



IPRO 359

KidsInvest Web Site Phase 2



History

- 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

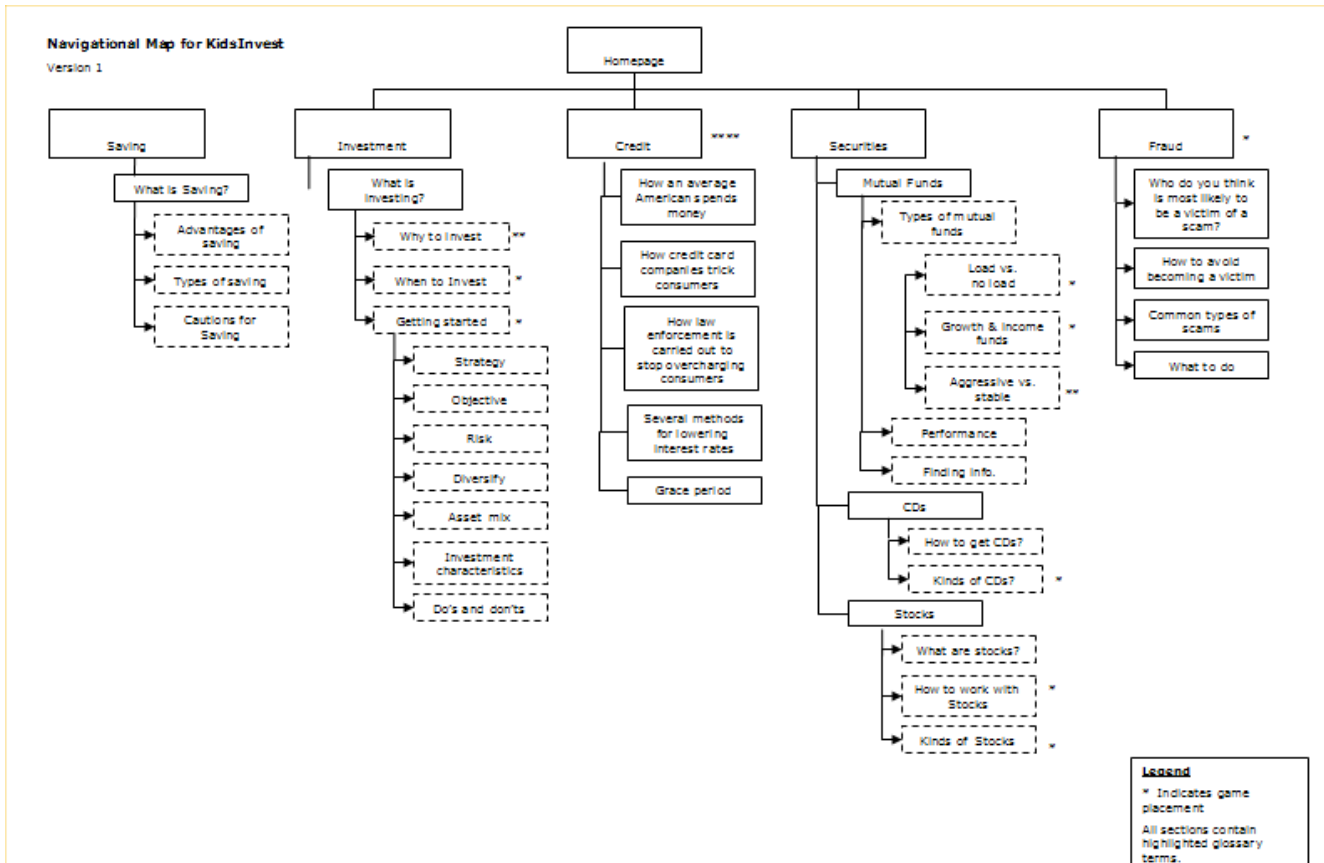
- 64% of high school students are global learners
- Research demonstrated that 81% of high school students are tactile/kinesthetic learners
- Flesch-Kincaid grade level readability test to guarantee appropriate content level



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

Sample Navigational Map





Designing Navigational Maps

- 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?

Sample Storyboard

Section 1.1 Investing: Why to Invest					
KidsInvest	Investing	Saving	Credit Cards	Securities	Fraud
<p>Why to Invest</p> <p>When to Invest</p> <p>Getting Started</p>	<p>Why to invest</p> <p>Investing is a way to make money with your money.</p> <ul style="list-style-type: none"> 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. <p>The chart below illustrates this process.</p> <pre> graph TD A[Allowance Gifts Services Selling Goods] --> B[Earn Money] B --> C{Save} C -- No --> D[Spend] C -- Yes --> E[Invest Money] E --> F[Hedge Inflation Achieve Financial Goals] </pre>			<p>Related Games</p> <p>Game 1</p> <p>Game 2</p>	



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

52 Week										
High	Low	Stock	Div	Yield %	P/E	Sales 100s	High	Low	Last	Chg
54 5/8	22	GRAAR	\$0.00	0	27	2408	50	45 7/8	49	+7/8



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 in to 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.

	Input			Output		
	Your Goal\$	Initial Capital\$	Monthly Invested\$	Return on Investment (ROI) %	Years to Achieve Your Goal	Investment Gain\$
1	50000	5000	500	3	6.66	5325.08
2	50000	5000	500	5	6.16	8035.37
3	50000	5000	500	7	5.83	10586.18
4	50000	5000	500	11	5.16	14299.66
5	50000	5000	500	15	4.66	17225.53



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

Sponsor:

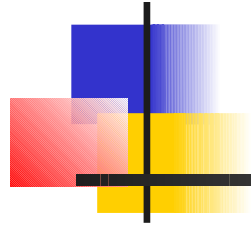
- The Securites Department of the Illinois Secretary of State, Tanya Solov, Director

Faculty:

- Professor Susan Feinberg
- Project Director/Research Assistant Lia L. Quilico
- Assistant Project Director Samaria Martinez

Team members:

- Juhi Bhatia
- Jen Chang
- Eric Fong
- 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.