Deficit Crisis Simulation: Using *Monopoly* to Teach About the Deficit Debate

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*The U.S. has a deficit problem. Both political parties agree that the debt and the deficit must be addressed, but are at odds about how to do so. Worse still, there are members of both parties who make finding solutions difficult because of entrenched ideology. As we approach the second year of Congressional impasse, it appears that this crisis is far from over. It is little wonder that teaching students about this issue is difficult. There are myriad nuances and complexities that are challenging to get across to students through traditional means. Simulations are one way to introduce students to complex phenomena by allowing them to experience them. Simulations have proven to be effective teaching tools for addressing subjective experiences and fostering inquiry. Shifts in student dispositions also may occur with simulations. This paper walks the reader through an adaptation of the board game *Monopoly* to demonstrate how this simulation game can be used to teach students about the deficit crisis and debate from multiple perspectives across the socioeconomic spectrum.*

**Key Words:** simulations, social studies, deficit crisis, simulation games, multiple perspectives, *Monopoly*, active learning, government, economics, dynamic process, debt

**Introduction**

Vitriol in the U.S. Congress in the recent past over the debt ceiling highlights the degree to which the members the House and Senate are unable to compromise even with impending disaster hanging over their heads. The deficit debate looks to be headed for a similarly contentious fight as it navigates its way through Congress. At the heart of the conflict is nothing less than the principles of the Democratic and Republican parties. For the Democrats, there is deep resistance to cutting entitlements, and for Republicans there is similar resistance to raising taxes. What’s more, even upon a temporary resolution to this argument, the deficit crisis will soon rise again. This contentious issue is significant to the lives of all Americans, and perhaps especially young Americans who will have to live their entire adult lives with the consequences of the decisions Congress makes regarding the debt and deficit. As such, it is essential that they be cognizant of the factors that drive congressional decision making in this matter. This article will demonstrate how *Monopoly* can be altered in order to introduce students to the deficit reduction debate.

Unlike much of the discussion surrounding the debt ceiling, the issue of socioeconomic status has been pushed to the forefront of the deficit reduction debate. This issue recently was highlighted by Warren Buffett (2011, p. 1) who stated in an opinion piece in the *New York Times*, “My friends and I have been coddled long enough by a billionaire-friendly Congress. It’s time for our government to get serious about shared sacrifice.” In August of 2011, President Barak Obama proposed what has been dubbed the ‘Buffett Rule’ as a piece of his own deficit reduction plan. On September 19th, 2011 he stated:

It comes down to this: We have to prioritize. Both parties agree that we need to reduce the deficit by the same amount — by $4 trillion. So what choices are we going to make to reach that goal? Either we ask the wealthiest Americans to pay
their fair share in taxes, or we’re going to have to ask seniors to pay more for Medicare. We can’t afford to do both.

In this regard the President is correct. However, the gulf between what is possible and what is ideologically desirable may not align so neatly. This ideological struggle may be difficult for students to grasp, but given the tools to do so, teachers can help to make this struggle accessible.

In this article I describe how Monopoly can be adapted to introduce students to the deficit reduction debate, particularly the tension between the most publicly visible elements of this debate: entitlements and taxes. This simulation game also can help students to engage in perspective taking by playing the role of an individual who will be impacted by raised taxes, cuts to entitlements, or both. This adapted version of Monopoly not only has the potential to help address content related to the deficit debate, but also may help to elicit some of the emotions that keep both parties from reaching a politically satisfying compromise.

Simulations

What is a Simulation Game

Jeffrey Blaga (1978) pointed out, “There is a great deal of confusion among educators as to what constitutes a simulation. Many terms, such as educational game, role-playing, social simulation, and simulation game are commonly associated with and used interchangeably for the term simulation” (p. 9-10). This is referred to as “the Babel problem”, as teachers often talk about simulations in very different ways and sometimes at cross purposes (Aldrich, 2009). While some scholars have attempted to define or describe simulations as games (e.g. Christopher & Smith, 1987), others have tried to differentiate the two (Charles & Stadsklev, 1973). Still others have aimed at clarity by adding descriptors to the simulations they use. Researchers developing the Global Education project, for example, refer to their simulation as a “web-based, role-playing simulation” (Gehlbach, et al., 2008), and Elyssebeth Leigh and Laraine Spindler (2004) use the term “open simulations.” It is not in the purview of this paper to try to resolve a decade’s long debate. Instead, for the purposes of this paper, I have chosen the term simulation game. Researchers using this term have done so in the past to account for the overlapping qualities that both seem to share at times (e.g. Corbeil & Leveault, 2011; Ellington, Gordon, & Fowlie, 1998; Kriz, Puschert, Dufter-Weis, & Karl, 2005). Simulation games incorporate the key feature of simulations: their ability to represent real life processes, situations, or phenomena (Aldrich, 2006; DeLeon, 2008; Elgood, 1990; Leigh & Spindler, 2004; Wilensky & Stroup, 1999). Additionally, they also incorporate many of the features of games such as the incorporation of limited rule sets within their definitions (e.g., Christopher & Smith, 1987; Leigh & Spindler, 2004).

