

# Stop the Boredom!

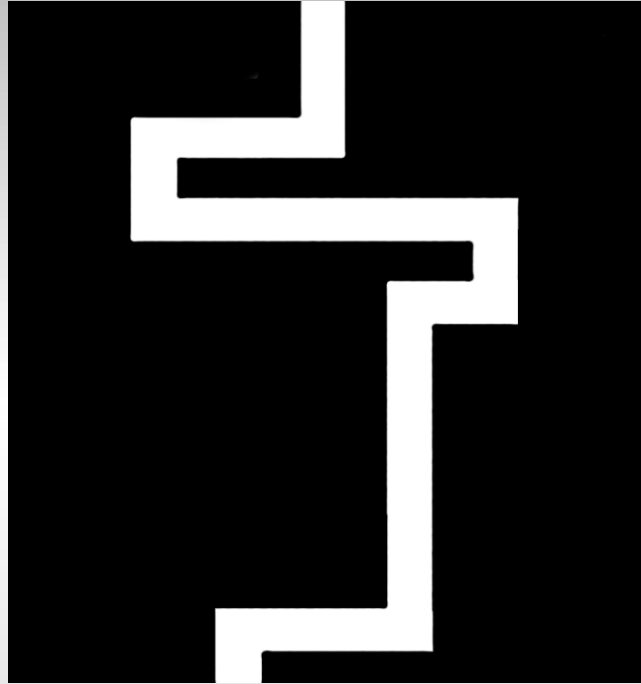


Presented by: **Brian Bean**

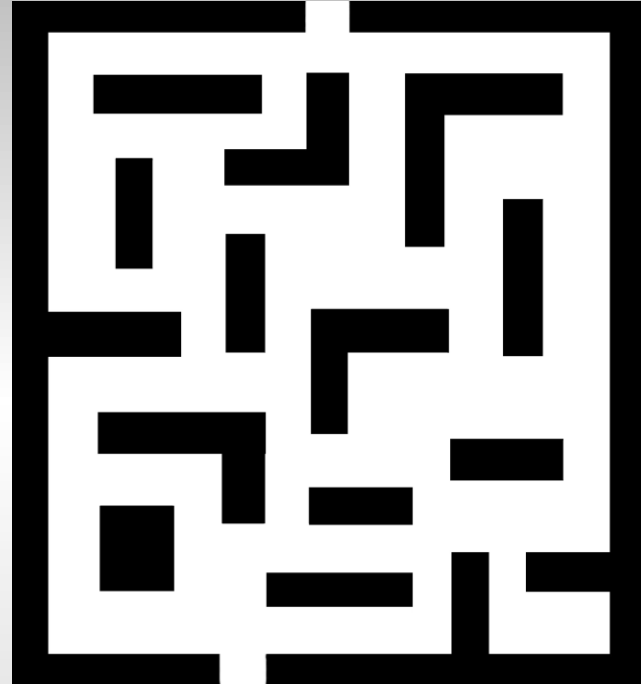
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# The Problem in Education:

**Traditional Methods**



**Reality**



# The Real World Classroom Teaching Model

- Blended-Environment role playing game that is always running.
- Every student receives a completely unique and customized educational experience



# The RWC Simulation:



**Blended Experience**



**Assessing the RWC**



**Managing Money**



**Life Happens**



**Major Decisions**



**Additional Income**

- Salary & Time
- Budgets & Banking
- Purchases & Credit
- Side Jobs & Investing
- The Uncontrollable
- **Buy** the simulation grades

# Classroom Management with the RWC

## Class Fees and Penalties




|                                           |          |
|-------------------------------------------|----------|
| 1. Non-School Excused Tardy               | \$100    |
| 2. Non-School Excused Absence             | \$200    |
| 3. Negative Behavior                      | \$300    |
| 4. Non-Participation Fine                 | \$400    |
| 5. Unlicensed Mental Decompression        | \$600    |
| 6. Unlicensed Cell Phone Use              | \$800    |
| 7. Inappropriate Language/Behavior        | \$1000   |
| 8. Complaining/Whining about Imposed Fees | \$5,000  |
| 9. Food/Beverages                         | \$10,000 |
| 10. Cheating of any kind whatsoever       | \$10,000 |


