

LEARNING ABOUT LIFE: WFISD students use simulation for reality check

By Ann Work
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You are a high school graduate, entering a new city. You have no work experience. You have \$5,000 cash — your entire life savings.

You must rent an apartment, find a job, locate the bus lines, and survive — despite robberies, an occasional bout with sickness, and other surprises.

No, this isn't real life — but it could be soon for the secondary students who navigate their way through a new simulation offered at four of the Wichita Falls Independent School District campuses.

The cyber project, called “Virtual Business — Personal Finance” from Knowledge Matters, was released one month ago and quickly found its way into a select few Wichita Falls classrooms.

The program was snapped up by Harrell instructor John Prchal and other business teachers for its savvy grappling with life problems.

“For the last two to three years, we go to staff development meetings and local employers tell us, ‘Your students just don't have basic life skills,’ ” Prchal said. “Well, there it is.”

This should help, he said.

The new simulation walks students through the things they know they'll face when they're out on their own — plus some things they have no idea they'll face, Prchal said.

That's part of its charm.

Most students know they'll need an apartment but have never heard of renter's insurance or deductibles. They know they need a bank account, but they don't know how to file their income tax or use a debit card.

This simulation forces them to learn about and master them all.

Students at Harrell Accelerated Learning Center, Wichita Falls High School, Barwise Junior High and Carrigan Career and Technology Center are having fun with it as they work through the various life challenges it presents, said Chris Gossom, a vocational specialist at Wichita Falls High School.

“A teacher at Herrell Accelerated Learning Center is using it and says how much fun the kids are having with it,” Prchal said. The gamelike simulation fosters lots of bantering in the classes, he said. “The kids are so engaged. The bell will ring and they’ll say, ‘What do I do?’”

The simulation won’t let them skip over some of the wise choices in life.

“It’s forced them to do certain things. Some of the kids will say, ‘I’m not going to buy insurance or food.’ But if you don’t, you die.”

Students are “sent” to a big city to work their way from a job as a cashier to a vice president while they take college classes, buy a car and trade an apartment for a condo.

Life “surprises” derail them from time to time. They may be burglarized, have to pay for routine maintenance on their car or pay for repairs after a car breaks down.

They learn to pay all bills on the 28th of each month and, if they have enough money, to pay them in full. They’re taught to wait for a sale before they purchase a treadmill.

“These are things that happen to you and I all through our lives,” Prchal said.

He reminds students that life in the virtual city isn’t like life in Wichita Falls — or even a city like Dallas that is spread out. It’s more like the old American cities of Boston or New York City, where everything is close together.

“How come I have to ride the bus?” asks one student.

“Because,” Prchal said, “At this point in time we can’t afford to purchase a car.”

Along the way, students have the chance to buy treadmills, big screen TVs and cars.

“When do I get paid?” asked one student. “I’m almost broke.”

Another student balks at taking a job as a cashier. “I want to be a pharmaceutical salesman.”

“You don’t have the experience,” Prchal says.

As one student applied for her virtual job as a cashier, she asked Prchal, “Do we have to put in our work history?”

“You don’t have any work history,” he said. “You have no education and no work history.”

“Well,” said the student, “they’re not going to hire me.”

As Gossom continues working through the simulation, her great aunt dies and leaves her \$15,000, which saves her from bankruptcy. “I’m rich!” she cheers.

Taylor Elmore, a Harrell 17-year-old, said, “It taught me a lot. Taxes — I never knew about that until I did this.” She also said she would never have thought of purchasing renter’s insurance or health insurance, both of which were required in the simulation.

“You pay your taxes on your own,” Elmore said. “You have to have your W-2 form. I didn’t know about that.”

Melissa Brookshire, 17, attends Harrell, works at Once Upon a Child baby store and tends to her own child at home. “This is showing me how it’s going to be — managing your money and your time.”

Even after working through the simulation, she said she can’t wait to begin tackling the same issues in real life.

“I just want to get out and do it by myself,” she said.

The personal finance simulation is one of four virtual business programs from Knowledge Matters that Harrell uses. The other three focus on retailing, management and sports.