Research on Simulations

Simulations have been used for educative purposes over the past several decades. Research has demonstrated that these activities can increase students’ interest in subject matter and motivation to engage in curriculum (Corbeil, & Laveault, 2011; Ganzler, 2010; Gehlbach, Brown, Ioannou, Boyer, Hudson, Niv-Solomon, et al., 2008), they are more memorable than many other activities (Alleman & Brophy, 1994), foster inquiry (Colella, 2000), can help students bridge informal and formal knowledge (Geurts, Duke, & Vermeulen, 2007), and can lead to shifts in student dispositions (Williams & Williams, 2007). A simulation game should not, however, be used to teach content. A number of studies reaching across decades have
demonstrated that simulations do not lend themselves well to teachers whose main goal is to transfer information to students through their use (Bredemeier & Greenblat, 1981; Corbeil, & Laveault, 2011; Druckman, 1995; Pierfy, 1977). Rather, simulations are most effective at teaching about processes (Baranowski, 2006), embodying, predicting, and understanding dynamic systems (Colella, 2000), and bringing subjective experiences to the surface (Lederman, 1984; Lederman & Kato, 1995). Such complex kinds of learning can lead to increases in students’ abilities to improve their performance on examinations focused on such skills (Parker, et al., 2011).

**Monopoly for Educative Purposes**

*Monopoly* has been modified in a variety of ways in the past in order to illustrate a number of social and economic phenomena. More than 60 years ago, Lyle Shannon (1950) used a series of experimental designs, whereby he altered the rules of the game in order to better understand the dynamics that resulted from the changes. His observations led him to conclude that one could use *Monopoly* to predict the outcomes different laws and policies may have on socio-economic systems. In terms of this system-wide view, Damon Darlin (2011) recounts the experiences of Mike Zelenty, a former student at the University of Chicago, where *Monopoly* was once a serious endeavor for members of the Shorey House. Zelenty described how their use of the game led to a potent example of the short- and long-term impacts of runaway inflation.

*Monopoly* has been adapted in numerous different contexts in order to understand social class (e.g., Crocco, 2011; Ender, 2004; Fisher, 2008; and Jessup, 2001. Each version served to highlight social class stratification and inequality. In one case, the adaptation also served to “illustrate the false promise of upward mobility” and to challenge the notion that success comes from fitness rather than circumstances (Crocco, 2011, p. 31). Similarly, Maria Paino and Jeffrey Chin (2011) have devised a version of the game where property ownership is already predetermined. Their aim is to help their students make sense of critical theory in the context of a class on social deviance. Like the above cases, Paino’s and Chin’s students inevitably learn many of the same lessons, however, in their case; these lessons are means to a theoretical end. Both W. David Albrecht (1995) and Christian Mastilak (2012) utilize the game to teach accounting principles. Mastilak describes how *Monopoly* can be used to drive accounting students’ understanding of why accounting services are necessary, taking into account issues such as depreciation, accounts payable and receivable, fair value, and ultimately, comparative success. Albrecht, on the other hand, uses the game as a platform, whereby students use the information from the game to engage in accounting procedures. Other uses of the game include teaching probability (Sommers, 2006), demonstrating mnemonics (Schoen, 1996), teaching mathematical reasoning (Caldwell, 1998). Suffice to say, *Monopoly* has proven to be an incredibly versatile learning tool. Moreover, this versatility has yet to be exhausted. In the following variation, I will demonstrate how *Monopoly* can be used in classrooms to introduce the deficit crisis; this is particularly well suited for a secondary-level economics course, but might well be used in other social studies classes as well.

