ABSTRACT

The evaluation report is one of seven produced for the Occupational Exploration Program (OEP), a series of simulated occupational experiences designed for junior high school students. Describing the pilot testing of the simulation dealing with the insurance field, the report contains sections describing the simulation context, evaluation procedures, results, and a Reviser's Information Summary (RIS). In the simulation, students operated an automobile insurance company, processing the claim resulting from a "client's" automobile accident. Occupational roles included agent, client, reviewer, inspector, underwriter, witness, rater, claims adjustor, claims examiner, and actuary. The experimental design involved two Colorado schools, with a total of four experimental and four control groups involving 79 eighth and ninth graders. Instrumentation included knowledge and affective testing, student and teacher questionnaires, and a panel review. Analysis of variance and other descriptive statistics were employed, and reliability estimates were calculated. Analysis of variance results revealed that the simulation had a positive impact on student occupational knowledge and preferences. The RIS records and extrapolates trends related to the strengths, weaknesses, and recommendations from all data sources. Appended materials include the evaluation instruments used and an observer form. (NW)
INSURANCE

AN EVALUATION REPORT FOR THE OCCUPATIONAL EXPLORATION PROGRAM

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ABSTRACT

EVALUATION REPORT FOR THE OCCUPATIONAL EXPLORATION PROGRAM

By: James W. Altschuld; Sandra Pritz; Janice Lave

This report is one of seven evaluation reports produced for the Occupational Exploration Program. The Occupational Exploration Program (O.E.P.) is funded by the National Institute of Education and is a joint development effort of The Center for Vocational Education (The Ohio State University) and the Jefferson County, Colorado public schools. O.E.P. is a series of experiences designed to provide junior high school students with the opportunity to explore occupations. One of the major vehicles for exploration is the simulation technique. In 'FY' 1974, 12 simulations were developed and seven of those twelve were pilot tested. This report describes the pilot testing of the simulation dealing with the Insurance field. The report contains sections describing simulation context, evaluation procedures, results and a Revisor's Information Summary (RIS). The RIS is useful for a variety of purposes and includes the strengths of the simulation as well as its weaknesses. Below is a synopsis of the specific content of the report.

SIMULATION CONTEXT: In this simulation, the students learn why insurance is necessary, how the industry developed, how insurance companies are organized, and the structure and types of occupations in an automobile insurance company. The students simulate the operation of an insurance company. One student role plays a client who purchases automobile insurance from one of the company's agents. When the client later has an automobile accident, the insurance company has to process the claim. The occupational roles included in this simulation are agent, client, reviewer, inspector, underwriter, witness, rater, claims adjustor, claims examiner, and actuary.

EXPERIMENTAL DESIGN: For evaluating this simulation, 4 schools, two from Jefferson County, Colorado and two from Denver, Colorado were used, each school having one experimental and one control group. A teacher facilitated the implementation of the simulation with each experimental group. The experimental and control groups consisted of 8th and 9th graders: 34 students in the four experimental groups and 45 students in the four control groups. A modified laboratory or quasi-experimental setting was utilized for product tryout.

INSTRUMENTATION: A 34 items multiple choice knowledge test, "What Do You Know?", and a 6 item affective test, "What Do You Like?", were administered as pre- and posttests measuring student knowledge gain and attitudinal change. The student post-module questionnaire, "What Do You Think?", administered to the experimental group after completion of the simulation, measured student perceptions of the module. Two teacher questionnaires and two panel reviews (mid- and post) were designed to obtain teacher perceptions of the simulation. Observers were utilized to collect additional information about module implementation. ANALYSIS: The knowledge test and affective test results were derived through analyses of variance. Other descriptive statistics were employed where appropriate (i.e., frequency, percent change). Reliability estimates were calculated to obtain the
internal consistency estimates of the knowledge test and to determine inter-coder and intra-coder agreement for the attitude scale. **RESULTS:**

Results indicated that the simulation did produce statistically significant changes in student knowledge in the insurance field ($p \leq 0.001$) and near significant changes in student occupational preferences ($p < 0.09$). Overall, the teachers and students were positive in their reactions to the simulation.