# The RWC Portal & Curriculum:

Free Market Educational Services: RWC Curriculum

## Unit Four:



## Postsecondary

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Unit Four: Postsecondary

### LESSON 4.5 THE LOGISTICS OF RENTING

**OBJECTIVE**  
Students will identify a number of critical elements of rental agreements that will be standardized in most leases. Components of a lease agreement are: rent, maintenance.

**TERMS**  
% , % TL

**VOCABULARY**  
Lease, Subleasing, Utility Billing

**FOCUS**  
Class Discussion: Rent and the Period for a Lease Agreement or the Lease and the Lease Agreement: What are the advantages of a lease agreement instead of "renting a house"?

**EXPLORE**  
Research Local Apartments. Have students investigate to do a price search online for apartments in their city. Each class member look at prices from different properties and list the one they would like the most. Have the students:

- Measure
  - Bedrooms
  - Bathrooms
  - Carpet Area

Then, have the class vote on one of the 3 properties. Have students write up the details of the apartment that they found including features and price. Have each group discuss the one they like the best to share with the class.

**ELABORATE**  
**Common Components of a Lease Agreement:**

1. Description of the property
  - Able to see the neighborhood the apartment is located in and the location of the apartment
  - Name of the owner
  - Is the property fully furnished or not?
  - What are the utilities included in the rent?
2. Duration of the lease
  - Typically, leases are for one year
4. Payment of Rent
  - Is it paid in advance for the entire amount or the amount is paid monthly?
  - How much is the rent?
  - Are there any late fees or penalties?
  - Are there any other fees or charges?
  - Are there any other fees or charges?
6. Other
  - What are the rules of the apartment?
  - Are there any restrictions on pets, smoking, and parking in the area?
  - Are there any other rules or regulations?
  - Are there any other rules or regulations?
8. Landlord Rights to Enter

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**CREDIT SCORE**

**803**

**Credit Breakdown**

**Academics**  
Your Score: 8.3% 8.3%/25%

**Attendance**  
Your Score: 25.0% 25.0%/25%

**Debt/Income Ratio**  
Your Score: 15.0% 15.0%/15%

**Payment History**  
Your Score: 25.0% 25.0%/25%

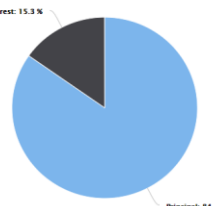
**Revolving Credit**  
Your Score: 0.0% 0.0%/10%









(Credit Score Portion: 10%)

**Loan Calculator**

|                           |             |
|---------------------------|-------------|
| Loan Amount               | \$20,300.00 |
| Interest Rate             | 3%          |
| Loan Term (Months)        | 72          |
| Monthly Payment           | \$308.43    |
| Principal & Interest (PI) | \$308.43    |
| Total Payoff              | \$22,207.00 |
| Total Interest            | \$1,906.96  |

**Cost Breakdown of Loan**



|                                                                                     |                                                                                     |                                     |
|-------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------------|
|  |  | #04 - Government Subsidized Housing |
|  |  | #05 - Townhouse                     |
|  |  | #26 - High-Rise Suite               |
| <b>Monthly Rent \$950.00</b>                                                        |                                                                                     |                                     |
| <b>Deposit \$1,450.00</b>                                                           |                                                                                     |                                     |
|  |  | #30 - Apartment                     |

# The Academic Impact of the RWC:

## Precision Exams Standardized Test 4501: General Financial Literacy

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|                 |     |
|-----------------|-----|
| Students Tested | 153 |
| Pass Rate       | 93% |
| Average         | 84% |
| Texas Average   | 66% |



For information visit our website:

**[www.rwcmodel.com](http://www.rwcmodel.com)**



Or contact me directly:



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