KidsInvest Web Site
Phase 2
Last semester IIT UTEC conducted a research project to evaluate financial web sites designed for teenagers. The team made recommendations to improve the KidsInvest web site.
Project Goals

- Use the research from the first semester.
- Apply learning concepts to produce an interactive, content-driven educational website.
- Submit the content and structure of the website to the Illinois Secretary of State.
Overview of the Presentation

- Learning concepts
- Navigational Map & Storyboards
- Content
- Games and activities
- Conclusion of the IPRO
- Future of KidsInvest website
Learning Concepts: Theory of Multiple Intelligences

- Gardner’s theory states that people have 9 different intelligences
- When learning tasks stimulate all of these intelligences, then the learning tasks are optimal
Learning Concepts

Web Based Learning

- 64% of high school students are global learners
- Research demonstrated that 81% of high school students are tactile/kinesthetic learners
- Flesch-Kincaid grade level readability test to guarantee appropriate content level
What is a Navigational Map?

- A navigational map is the blueprint of the site upon which all other aspects are built:
  - Form
  - Function
  - Navigation
  - Interaction
The first step in designing the structure of the website is to define the goals:

- Who are the intended audiences?
- How will they get from one place to another?
- How does the navigational map prevent them from getting lost?
- Why will people come to your site?
Storyboards

- Here you organize the content and define the basis for the site's structure, which is the foundation on which you build everything else.
  - What sorts of functionality will be required?
  - What pieces of content does the site need?
  - What is the structure of the global navigational system?
Section 1.1 Investing: Why to Invest

<table>
<thead>
<tr>
<th>Why to Invest</th>
<th>Investing</th>
<th>Saving</th>
<th>Credit Cards</th>
<th>Securities</th>
<th>Fraud</th>
</tr>
</thead>
<tbody>
<tr>
<td>When to Invest</td>
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<td>Getting Started</td>
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Related Games
Game 1
Game 2

Why to invest

Investing is a way to make money with your money.

- 1. You have to earn money. As a teen, you get money from allowance, gifts, or a part-time job.
- 2. Try to save some, if not all of this money.
- 3. Make your money grow through investing.

The chart below illustrates this process.
Content: Investing and Saving

- Definition of saving and investing.
- Why, when and how to invest.
- Advantages of saving and investing.
- Types of saving.
- Cautions.
Content: Fraud

- Who can be a victim of a scam?
- Types of scams
- How to avoid becoming a victim?
- What to do? Just hang up or shut the door?
Credit Cards

- Appeal of credit cards
- Credit ratings
- True cost of using a credit card explained
Securities

- What are securities?
- Why invest in securities over savings?
- Risks and rewards

<table>
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<tbody>
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<td>Div</td>
<td>Yield %</td>
<td>P/E</td>
<td>Sales 100s</td>
<td>High</td>
<td>Low</td>
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<td>27</td>
<td>2408</td>
<td>50</td>
<td>45 7/8</td>
<td>49</td>
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</table>
Games and Activities

- Interactive games and activities reinforce website content
- Games are more fun than tests
- Interactive examples allow for exploration and demonstrate a wider range of possibilities
- Designed or incorporated games and activities
Mutual Fund Game Design

- Provide interactive examples that highlight content
- Show real world investing possibilities
- Explain what is happening
Mutual Fund Game Design

1. Enter investment amount
2. Show growth of fund and collection of dividends
3. Reinvest dividends or keep dividends
4. Show results
Fraud Game

- Related to the content of the fraud section
- Tests which type of fraud a person is most susceptible
- Multiple choice quiz divided into subcategories
Subcategories of the game

- Activities
- Decision making style
- Internet facts and opportunities
- Experience with risk and fraud
Credit Card Games

- Jump start coalition for personal financial literacy
- Imagine how one would live once he/she is independent
- Reality vs. “Dream life”
- What need to do to get what you want
- List of careers
Investment Games

- Financial Goal Calculator
- User friendly interface
- Result of the real-life stock market

Based on historical data, we used:

1. 3% (Bank Deposit),
2. 5% (T-bill),
3. 7% (T-bond),
4. 11% (Common Stock), and
5. 15% (Growth Stock)
   for comparison purposes.

<table>
<thead>
<tr>
<th>Input</th>
<th>Output</th>
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<tbody>
<tr>
<td>Your Goal $</td>
<td>Initial Capital $</td>
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<td>1 50000</td>
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Conclusion

The website was created by:

- Researching, writing and refining content
- Testing and editing content for age-specific readability
- Designing the navigational map
- Inserting content into storyboards
- Developing and integrating games
- Submitting the content and the storyboards to the Illinois Secretary of State
Future

- Future goals include:
  - User test the storyboards and games.
  - Make recommendations to the ISOS based on the user test results.
  - Place the content and games into a live website design.
Acknowledgements

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- Assistant Project Director Samaria Martinez

**Team members:**
- Juhi Bhatia
- Jen Chang
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- Samaria Martinez
- Nathan Pifko
- Ksenia Valkovich
Thank you for the opportunity to present our content design for KidsInvest, a financial web site designed for teenagers.