**Adapting Monopoly to Teach about the Deficit Debate**

Setting the stage, this version of *Monopoly* has a number of adaptations which are used to create a scenario representing some of the economic diversity found in America today: (1) students begin with variable amounts of cash and property; (2) each player has a different
income to represent a range, from those receiving government benefits or assistance, such as welfare, unemployment, and social security, to those who have significant personal income; (3) players pay taxes on their income each time they pass the Income Tax square on the board; (4) players are taxed differently depending upon which forms of revenue make up their yearly income (assistance, wages, investments, and rental income); (5) the inclusion of a government deficit crisis; (6) and there are two additional supporting roles for students to play: the banker and the sociologist. I will first describe how each aspect is integrated into the game and then discuss how to introduce, debrief, and follow up this game.

**Beginning with Variable Cash, Properties, and Income**

Unlike the traditional version of this game, players’ situations inherently are unequal at the outset. This is meant to represent the existing income inequality in the United States, which shares more in common with the likes of Cameroon, Cote d’Ivoire, and Jamaica, in terms of income inequality, than it does with many of its more affluent peers; the U.S. ranks 97th out of 136 countries in terms of income equality (Central Intelligence Agency [CIA] World Factbook, 2011). Thus, using a large variation in income is important. Although Americans sometimes assume that we all start off with equal opportunities, most of us are born with parents who have already accumulated an unequal number of resources, represented in this case by property. As such, students begin with unequal distributions of cash and properties at the outset of the game (see Table 1). If players land on a property that they cannot afford, or choose not to buy, the property is auctioned off to the highest bidder.

<table>
<thead>
<tr>
<th>Player #</th>
<th>Starting Cash</th>
<th>Starting Properties</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$750</td>
<td>Mediterranean Ave</td>
</tr>
<tr>
<td>2</td>
<td>$750</td>
<td>Oriental Ave</td>
</tr>
<tr>
<td>3</td>
<td>$1500</td>
<td>Virginia Ave, Electric Co.</td>
</tr>
<tr>
<td>4</td>
<td>$1500</td>
<td>New York Ave, Kentucky Ave</td>
</tr>
<tr>
<td>5</td>
<td>$2250</td>
<td>Reading RR, B&amp;O RR, Marvin Gardens</td>
</tr>
<tr>
<td>6</td>
<td>$4000</td>
<td>North Carolina Ave, Pacific Ave, Park Place, Indiana Ave</td>
</tr>
</tbody>
</table>

**Players’ Incomes**

Just as players have variable resources, they will have different incomes derived from different sources. Players receive their income from four potential sources: assistance, wages, investments, and rental income (see Table 2). Not all players will receive investment income and the amount of rental income they receive will be dependent upon the game play. Players receive their first paycheck at the beginning of their first turn and will be asked to keep track of their income, throughout each lap around the board. To ensure students are able to track income from each different source, I suggest using worksheets that can help to scaffold their efforts.
Table 2

Players’ Income, Each Time Passing GO

<table>
<thead>
<tr>
<th>Player #</th>
<th>Assistance ($)</th>
<th>Wages ($)</th>
<th>Investments ($)</th>
<th>Total base income ($)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>150</td>
<td>0</td>
<td>0</td>
<td>150</td>
</tr>
<tr>
<td>2</td>
<td>200</td>
<td>0</td>
<td>0</td>
<td>200</td>
</tr>
<tr>
<td>3</td>
<td>0</td>
<td>250</td>
<td>0</td>
<td>250</td>
</tr>
<tr>
<td>4</td>
<td>0</td>
<td>300</td>
<td>0</td>
<td>300</td>
</tr>
<tr>
<td>5</td>
<td>0</td>
<td>450</td>
<td>50</td>
<td>500</td>
</tr>
<tr>
<td>6</td>
<td>0</td>
<td>300</td>
<td>500</td>
<td>800</td>
</tr>
</tbody>
</table>

How Players Are Taxed

Players are taxed using a straightforward graduated tax each time they pass the Income Tax square on the board:

- For each $150 (e.g. $150, $300, $450) they earn in wages or assistance, the tax rate on the next $150 increases by 10%.
- All investments will be taxed at a 20% rate
- All rental income will be taxed at a 10% rate (see Table 3).

In order to reflect the reality that many income earners do not pay taxes after deductions, players making $250 or less will receive a tax credit equal to $35. As you will note, the lowest 50% of income earners pay no income tax and one third receive some form of tax credit. That would mean that the lowest two earners would actually receive money back (see Table 4). These rates are intended to mirror, in a simplified way, the degree to which income earners in the United States contribute to the country’s tax revenue base (Politifact, 2011). Because of the lower rates on investments and rental income, the highest income earner will pay a lower effective tax rate, as Buffett (2011) recently illustrated, than the next highest income earner (see Table 4).