**REVISOR'S INFORMATION SUMMARY:** The RIS was designed to not only assist revisers to assimilate information collected during the pilot-test, but also as a unique way of summarizing the data. The summary is a record of the strengths, weaknesses and recommendations for revisors from all data sources (i.e., student tests, student questionnaires, observer forms, and teacher questionnaires, etc.). Trends have been extrapolated which list the most apparent strengths and weakness of the simulation as well as recommendations to be considered in the revision of the simulation.
Acknowledgements

An evaluation report is usually a product of the endeavors of many individuals. The authors of this report therefore wish to thank:

1. Patricia Shively for helping in the development of all of the instrumentation used in the evaluation of this module;

2. The teachers, administrators, and students in Jefferson County, Colorado and Denver, Colorado who, by participating in the use of educational materials and in the testing of those materials, made this evaluation report possible;

3. Jon Schaffarzick, Michael Hock, and David Hampson of the National Institute of Education for their support of this effort; and

4. The ten project staff members identified on the cover, who, by their support, expertise and/or direction contributed to the production of this report.
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I. BRIEF DESCRIPTION OF THE MODULE

The insurance module contains a preview*, a preparation section, seven major activities, and a summary. The first class session is spent on the Preview, which consists of two parts, a slide tape presentation and a booklet. Both provide an overview of insurance including sections on: why insurance is necessary, how the industry developed, how insurance companies are organized, and specifically the structure and kinds of work done in an automobile insurance company. With this overview as a basis, students are asked to decide if they would like to participate in the simulation.

The Preparation section describes in booklet form the roles among which the students may choose. There are eight occupational roles: inspector, actuary, adjustor, examiner, policy rater, reviewer, underwriter, and two agents. The non-occupational role of the customer/insured must also be filled as well as the short roles for a claimant and witness which, for convenience, are taken by the underwriter and the rater. Students are directed to decide on job priorities and to list them on a Job Preference Form.

A tree diagram based on role activities is available to aid those who have difficulty deciding on these priorities. The resource packet for this phase of the simulation also includes a Job Assignment Form and role-specific schedule cards to help students know how to progress through the module. The preparation phase lasts two days.

For the beginning of the Participation Phase, students pursue activities according to their role. The agents and the customer (Ben Elliott) use the Task 1 Handbook, Selling Automobile Insurance, to get basic information.

*Prior to the preview, the students have seen a slide/tape and/or a booklet on Introduction to Simulation.
about automobile insurance and the types of coverage available. The agents are directed to compete in trying to sell automobile insurance to Ben. The agent who is successful in doing so becomes the agent for the Wreck Less Insurance Company and proceeds to complete Ben's application. The other agent becomes the reviewer for Wreck Less. He joins the underwriter, rater, and inspector who are already practicing on Task 2, Processing Applications. After having gained familiarity with sample applications, the reviewer receives Ben's application and checks to see that it is complete. He passes it along to the inspector who investigates the credit standing of the applicant. Next the underwriter reviews the application to determine the amount of risk involved, and the policy rater computes the insurance premium. Task 2 is scheduled for two class periods.

In the meantime, the claim adjustor, claim examiner, and actuary are spending the two periods working on Task A, Answering Inquiries, which all participants complete during the simulation, though at different times. A handbook provides information about insurance coverage which the students use to answer questions and develop solutions to case studies from the resource packet.

When Ben Elliott's application has been processed, the customer becomes the insured and promptly has an automobile accident. The agent takes the report of the accident from the insured with the help of the Task 3 handbook, Accident-First Report, and a talking page of instructions. Role-specific resource packets contain the necessary forms for the agent and the information needed to complete them for the insured. When the first report is complete, it is given to the claim adjustor, who has been studying the handbook for Task 4, Investigation of Accidents. The claim adjustor directs the investigation and fills out the necessary reports after inspecting the vehicles, verifying the medical information, and talking
with the insured, the claimant, and the witness. (The latter two short non-occupational roles are taken by the rater and the underwriter, respectively.)

The completed reports are forwarded to the claim examiner who uses them in conjunction with the Task 5 handbook, *Settling Claims*, and bills from the resource packet for the insured and claimant. After determining the worth of the insurance claim, the claim examiner negotiates settlement with the insured and the claimant, both of whom have had preparation from their role-specific version of the Task 5 handbook. Once the settlements have been agreed upon, the underwriter reviews Ben Elliott's insurance policy to decide if it should be cancelled as a result of the accident and consequent expense to the Wreck Less Company.

Throughout the accident investigation phase, the actuary works on the calculation of proposed insurance rates based on formulae and probability tables supplied in the handbook and resource packet for Task B, *Calculating Risk*.

