**Rich Kid Smart Kid Games**  
**Game Two: Reno’s Dilemma**  
**Topic: Good Debt/Bad Debt**  
**Grade Level: K-2**

**Interactive Internet Game Activity**
Reno has a plan to borrow money to buy a game player that he really wants. An animated dialogue between Reno, Toki, Jesse, and Ima will introduce students to the game. Students will work through activities that will help them to understand the relationship between good debt and bad debt.

**Learning Objectives**
- Understand proportions as it relates to principle and interest
- Use proportions to understand relationships
- Analyze relationships by identifying patterns

**Assessments**
Students will: (1) identify proportions by recognizing patterns, (2) determine relationships that exist between professions and tools, (3) describe principle and interest as it relates to debt.

**Classroom Activities**
1. **Reno’s Dilemma** – Read to the class the lively scripted dialogue of Jesse, Toki, Reno and Ima. This script will present ideas relating to debt.
2. **Shape ’em Up & Count ’em Out** – This activity will help students understand patterns and proportions. Make copies of this activity for each student. Describe patterns and proportions for students. Describe how a proportion is similar to a pattern in that it has a certain relationship to something else. Explain how a proportion is one way to describe a relationship between two things. Go over the completed example sharing that if you look at the first block with the 3 purple squares, you will see how each block is represented by two coins in the next set of blocks. You can conclude that the pattern (proportion) is one block equals two coins. Students should then complete the remainder of the activity.
3. **Toolish or Foolish** – This activity allows for individual participation and activity for all students. Read the instructions to the students. This activity will also give you an opportunity to explain that while some tools may “fit” with a certain profession it may not be a good fit and therefore, not the “best” answer. This will help students as they begin to take standardized tests.

**Class Discussion Questions**
Can you help Reno? What should he do?
Should Reno:

A. Borrow $200, buy the Super Gizmo, and pay back with his allowance.
B. Save his allowance and then buy the Super Gizmo.
C. Borrow $200, buy the mower and earn enough money to pay back the loan, buy the Super Gizmo, and give to the Charity Fund Drive.
Reno’s Dilemma

Reno Hey guys! I’ve got a great idea of how to get one of those new Super Gizmo game players.

Jesse The Super Gizmo! Those are awesome Reno.

Toki Yes, and expensive. What’s your plan Reno?

Reno Well, I was thinking that if you guys would each loan me some money now, then I’ll pay you back a little each month. What do you think?

Ima I don’t know, Reno. Do you really want the Super Gizmo so much that you want to go into debt?

Ernesto We don’t mind loaning you money, Reno, but there are other things we would rather loan you money for.

Reno Like what?

Jesse Like starting a business. If you start a business then you could earn enough money for the game and pay back the loan.

Ernesto Or, Reno, you could just save your money up until you have enough for the game.

Reno But I really, really want the Super Gizmo game player and I want it now.

Toki OK, Reno, let’s look at your choices. How much did you say the game cost?

Reno It’s $200.

Jesse $200! You could get a good mower for $200.

Toki Then you could start mowing some lawns, earn enough money to pay us back, and still have enough for the Super Gizmo.

Ima And have money to donate to our Charity Fund Drive.

Toki So the four of us could loan you the $200 Reno, but how would you use it?

Reno Gee, there are so many choices. What should I do?
The game that asks, “If you had a tool to loan, who would you loan it to?”

If the tool matches the profession, then it is TOOLISH.
If the tool does not match the profession, then it is FOOLISH.

**EXAMPLE**
If you had a hammer, would you loan it to a ______? Carpenter? (TOOLISH) or a Singer? (FOOLISH)

- Cut out the red and green hammers and paste them together.
- Cut out the coin and place it on the start position.
TOOLISH or FOOLISH
Instructions

Each student should cut out and paste pieces from the handout and the teacher should review the information on the handout.

Teacher should then read to class:

_I will give you a profession and a tool. If you believe the profession and the tool are a match, then lay the hammer showing the green or TOOL side up. If you believe the profession and the tool are not a match, then show the red or FOOL side of the hammer. Once everyone has made their choice, I will give you the correct answer. If you are correct, move your coin up one space. If you are incorrect, move your coin down one space. The start space is as low as you can go. First one to the top is the winner!_

Here are some professions and tools for you to mix and match or use your own vocabulary terms.

<table>
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<tr>
<th>Baker</th>
<th>Banker</th>
<th>Fire Fighter</th>
<th>Policeman or woman</th>
<th>Farmer</th>
<th>Handy-man</th>
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<td>money</td>
<td>hose</td>
<td>handcuffs</td>
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<td>truck</td>
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<td>suit</td>
<td>dog</td>
<td>tickets</td>
<td>barn</td>
<td>drill</td>
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</table>

Shape ‘em Up & Count ‘em Out

As a debt is divided into principle and interest, this activity also shows money in proportions.

Answer key:

\[
\begin{matrix}
\text{red} & = & \text{green} \\
\text{coin} & = & \text{token}
\end{matrix}
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