The purpose of the game is to increase ability of low income, minority Americans to purchase their first home. The target age group will be wide-ranging: hoping to influence teens to form perceptions about home ownership, reaching 20-30 year olds with a message home ownerships is a possibility, and possibly reaching older ages who may have yet to purchase a home.

General recommendations on how learning can occur in a game:

1. **Clients are ignorant, not stupid.** They lack the knowledge, terminology and skills but they do have the capacity to reason and learn. We must be sure to provide the learner with a certain amount of preparatory language to understand some of the more complex details of home ownership.

   For example, escrow. Very simply defined, an escrow is a deposit of funds, a deed or other instrument by one party for the delivery to another party upon completion of a particular condition or event. Knowing that escrow is simply money held by a third party until everyone is satisfied with the deal will help learners understand the process better.

2. **Sometimes the knowledge people bring to a new situation impedes subsequent learning because it guides thinking in the wrong direction.** People have many misconceptions about buying a home. For instance, that lots of ready cash is required. Learners could be walked through a variety of scenarios where they can learn about the different financing and lifestyle change options.

3. **In-depth understanding requires detailed knowledge of the facts within a domain.** There are many facts about owning a home that need to be understood to be successful. Helping learners look at a home as a system of detailed domains will help them break down the facts into manageable chunks. Give players the opportunity to play different roles within the home buying experience: the realtor, home inspector, banker, etc.

4. **Bringing real-world problems into classrooms through the use of video demonstrations, simulations, and Internet connections to concrete data and professionals.** Provide a way for learners to see video of different aspects of the home buying process. For example, a video that follows an actual home inspector as they do their inspection with running commentary on "things to watch out for".

5. **Koster 1st.** Have users prepare for the experience by allowing them to customize their character and build points in credit rating, savings, budgeting ability, legal and financial knowledge.

6. **Koster last.** Eventually allow the learners to purchase a home. Another element of the game should be learning how to keep it. It easier to see the consequences of risky or poor decisions in the safe virtual environment.

Challenges and problems with the proposed evaluation:
We thought the main challenges to the proposal was the risk of data overload. There is a great deal of facts, figures and complex concepts involved with home ownership. Presenting all the material without boring the players might be the biggest obstacle. Making it fun and comprehensive at the same time will also be a challenge. I think there might also be legal ramifications if the data presented is not accurate or misleading. The scale of the project will be another challenge.