At the beginning of the eighth class session, the group proceeds to the Summary and prepares presentations, either independently or in small groups, which will allow experiences and personal feelings about the activities of the simulation to be shared. When the presentations are ready, a chairperson is chosen to formulate an agenda and to preside over the discussion. After all the participants have had a chance to give their presentations, they are given a Decision Point form, which encourages them to review and update their individual occupational exploration plan on the basis of the additional input from the completion of the insurance module.

The following tale gives a breakdown of the simulation according to roles and class sessions.
<table>
<thead>
<tr>
<th>Role</th>
<th>Session Number**</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agent</td>
<td>Preview</td>
<td>Prep</td>
<td>Prep</td>
<td>Task 1</td>
<td>1</td>
<td>3</td>
<td>A</td>
<td>Summary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ben Elliott</td>
<td>Preview</td>
<td>Prep</td>
<td>Prep</td>
<td>Task 1</td>
<td>1</td>
<td>3/4</td>
<td>A</td>
<td>Summary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reviewer</td>
<td>Preview</td>
<td>Prep</td>
<td>Prep</td>
<td>Task 1</td>
<td>2</td>
<td>2</td>
<td>A</td>
<td>Summary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inspector</td>
<td>Preview</td>
<td>Prep</td>
<td>Prep</td>
<td>Task 2</td>
<td>2</td>
<td>A</td>
<td>A</td>
<td>Summary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Underwriter/Witness</td>
<td>Preview</td>
<td>Prep</td>
<td>Prep</td>
<td>Task 2</td>
<td>2</td>
<td>A/4</td>
<td>A/5</td>
<td>Summary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rater/Claimant</td>
<td>Preview</td>
<td>Prep</td>
<td>Prep</td>
<td>Task 2</td>
<td>2</td>
<td>A/4</td>
<td>A/5</td>
<td>Summary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Claim Adjustor</td>
<td>Preview</td>
<td>Prep</td>
<td>Prep</td>
<td>Task A</td>
<td>A</td>
<td>4</td>
<td>4</td>
<td>Summary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Claim Examiner</td>
<td>Preview</td>
<td>Prep</td>
<td>Prep</td>
<td>Task A</td>
<td>A</td>
<td>5</td>
<td>5</td>
<td>Summary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Actuary</td>
<td>Preview</td>
<td>Prep</td>
<td>Prep</td>
<td>Task A</td>
<td>A</td>
<td>B</td>
<td>B</td>
<td>Summary</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*The Insurance module is different from the other O.E.P. simulations in that students are often required to work individually rather than in groups. This becomes most apparent in session number 6 in the table. For the nine students participating, 6 different tasks are taking place at this point in time. The module included more individualization of activity than other modules simply for the reason that this means of simulation provided a reasonable replication of an insurance company.*

**A session = a class period of approximately 45 minutes.
II. DESCRIPTION OF EVALUATION PROCEDURES EMPLOYED

A. Specific Sample Used

1. Schools - For this module two Jefferson County and two Denver schools were used. In each school there was one experimental and one control group. The schools and the teachers were selected via discussion with administrators and teachers in each of the districts. A brief description* of the schools follows.

Alameda Junior High School (Grades 7-9), Jefferson County

Alameda Junior High School is a small school with approximately 700 students in grades seven through nine. It seems to have a fairly stable school population in that school records indicate that over seventy percent (72%) of the ninth grade population have been in this particular school for three consecutive years. Additionally, very few of the ninth graders have attended more than two elementary schools. Lorge-Thorndike tests administered at the school indicate a fairly normal distribution of student ability. The distribution of parental occupations shows that 48 percent of the mothers are working and that almost 54 percent of the fathers are in managerial, professional, or skilled positions. The school population is primarily Caucasian (93 percent) with the remaining seven percent coming from other minority groups.

Wheat Ridge Junior High School (Grades 7-9), Jefferson County

Wheat Ridge Junior High School is a small school with approximately 725 students in grades 7-9. Twenty students are classified as mentally retarded. Generally, the school draws its student body from a middle class, blue collar area. About 30 students come from families receiving Aid to Dependent Children (ADC), and many

*Descriptions were obtained by John Radloff of the Jefferson County project staff.
students are from divorced homes. The area of Jefferson County served by this school has many older single family houses. There is a sizeable retired subgroup within the area population. The students are primarily white (~93%) with the rest (~7%) having Spanish surnames. The school reports that standardized test results indicate that school scores are improving and that it is either at or above district norms in most cases.