Table 3.

<table>
<thead>
<tr>
<th>Income source</th>
<th>Income range ($)</th>
<th>Tax rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assistance / Wage</td>
<td>150</td>
<td>10</td>
</tr>
<tr>
<td>Assistance / Wage</td>
<td>151-300</td>
<td>20</td>
</tr>
<tr>
<td>Wage</td>
<td>301-450</td>
<td>30</td>
</tr>
<tr>
<td>Wage</td>
<td>More than 450</td>
<td>40</td>
</tr>
<tr>
<td>Investments</td>
<td>All</td>
<td>20</td>
</tr>
<tr>
<td>Rental Income</td>
<td>All</td>
<td>10</td>
</tr>
</tbody>
</table>
Table 4.  
*Effective Tax Rates for Each Player*

<table>
<thead>
<tr>
<th>Player Number</th>
<th>Base taxes paid [or credited] ($)</th>
<th>Effective base tax rate (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>2</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>45</td>
<td>15</td>
</tr>
<tr>
<td>5</td>
<td>100</td>
<td>20</td>
</tr>
<tr>
<td>6</td>
<td>145</td>
<td>18.1</td>
</tr>
</tbody>
</table>

**Government Deficit Calculation**

Because the government subsidizes the costs of living for several of the players in this game, it also incurs the costs of doing so. As the game is set up, the government provides assistance and tax refunds for two players, while it collects taxes from only three of the players. If you look at the base costs and revenues in this game, you will find that the costs ($350) outweigh the revenues ($290), leaving a deficit of $60 (this will vary as rents are collected). Because government assistance only makes up part of the deficit, let students know that the government has other expenses as well, such as defense, Medicare/Medicaid, and interest payments on the debt; these expenses add another $650 to the deficit, and are roughly proportionate to ratio of federal expenditures.

After the majority of players (some may straggle or end up in jail) have traversed the board, passing the *Income Tax* square for the second time, the teacher raises the issue of the deficit crisis. Telling the class that they must decide how to narrow the deficit by 50%, or $355, inform students that they can cut government spending on assistance and tax refunds, raise taxes, or some of both; players must come to an agreement in their groups before the end of the period (you can decide whether this agreement is a majority, consensus, or something in between). For a more complex (and longer) wrinkle to this game, have students try to resolve the deficit issue as a whole class, offering to allow them to propose solutions and debate the issue as members of Congress might.

**Supporting Roles**

For this version of the game I suggest the addition of a banker and a sociologist. These roles help to streamline play as well as to document the processes of personal interactions that can sometimes be lost during gameplay. These roles also provide a way for students who are anxious game players to contribute in a constructive manner.

Banker: deficit crisis *Monopoly* requires numerous calculations. Thus, I recommend having one student, who is not a player, act as the banker. In addition to the traditional banker’s role (handling the regular cash transactions of the game) the banker also helps calculate the taxes each player should pay and the resulting government deficit. The banker also will take on the role of the Congressional Budget Office to help audit the potential savings of each student proposal for reducing the government deficit.
Sociologist: Students often focus on their own circumstances within the game and do not necessarily notice the reactions or feelings of the other players. In order to document the group’s dynamics as well as the individual feelings and concerns of each of the players, I suggest assigning one additional student to take on the role of group sociologist. Their role is to observe players’ reactions as well as to talk to each player about their thoughts and feelings related to the game. This role should be scaffolded by providing the student with some sample questions related to specific decisions such as, “Why did you decide not to purchase that property?”, or players’ feelings about their progress: “How are you feeling right now about how the game is going?” You also may want to provide examples of the kinds of behaviors they might look for, such as students becoming disengaged or angry, excited or condescending. At the end of the activity, sociologists are tasked with reporting their observations back to the group and whole class.

**Introducing the Game**

Introduce the game during the period before you intend to play it. This allows you to go over the rules, the different circumstances players might find themselves in, and to discuss the tax breakdown. Be sure to emphasize this is different than regular *Monopoly*. Have students respond individually to questions such as “Do you think it is fair that only three players have to pay taxes? Why do you think player 6 pays a lower effective tax rate than player 5? Do you think that is fair?” In addition to priming students to think about the game through the lens of taxes, you also help to prime students to question what they believe is fair. Before the introduction is complete, let them know they can practice playing *Monopoly* online before the next class in order to improve their chances of success. The practice helps ensure that the game begins with minimal confusion during the next class period.

