

Stagecoach Island User Guide

What Is Stagecoach IslandSM?

The Stagecoach Island virtual world is an online role-playing game that teaches young adults about real world money management in a 3-D virtual environment. Through fun activities, interactive learning modules and role-play, members learn important lessons about budgeting, saving money, managing credit, buying a home, getting a job, and much more.



What Is A Virtual World?

Virtual worlds are online three dimensional spaces where you can interact with other people, collect items and build structures, and communicate via a virtual representative of yourself called an avatar. Unlike massive multiplayer online games (MMOGs), virtual worlds do not offer battles against monsters or have mission quests for players. For example, a member of Stagecoach Island might spend their time creating and designing their virtual home or go shopping with friends, rather than striving to conquer levels as one would in typical MMOGs.



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Why Was Stagecoach Island Created?

Leveraging the popularity of virtual worlds, Stagecoach Island was created to provide a highly interactive and entertaining learning experience for teens & young adults ages 14 and up. Research shows that young adults can benefit greatly from personal finance education and Stagecoach Island is an innovative and engaging method to deliver these lessons. Wells Fargo's vision is to satisfy consumers' financial needs and help them succeed financially, and the Stagecoach Island virtual world is an extension of the company's continuing efforts to offer critically needed financial education to a younger generation.



Parents and educators can use the Stagecoach Island game to introduce financial education to young adults in an exciting, modern environment. All of the financial education content comes from Wells Fargo's **Hands on Banking®/El futuro en tus Manos** program – a free, fun, Interactive online money management program for all ages.

www.handsonbanking.org



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How Stagecoach Island Works:

- The *Stagecoach Island* game can be downloaded for free at www.wellsfargo.com/StagecoachIsland
- Members adopt a unique virtual world character, called an avatar, and explore the computer-animated world on Stagecoach Island
- Members can visit the Learning Lounge and Stagecoach Island Virtual Banking – available at the virtual Wells Fargo ATM - and answer questions about banking and personal finance
 - Questions cover topics like managing a checking account and debit cards, taking out loans, maintaining good credit and using credit cards, buying a new home and budgeting
 - Engaging lesson format includes a comic book layout and a pop quiz at the end of each section
- By participating in the lessons and taking the quizzes, members will be able to:
 - Obtain virtual mortgages to buy their own “land” and build homes
 - Open virtual checking accounts
 - Apply for virtual credit cards
 - And, obtain and maintain virtual jobs
- Members learn financial responsibility by managing their accounts, jobs, homes, and taxes - and learn the importance of saving money by leaving funds in their virtual savings accounts overnight to earn interest
- Members engage in activities with other players and chat via online messages. Activities include:
 - Designing and building your own virtual home
 - Motorbike racing
 - Bingo tournaments four nights a week
 - Nightly fireworks displays
 - Concerts and parties
 - Parachute competitions
 - Renting jets-skis or skydive parachutes



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Stagecoach Island Community Site

The Stagecoach Island Community Site utilizes a blog format to connect with its members. It is a site where members can give feedback on new features, chat with other players, and set up real-time events like birthday parties and ski races. Check it out at www.stagecoachisland.com.

The Online Environment

We want Stagecoach Island to be a fun environment for all participants. We have player liaisons that monitor Stagecoach Island to keep it free from violence and other inappropriate behavior and language. We disclose Community Standards such as these in the Stagecoach Island user agreement. Stagecoach Island does have a social aspect to it, and members can chat and interact with other members in the game. The virtual ATMs are the only Wells Fargo branding in Stagecoach Island and no real currency is used in the game.



How Old Do You Have To Be To Play?

You are never too young for financial education, but we created Stagecoach Island for teens & young adults ages 14 and up.

Technical Requirements

Stagecoach Island can be downloaded for free at www.stagecoachisland.com. You must have an active connection to the Internet in order to access the game. Please see below for optimal requirements, as not every computer has the bandwidth to run the game.

- **PC/Windows:**
 - Computer: Pentium II CPU 300mhz or equivalent 64MB RAM
 - Operating System: OS: Microsoft Windows 98, Me, 2000, or XP DirectX 8.1 or later
 - Windows Media Player 6.4 or later
 - D3D video card with at least 16MB and the latest drivers
- **Mac:**
 - Requires Virtual PC