Hamilton Junior High School (Grades 7-9), Denver

Hamilton Junior High School is a large school with approximately 1,600 students enrolled in grades seven through nine. The area served by the school is quite large and over sixty percent of the students at Hamilton are bussed in each day. The students generally come from the middle income range but there are some students from upper income areas. Student achievement seems to be relatively high. (According to the assistant principal, over half of the seventh grade students maintain a B or higher academic average.) The racial make-up of the school is estimated to be 80 percent Caucasian and about 20 percent in minority groups. Further specification of the population was not available for this school.

Lake Junior High School (Grades 7-9), Denver

Lake is a large Denver junior high school with well over a thousand students. Although demographic data was not available at the time of this writing, several factors about the school are known. First, it has a sizeable percentage of students with Spanish surnames. Secondly, Lake has a high rate of absenteeism. (As soon as additional data becomes available it will be appended to this report.)
2. **Teachers**

In each of the four schools, one teacher implemented the module with the experimental group of students. The following table contains a brief description of the experimental group teachers and the method by which they participated in the study.

**Table 2 - Description of Experimental Teachers**

<table>
<thead>
<tr>
<th></th>
<th>Alameda</th>
<th>Wheat Ridge</th>
<th>Hamilton</th>
<th>Lake</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sex</strong></td>
<td>Female</td>
<td>Female</td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td><strong>Subject Area</strong></td>
<td>Mathematics</td>
<td>Foreign Language</td>
<td>Social Studies</td>
<td>Social Studies</td>
</tr>
<tr>
<td><strong>Specialty</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Had prior experience with simulation techniques</strong></td>
<td>No</td>
<td>No</td>
<td>Data Not Available</td>
<td>No</td>
</tr>
<tr>
<td><strong>Participation selected/or volunteered</strong></td>
<td>Selected</td>
<td>Volunteered</td>
<td>&quot; &quot;</td>
<td>Volunteered</td>
</tr>
<tr>
<td><strong>Number of years teaching experience</strong></td>
<td>2</td>
<td>13</td>
<td>&quot; &quot;</td>
<td>3</td>
</tr>
</tbody>
</table>

3. **Students**

In the following table the sample size, or number of students participating in the experimental and control groups by school and by sex, is given. The results indicate that while there was a similar proportion of
males and females in the experimental group, in the control group the proportion of males was somewhat greater.

Table 3 - Frequency* of Experimental and Control Participants by School and Sex

<table>
<thead>
<tr>
<th>School</th>
<th>Alameda</th>
<th>Wheat Ridge</th>
<th>Hamilton</th>
<th>Lake</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Experimental</td>
<td>Control</td>
<td>Experimental</td>
<td>Control</td>
<td>Experimental</td>
</tr>
<tr>
<td>Males</td>
<td>4</td>
<td>4</td>
<td>6</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>Females</td>
<td>5</td>
<td>9</td>
<td>3</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>9</td>
<td>13</td>
<td>9</td>
<td>11</td>
<td>7</td>
</tr>
</tbody>
</table>

*The frequency is based on participants with complete pre-posttest data sets.

The experimental group participants were selected or volunteered from the following classes: Alameda - eighth grade students were selected from various classes; Wheat Ridge - eighth grade students volunteered from various classes; Hamilton - information not available; and Lake - ninth grade students were selected from a social studies class.

At Alameda, the participating teacher described experimental students as being a very high ability group with no reading or comprehension problems. They were well disciplined throughout the simulation. At Wheat Ridge, the student group included two low ability readers and one chronic absentee. The teacher felt the students with reading problems had difficulty in the pretests and posttests. Information concerning special student characteristics at Hamilton Junior High is not presently available. At Lake Junior High, the students were described as having
a "wide range of abilities." The pre- and posttests' level of difficulty was felt to be dependent upon the ability of the individual student.

The method by which the control groups were obtained is not totally clear.* In the testing of 1/4 modules in the Spring of 1974 it was not feasible for one individual to administer the tests. Therefore in each school either the experimental group teacher or another educator selected and administered the tests to a control group. It was suggested that testers try to select or sample students similar to those in the experimental group, i.e., if the experimental group was an English class then the tester was instructed to obtain a second English class for the control group. It is assumed that, to the extent possible, these directions were carried out.

In summary, the sampling was far from ideal. It was impossible to conduct more systematic sampling due to program and organizational constraints within buildings. It should be noted that experimental results are based only on students who completed both the pre- and post-test. There was sample loss in the testing of the module as described in the following table.