During the introduction, you may wish to discuss the debate in our country about how best to reduce the deficit, but I would encourage you not to go into detail about which proposals are supported by Republicans or Democrats, leaving students to derive their own conclusions during the game about how best to reduce the deficit.

**Starting Gameplay**

In order to facilitate a more seamless beginning to the game’s opening moves, place players’ beginning cash and properties into an envelope and distribute them at random. This helps to reduce set up time and the squabbling that inevitably arises by allowing students to decide these unequal roles for themselves. Have the students begin in order from the richest to the poorest (player 6 – player 1). Before the players take their first turn, instruct the Banker to hand out each player’s first year of income. The game is now ready to begin.

**Outcomes**

It does not take long for students to recognize whether they will likely lose or win the game given the unequal opportunities they begin with. Those at the lower end of the socioeconomic spectrum sometimes become disengaged and frustrated, while those at the higher end become increasingly competitive, all within a single lap around the *Monopoly* board. The competitiveness helps students to connect empathetically with their role when it comes time to debate the issue of deficit reduction. Although sometimes you have groups cordially and quickly agree on a fair solution to the deficit reduction problem, most discussions become quite heated. Some even become factious, with the poor and the rich breaking off into camps; in these groups, suspicions about the other’s motivations arise.
This dynamic may offer purchase for students who otherwise have difficulty discussing not only the thorny issue of deficit reduction currently plaguing our nation, but also why Congress has much difficulty sorting out the situation. Thus, students are likely to learn about a few of the factors that are at the heart of the deficit reduction debate, the reasons why different interests might want to raise taxes or make spending cuts (and why the opposing side would disagree), as well as the emotional component that makes an already problematic situation more challenging to resolve.

**Debriefing the Game**

Debriefing the game is essential to its success. The debriefing should be set up in advance with the use of an attitude inventory that they take prior to the game, either immediately before, or days before, playing *Monopoly*; they will then take it again as part of the debriefing (Appendix A). Send students home with questions regarding the game’s events in preparation for the next class period (see Appendix B). Students often will have very different perspectives about how events transpired, which allows you to discuss the multiple perspectives related to this issue. In the following class period, have students retake the attitude inventory. Use the attitude inventory responses as well as the students’ responses to the take-home guide to guide the debriefing, so students can reflect upon the outcomes of the game. It is important to have students think about issues of fairness, including their perspectives on the initial tax situation, how the deficit deal impacted their player, and how their situation compared to that of other players.

Finally, hand out the students’ original attitude inventories and have them consider the positions they held before they played the game and evaluate how their perspectives may have changed or been reinforced by their experiences and why. Allowing students to work through this simulation game, giving them time to reflect both individually and as a class before discussing the current debate in detail, and the positions that various members in each party hold regarding deficit reduction, offers students the opportunity to employ critical thinking skills. Moreover, it allows students to feel more connected to what could otherwise be a very abstract concept, and fosters nuance to an otherwise largely partisan debate.

**Limitations and Considerations**

There are a number of considerations connected to this simulation game. First, this version of *Monopoly* is a simplified version of reality; the issues surrounding the deficit debate are more complex than a game such as *Monopoly* can hope to capture. Government spending and revenue are much more extensive, coming in from, and being paid out to, a variety of sources not represented in this game, including social security payments across the socioeconomic spectrum; the tax system is much more complex than it is presented here; and gameplay does not explain why this deficit issue is a crisis to begin with. As such, deficit crisis *Monopoly* should be used as a catalyst for a more extensive discussion about deficit reduction, its impacts, and how best to approach the crisis.

Second, with any simulation game, there is the potential that the game may play out in unexpected ways. For example, students may quit before completing their first lap around the board; however, being vigilant to look for early signs that students may be getting agitated can turn a potential management issue into a learning experience for students. As another example, “wealthy” students may agree without compunction to make up the deficit out of their own
income. When these events happen, it can be frustrating for the teacher; but they are also opportunities to discuss with students what quitting on life, or society, may mean for the person they represent, or to question how realistic it is for someone who has worked hard to earn all that money to just throw it to the government. Even Warren Buffett, who believes taxes on the rich should be higher, has not publicly surrendered extra earnings to this cause.

