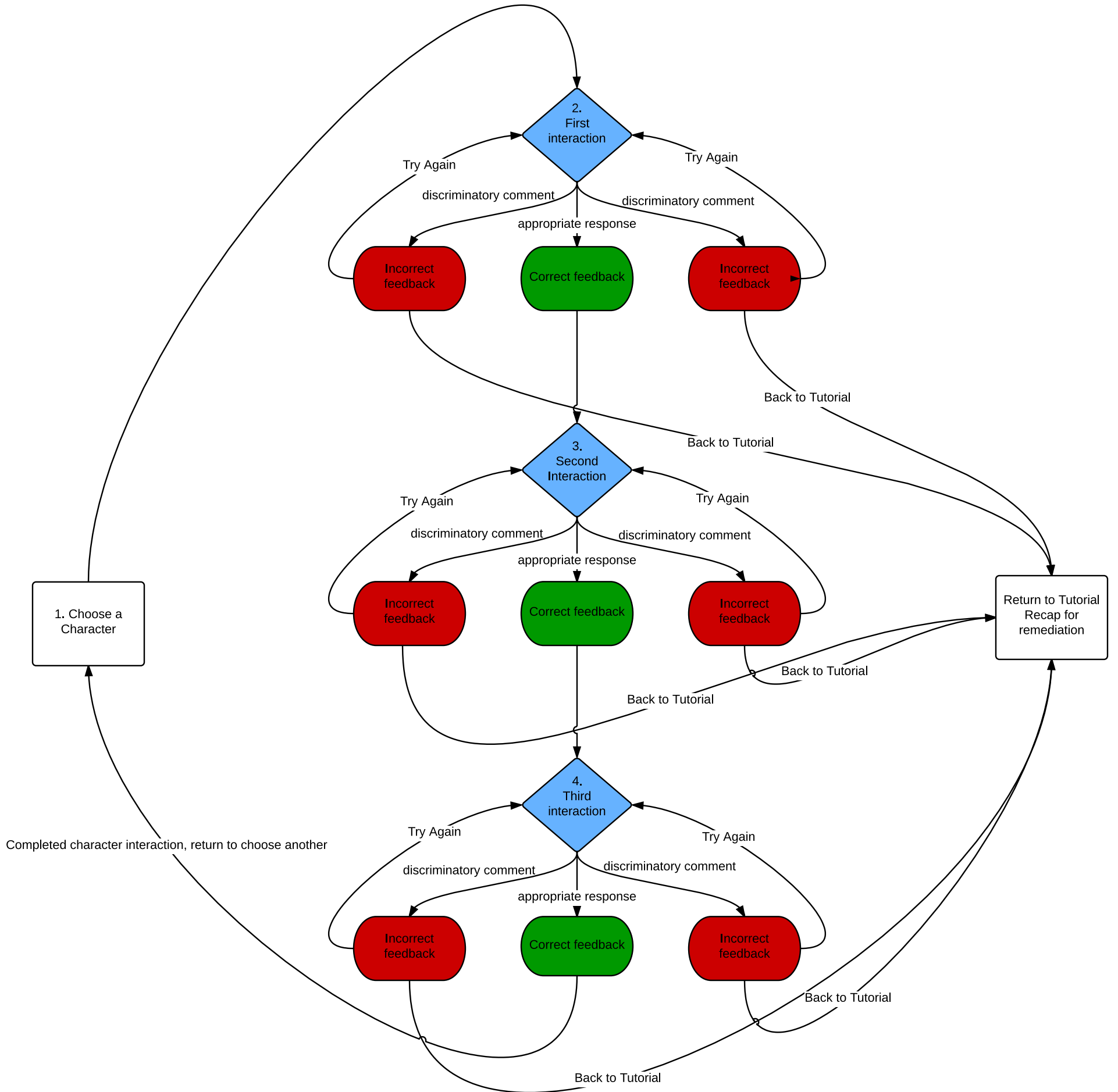
Blue shapes represent key decision points the user must face. Green shapes represent correct answers. Red shapes represent incorrect answers. Each character will have 2-3 questions for the learner to answer. There will be six characters in all. After the learner successfully completes the character interaction, he or she will then be directed back to the character page to choose another character interaction. The character interactions can be completed in any order.