<table>
<thead>
<tr>
<th></th>
<th>Original Total</th>
<th>Sample Loss</th>
<th>Percent of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Experimental</td>
<td>36</td>
<td>2</td>
<td>6%</td>
</tr>
<tr>
<td>Control</td>
<td>55</td>
<td>10*</td>
<td>18%</td>
</tr>
<tr>
<td>Total</td>
<td>91</td>
<td>12</td>
<td>13%</td>
</tr>
</tbody>
</table>

*Nine of the ten subjects were from one junior high school.

*The time and monetary allocations for the pilot test precluded the use of extensive checks on the sampling procedures in the field.
Sample loss is always difficult to account for in an experimental situation. Some students may have been sick or otherwise out of the classroom during the pre- or posttesting time. Some students may simply have avoided taking the test.

The sample loss in the experimental group is relatively small. However, the sample loss within the control group is considerably higher but not necessarily large. When comparing the n's of both groups, the higher sample loss within the control group loses some significance since the number of subjects in the control group is greater than those in the experimental group (see Table 4). After considering all factors, it is suggested that the sample is not particularly great and will not affect the validity of the results. Therefore, efforts will not be made to study it in detail.

B. Types of Classes or Groupings

Knowledge of the type of class or group setting in which the module has been tried is important information in regard to interpreting the module results. For the 4 modules tested in the Spring of 1974, a modified laboratory setting was utilized. Either a classroom or a space within a library was set aside for use by students participating in the module. When necessary, special equipment (e.g., video tape machines, sound on slide projectors, etc.) was provided and if possible, stored in the space designated for the project. It was felt that this specialized area would tend to:

- reduce the number of competing or distracting factors for the simulating group;
- be representative of one way in which a school could implement the OEP program;
- reduce the necessity of moving equipment around from period to period; and
- provide a place for students to store materials from one simulation day to the next.

All experimental groups were conducted in this specialized or quasi experimental type of setting. Testing was also generally carried on within this setting.

C. Experimental Design as Implemented

There were two constraints on the implementation of the design as specified in the proposal for this module. Given the relatively small sample size, a decision was made not to include sex as a variable. This eliminates the possibility of studying the test scores of males versus females, but inclusion of this variable would so reduce the cell size as to make meaningful interpretations difficult at best. The second constraint concerns the way in which the field test design was implemented. Four schools were tested, two classrooms or groups per school. Within each school one group was the experimental treatment and the other, the control treatment. It is apparent that no estimates of between class variability can be computed and that any unique classroom effects are confounded with treatment effects. However, the test of treatments and associated interactions is assumed to be valid.* The design is depicted schematically in Figure 1 on the following page.

The analysis will be the same as designated in the project proposal for the Occupational Exploration Program (FY '74) with the exception that the sex variable has been deleted and two schools were added. Of key

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*This statement is based on the presumption that there were no unique classroom effects, one that is supported in earlier field trials. The reader should note that this design was implemented only after consideration was given to the practical aspects of implementing the design. It was the most feasible one given the field situation.
Figure 1 - Schematic of the Experimental Design for the Insurance Module

<table>
<thead>
<tr>
<th></th>
<th>Pretest</th>
<th>Posttest</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Experimental</strong></td>
<td>$S_1^*$</td>
<td>$S_1$</td>
</tr>
<tr>
<td></td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td></td>
<td>$S_n$</td>
<td>$S_n$</td>
</tr>
<tr>
<td><strong>Control</strong></td>
<td>$S_1$</td>
<td>$S_1$</td>
</tr>
<tr>
<td></td>
<td>...</td>
<td>...</td>
</tr>
<tr>
<td></td>
<td>$S_n$</td>
<td>$S_n$</td>
</tr>
<tr>
<td><strong>Experimental</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Control</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Experimental</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Control</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Experimental</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Control</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*In order for a student's scores to be included in the analysis, he/she would have had to participate in both the pre and posttest.*
interest will be the interaction between the experimental-control variable (B) and the pre- and posttest variable (C). If the module has had an impact upon students, a significant interaction would be expected with the source of the interaction being a sizeable experimental group gain on the posttest. Separate analyses will be run for the total cognitive test scores and for one dimension of the attitudinal scale. The analyses will be in accordance with the abbreviated summary table shown on page 14.
Table 5 - Partial Anova Summary Table for the Insurance Module

