

## INTERACTIVE: Shady Sam

Interactive: [Shady Sam](#)

- ❖ **Teacher Tip:** Students may be tempted to use their calculators and compare different loan options before selecting one to move forward with. We recommend that you have students do this activity **WITHOUT** calculators, as the game is designed so that players will be able to identify patterns and select loans that maximize profits.

### Part I: Play Shady Sam

1. Go to [shadysam.com](http://shadysam.com). Enter your first name and click START PLAYING.
2. At the end of the game, **STOP** on the screen that includes your last email and Total Profits. Take a screenshot of the email and paste it in the box below. Then, click “Clock Out” and continue to answer the rest of the questions.

### Part II: Reflection Questions

3. What was the goal given to you at the beginning of the game?

4. As the game says, most borrowers only pay attention to the monthly payment when taking out a loan.
- Why do you think this is?

- How can this benefit the lender?

5. You probably noticed a pattern that allowed you to maximize profits. Complete this sentence by circling or highlighting one term:

The loans that were most profitable tended to have the shortest / longest terms and the lowest / highest monthly payments.

6. Which loan created a habit where the borrower kept coming back to request an extension? What are some possible explanations for why these loans are popular despite the fact that they create a cycle of debt for many borrowers?

7. One of the most profitable loans that you made was the adjustable-rate mortgage. What risk is the borrower taking with this loan?

8. Describe your emotional state as you played the game and why you felt that way.

9. How do you feel about the total profits you made with Shady Sam? How do those emotions compare with how you felt *while* you were playing the game? Explain.

10. What are three takeaways you learned from playing Shady Sam that will help you as a **borrower** in the future? Be specific.