Appendix F

Resources for the Study

Feasibility Study Test

Materials Required

- ✓ Working internet
- ✓ Whiteboard with working dry-erase marker or chalkboard with chalk, and eraser
- ✓ Add one personal student loan account to **studentloantest@email.com** Mint account.
- ✓ Print out rest of handouts and organize them, and make copies for intern.
- ✓ Change Mint password immediately after each exploratory activity (e.g., sltle).

Welcome

Welcome. I am pleased to meet with you all today, and thank you, professor, for inviting me to come. I am here this morning for about 15 minutes just ask what you think about some research I am working on. I am doing research on how educators can use apps – the same sort of apps you use every day with your iPhone, iPad, or Android device – to help prepare you for the real world. I have hand-picked one app that has critical acclaim: Mint, which is a personal finance management app. The goal today will be to kindly provide thoughts about the app and course materials that I plan to distribute based on the app. I will provide you with some leading questions, and you can go from there. You will have plenty of time to review material for your upcoming test or finals; your professor just thought that you might enjoy a change, albeit brief.

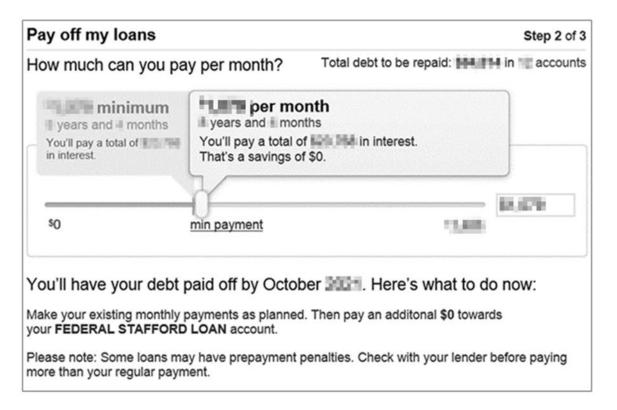
(Students were permitted to work in groups.)

Mint Overview

Example

Pay	Step 1 of 3			
Enter	ch accounts do you want to provide your interest rate and monthly payment ave pre-filled some of the fields with info	information in the field		int.
	ACCOUNT	APR	MONTHLY PAYMENT	BALANCE
V	FEDERAL STAFFORD LOAN	6.8000	5/80	^
	Total debt to be	e paid off as part o	f this goal:	\$84,IM4.
Give	this goal a name			
Pay o	off my loans			

Input how much money one can afford to pay back each month (e.g., \$1,000).



Mint will compute how long paying the government back will take and how much one can save by paying more, automatically. Mint may or may not include fees in its computations.

Discussion using Mint

Directions: go to mint.com, log in, and create a goal to pay off loans

Mint keeps track of cost for you, so there is no need to compute anything

Assume you borrow that much money fro	om the government. Six months after you graduat
college, you will be required to start payin	ng the government back on a monthly basis.

1. How much money can you afford to pay back each month?	\$	
2. How long will it take to pay the government back?	<u></u>	_ months
Mint guides you, includes fees and interest, and computes	s length of time	

<u>IMPORTANT</u> You *can* negotiate with your lender

3. How much can you save by paying more? (round to nearest dollar)	\$

Key Questions to Consider

Directions: please share your thoughts

Key questions to consider:

- Could this app useful for learning mathematics? How?
- Is the app accessible? Easy to use? Straightforward?
- Would the app enrich the quality of the course? How?
- Might the app help to clear up concepts? How?
- Is the app be engaging to use? Interactive?