

Questions to ask ALL kids:

1. What topics are you interested about and why? (Analogy)

2. What makes you want to learn more about a topic/issues? For example, smoking, drugs, homelessness, or teen pregnancy -- is it:

a) knowing someone personally who goes through it -- knowing someone who lost their job and is now homeless

b) watching a TV episode where the characters go through it

c) seeing a striking poster about it

d) watching a video in school

e) talking about it in class

f) seeing people in that situation in real life -- walking down the street and seeing homeless people

g) seeing it on the news -- reports on the economy

3. When you see homeless people on the street, how does it make you feel? How do you think they got there? And how do you think you can avoid getting there?

4. What kind of things do you do on the internet? Facebook, myspace, twitter, email? What websites do you visit the most?

5. What's your favorite piece of technology? Why?

z

6. If you have a magic wand, what is one habit that you have you'll use it to change? Why? how would you plan to change it? If you have tried to change this behavior before, what made you unsuccessful?

7. Where do you spend your money? How can you learn about money management if you had your own game?

8. What are your sources of income now? Allowance? Part-time jobs?

9. Do you have a cell phone? What kind of phone? Do your friends have phones too? What kind of things do you do on it? (text, games?)

10. What are your parents' savings habits? what do they do? How? If no, why?

11. What do you think are the top 3 things that you should know about handling money?

12. How much did you know about financial management before joining YTEP? How did you acquire this knowledge before YTEP?

Questions to ask the kids (We divide in two groups)

What is it we want to learn from these kids?

- how they become interested in topics, and what makes them want to learn more about it
- how/why their behaviors change as a result
- their existing financial behaviors and knowledge
- what they think is important for their peers to know
- what happens when they make wrong financial decisions?

SO THAT WE KNOW

- what topics to include
- what behaviors we want to change
- how to make our application engaging
- what kinds of activities to include (simulations? multiple choice? choose your own

Irina & Ann:

1. What's your favorite game - videogame, boardgame in the past year?

2. What is your favorite hobby? Why? What made you become interested in this hobby?

3. What is your favorite subject at school?

4. Favorite TV show? Why?

5. What is your least favorite subject? And why? Do you have any boring classes? What makes them boring?

6. How do you handle your money currently (where do you save it, how much of it do you save/spend, etc.)

7. do you think your friends have changed their financial habits by hanging out with you? Why do you think their habits have changed, or not?

Mela & Vridhi:

1. can you think of one important thing that you learned the past year (it can be anything -- it doesn't have to be related to finances) and describe how you learned it? Ex. was it through a discussion in class? Something you picked up in a book? Watched on YouTube?)

2. What types of books do you like to read? Why?

3. Who's your favorite music star? What are your three favorite songs?

4. How often do you go shopping? What kind of things do you buy?

5. Why do you think learning about finance important to your life?

6. What are some of the bad financial decisions you made before joining YTEP?

Questions for Margaret:

1. Socio-economic status of the kids: what do their parents do? average income? do they own a home, rent? share home with family?

2. What topics of finance are most important for kids to know nowadays? And why?

3. Bad financial decisions that (low income) youth made because of financial illiteracy?

4. what do you think are the prevailing attitudes of residents of the community with regards to finances?

5. what are the top 3 misconceptions that people have about handling money? (Maybe framing this question to low income youth)

6. what do you see are the biggest influences when people make financial decisions?

7. what are the community activities that this community engages in? Ex. are there community centers or events that people like going to?

8. How have the trends of teaching financial literacy (either curriculum, technologies used, etc.) changed over time?

9. We want to develop the product for low-income high school students in financial training programs like YTEP. What do you think we should include to make it fun and engaging/ to make a positive change in low income youth decisions? you want to see in a product develop for them?

10. Do you think a product will be more efficient if we develop a product that its used in schools?

11. What do you think are the factors that make kids disinterested and interested in learning about finance? (in games, simulations, etc.). What makes them engaged/disengaged?

Problems to solve:

- How do we make kids WANT to learn about finance?
- How do we make kids discover the NEED/IMPORTANCE to learn about finance?
- How do we empower them with this knowledge?
 - how do present information in such a way that makes it relevant to their situation?
 - how do we make sure that this information sticks?
 - how do we make sure that the knowledge empowers them to change their attitudes and behaviors for the long term?
- How do we make our product FUN and ENGAGING for kids?