

Practice & Preparation for IDE 632 Project

For my **Project Title**, I contributed to and reviewed the multimedia presentation titled "The PACT Framework: Architecting Scenario-Based Financial Literacy."

In the **Context of the project work**, this presentation provided a deep dive into our team's PACT (Parameterize, Act, Consequence, Think) framework. The context of this project was to address how we teach critical financial survival skills to the next generation. Instead of just handing students the keys and hoping for the best, this project explores a "flight simulator" approach to financial education. It utilizes constructivism and experiential learning to create a safe-failure environment where learners can make poor financial choices, like putting their rent on a high-interest credit card, and experience the compounding consequences without ruining their actual, real-world credit scores. The system mimics massive life transitions (like entering the workforce or military) and adapts to the learner's skill level using dynamic parameterization and automated scaffolding to ensure equitable learning.

Regarding the **Authors and list of contributors**, this presentation and the underlying instructional model were developed by Team GGBW, which includes myself, Billy Scott, Greg Vasquez, and Gregory Tidwell.

For the **Description of which phase(s) of IDD&E this product represents**, this multimedia product primarily aligns with the **Design, Development, and Evaluation** phases of instructional systems design. The design and development phases are highlighted by our strategy to build an automated, self-paced software environment that compensates for the lack of a human teacher through dynamic scaffolding, realistic scenario building, and real-time remediation. The evaluation phase is deeply integrated into the model through the use of invisible analytics and xAPI tracking, which continuously assess learner fluency, catch mistakes in real time, and adjust the scenario's difficulty based on their decisions.

In my **Short reflection and self-assessment of the product**, reviewing this presentation reinforced a critical instructional philosophy for me: the absolute necessity of a "safe place to fail." In high-stakes environments, whether in military medicine or personal finance, we cannot expect learners to achieve durable, metacognitive decision-making if they are never allowed to safely crash the simulator first. I am particularly proud of how this project leverages scalable equity, meeting students exactly where they are, regardless of their socioeconomic background or prior financial exposure. Moving forward, analyzing this framework leaves me with a profound, lingering instructional question: what other critical, high-stakes adult life skills are we currently teaching without ever letting our learners safely fail first?