

## Life with a house

Learning objectives for home ownership simulation

From Bransford

- **Knowledge people bring to a new situation impedes subsequent learning because it guides thinking in wrong directions (236).**  
Myth: need lots of cash to buy a house. But a game could start with input of a rent payment and calculate the house price that could buy, with options for down payment levels and mortgage types. Game could also calculate the amount of time required to save different levels of down payments.
- **Children are ignorant but not stupid (234).**  
Understand that some terms are scary (escrow, title insurance, points), but that is due to their overwhelming number and the scary amounts of money involved. Present the material, then provide spreadsheet options to play with concepts. Example: a budgeting spreadsheet can explain why escrow makes it easier to pay those big tax and insurance bills.
- **Bringing real-world problems into classrooms through the use of videos, demonstrations, simulations, and Internet connections to concrete data and working scientists (243).**  
Use a variety of media to present the same content – video, definitions, simulations, etc.
- **In-depth understanding requires detailed knowledge of the facts within a domain (239).**  
Buying a home involves a variety of domains. Consider a home as systems – air handling, education system, water (incoming plumbing, incoming precipitation, outgoing used), neighborhood systems, etc. Teach about systems as domain, but emphasize how domain requires detailed knowledge of that particular system (not that schools are important, but what schools serve that location?). Role play as a home inspector or real estate agent to understand how systems and facts of systems influence the value of a home.

From Koster

- **Preparation (120).**  
People have a range of skills they can learn to make their home purchase more successful (this constitutes preparation). Present a likelihood of success calculator in which people are given a scenario (interest levels, credit rating, debt level, income, number of kids, etc) and can select a skill set (legal, financial, budgeting, knowledge of insurance and house systems). Calculate the likelihood of a successful purchase of a house (no surprises outcome)
- **Skill required in using abilities (120)**  
Understanding proves is not enough. Teach skills: understand haggling, know buyers can go along during the home inspection, questions slimy title companies, understand what it means to lock-in rates...