

Practice & Preparation for IDE 632 Project

For my **Project Title**, I co-authored the paper titled "Architecting Financial Literacy: The PACT Model".

In the **Context of the project work**, we developed a standalone, scenario-based financial literacy module designed for 11th- and 12th-grade public high school students. Because financial literacy instruction in secondary education is often inconsistent and lacks an emphasis on practical application, this project addresses the critical need for a more authentic, learner-centered approach. We utilized Articulate 360 to deliver the instruction digitally, guided by our custom PACT (Parameterize, Act, Consequence, Think) Instructional Design Model to reach learners from diverse socioeconomic backgrounds and prepare them for real-world financial responsibilities.

As an **Author and contributor**, I, Douglass Wilson, specifically focused on the Model Analysis & Design. I collaborated closely with my team members Billy Scott, Greg Vasquez, and Gregory Tidwell to complete this comprehensive project for our IDE 632: Instructional Design and Development II course under the instruction of Dr. Xiaoxia "Silvie" Huang.

Regarding the **Description of which phase(s) of IDD&E this product represents**, this product encompasses the complete Instructional Systems Design lifecycle. During the Analysis and Design stages, which I directly led, we mapped complex decision trees for branching scenarios and ensured the instruction reflected realistic socioeconomic variables. The product also thoroughly documents the Development phase through detailed Articulate 360 storyboards and personas, the Implementation phase via a structured communication and diffusion plan, and the Evaluation phase using both formative expert reviews and summative embedded analytics.

In a **Short reflection and self-assessment of the product**, I recognize that our PACT model successfully elevates financial education beyond simple factual recall into a tool for durable behavioral change. By engineering a "safe failure" environment with adaptive branching scenarios, we created a learning experience that effectively accounts for varying levels of prior financial knowledge, emotional spending pitfalls, and digital readiness. Furthermore, iterating on our design through peer review, such as adding a central visual model and integrating prerequisite mapping, significantly strengthened our architectural framework. Ultimately, I am incredibly proud of how this instructional model champions equitable access to financial knowledge, empowering students to navigate their postsecondary transitions with confidence.