Third, teachers must take the time to familiarize themselves with the adaptation of the game, even if they are very familiar with the normal rules of *Monopoly*. Although simulations offer potentially rich payoffs for teachers, they can be challenging to use if you haven’t had experience with this teaching method in the past. Running simulations is a skill developed over time, and requires teachers to be satisfied with controlled chaos as the class works to unravel a knotty problem. Perhaps the best way to familiarize oneself with this simulation game is to play it first with some friends and colleagues. This will help you to run it more effectively and make modifications specific to the needs of your students.

Finally, there is the issue of time. This game requires you to dedicate additional instructional time (multiple class periods) to a topic you may only choose to spend a period, or part of a period, discussing. Students need to feel comfortable with the procedures of this activity in order to focus their cognitive efforts on the experiential part of this activity. Rushing into the game play is likely to lead to less than ideal outcomes. To me, the trade-off in students’ understanding is worth the loss of instructional time that could be used to cover other topics, but it is a trade-off nonetheless. In addition, students will have had to exercise their critical reasoning and interdisciplinary skills, engage in deliberation and debate over a controversial issue, consider multiple perspectives, and, with some luck, construct a reasonable compromise.

**Conclusions**

Even in the face of these potential difficulties, this modified *Monopoly* game instigates a scenario in which students are asked to take on the role and perspective of someone who is likely to be impacted by whatever decisions Congress makes regarding deficit reduction. By allowing students to think critically about their role, this game variant grants students access to one of the central ideological issues facing our country today without tainting their opinions with the partisanship in Congress. By introducing the issue in this way, students are likelier to develop a more nuanced understanding of the deficit reduction debate. Moreover, their emotional connection forged during the simulation game may pique their interest in how the actual debate plays out.

**References**


Web-Based References


Appendix A:

**Attitude Inventory**

The purpose of this attitude inventory is to take note of your opinions and for you to have an opportunity to explain them.

For each statement below:

A. Indicate how much you agree or disagree with the statement by placing an X on the spectrum below it.

B. Explain why you feel this way (using logic, personal experience, or other evidence)

**Statements:**

1. The rich should have to pay a higher rate (higher percentage) of taxes than the poor or middle class

   Strongly Agree  Agree  Agree a Little  Disagree a Little  Disagree  Strongly Disagree
   [-----------------------------------------------]  [-----------------------------------------------]

2. Financial success is the result of making good choices in life and financial failure is the result of making poor choices in life

   Strongly Agree  Agree  Agree a Little  Disagree a Little  Disagree  Strongly Disagree
   [-----------------------------------------------]

3. Everyone should sacrifice equally to resolve the nation’s deficit crisis

   Strongly Agree  Agree  Agree a Little  Disagree a Little  Disagree  Strongly Disagree
   [-----------------------------------------------]

   Explain what equal sacrifice means to you:

4. People generally do the right thing, even if it does not benefit them personally

   Strongly Agree  Agree  Agree a Little  Disagree a Little  Disagree  Strongly Disagree
   [-----------------------------------------------]

5. Freedom is more important than fairness

   Strongly Agree  Agree  Agree a Little  Disagree a Little  Disagree  Strongly Disagree
   [-----------------------------------------------]
6) Anyone can achieve the American Dream if they just work hard enough

<table>
<thead>
<tr>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Agree a Little</th>
<th>Disagree a Little</th>
<th>Disagree</th>
<th>Strongly Disagree</th>
</tr>
</thead>
</table>

Appendix B:
Debriefing Assignment

1. Do you think you were successful in this game? (If you were successful, please explain what helped you to be successful. If you were not successful, please explain what kept you from being successful)
2. Assume you were explaining what happened in class today to someone who wasn’t there (you can assume they know how the game works). How would you explain what happened during the game to them?
3. Explain how much you agree or disagree with this statement: “Doing well in this game depends more on capital you start with than how well you played the game.”
4. Was outcome the game fair? Why or why not?
5. What were you feeling during the activity?
6. How satisfied were you from your point of view with how the deficit crisis was resolved?
7. If you didn’t have to consult anyone, but could just make the decision on your own, how would you have resolved the deficit crisis differently?
8. How would your answer to the deficit crisis affect Player # 1?
9. How would your answer to the deficit crisis affect Player # 4?
10. How would your answer to the deficit crisis affect Player # 6?
11. If you could change a rule, or add a rule to this activity, what would it be? Explain why you think this change would make the game better or more interesting.

Author’s Bio
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