<table>
<thead>
<tr>
<th>Source</th>
<th>df</th>
<th>Potential F Test</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Students</td>
<td>abn-1</td>
<td></td>
</tr>
<tr>
<td>Term No.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>A</td>
<td>a-1</td>
</tr>
<tr>
<td>2</td>
<td>B</td>
<td>b-1</td>
</tr>
<tr>
<td>3</td>
<td>AB</td>
<td>(a-1)(b-1)</td>
</tr>
<tr>
<td>4</td>
<td>D/AB</td>
<td>ab(n-1)</td>
</tr>
<tr>
<td>Within Students</td>
<td>abn(c-1)</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>C</td>
<td>c-1</td>
</tr>
<tr>
<td>6</td>
<td>AC</td>
<td>(a-1)(c-1)</td>
</tr>
<tr>
<td>7</td>
<td>BC</td>
<td>(b-1)(c-1)</td>
</tr>
<tr>
<td>8</td>
<td>ABC</td>
<td>(a-1)(b-1)(c-1)</td>
</tr>
<tr>
<td>9</td>
<td>CD/AB</td>
<td>ab(c-1)(n-1)</td>
</tr>
<tr>
<td>TOTAL</td>
<td>abcn-1</td>
<td></td>
</tr>
</tbody>
</table>

The independent variable for this module are described below:

<table>
<thead>
<tr>
<th>Variable</th>
<th>Description</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Schools (Alameda, Wheat Ridge, Hamilton and Lake)</td>
<td>Fixed; between S's</td>
</tr>
<tr>
<td>B</td>
<td>Treatment (experimental vs. control)</td>
<td>Fixed; between S's</td>
</tr>
<tr>
<td>C</td>
<td>Testing (pre. vs. post)</td>
<td>Fixed; within S’s (repeated measure)</td>
</tr>
<tr>
<td>D</td>
<td>Students</td>
<td>Random; nested within AB combinations</td>
</tr>
</tbody>
</table>
D. Instrumentation - Instrument Specifics

1) Knowledge Test - What Do You Know? (The test is appended to this report.)

The knowledge test for the insurance module consisted of 34 multiple choice questions equally divided between items dealing with job responsibilities and those dealing with processes in the field of advertising. In general, the questions were at a low comprehension level in relation to the Bloom Taxonomy. Below are examples of questions representing the two basic areas emphasized in the test. An example of a responsibility question is:

Test Question #1

1. Greta Gravely was in a bad accident. Her car was very badly wrecked and she spent two months in the hospital. To whom would she most likely tell the facts of the accident so she could settle the claim?

   *a. The claims adjustor
   b. The actuary
   c. The underwriter
   d. The claims examiner

   *Indicates correct response.

Job responsibility questions generally deal with who has the responsibility for getting a certain job done, or who has responsibility for making decisions at a certain point in time, etc. There were 17 responsibility questions on the test. The questions cut across all of the roles included in the simulation.

The 17 process questions on the test deal with understanding the nature of steps involved in operating an insurance company. The student must develop an understanding of activities, such as insuring a client, investigating an accident; settling a claim, etc. An example of a process question is as follows:
Test Question #10

Before negotiating a claims settlement with a claimant, what should be considered in determining how much a claim is worth?

a. Effect of injury on claimant's future employment
b. Type of claimant's injury
c. Amount of claimant's special damages
*d. All of the above

*Indicates correct response

The following table shows the breakdown of the test items by test content and by the responsibility and process dimensions. The content has been divided into two areas: general information and specific occupations. The test was designed to cover most of the major aspects of content presented in the module.

Table 6 - Analysis of Test Content

<table>
<thead>
<tr>
<th></th>
<th>Process</th>
<th>Responsibility</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Information</td>
<td>4</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Special Occupations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inspector</td>
<td>2 1/2**</td>
<td>2</td>
<td>4 1/2</td>
</tr>
<tr>
<td>Actuary</td>
<td>1</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Adjustor</td>
<td>1/2</td>
<td>2 1/2</td>
<td>3</td>
</tr>
<tr>
<td>Examiner</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Policy Rater</td>
<td>1 1/4</td>
<td>1</td>
<td>2 1/4</td>
</tr>
<tr>
<td>Reviewer</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Underwriter</td>
<td>1 1/2</td>
<td>2</td>
<td>3 1/2</td>
</tr>
<tr>
<td>Agent</td>
<td>5 1/2</td>
<td>2 1/2</td>
<td>7 1/2</td>
</tr>
<tr>
<td>Client/Claimant</td>
<td>1</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>17</td>
<td>17</td>
<td>34</td>
</tr>
</tbody>
</table>

**Some items measured content related to two occupational areas, i.e., determining a common function or responsibility between two occupations.
2) **Affective Test - What Do You Like?** (The test is appended to this report.)

The affective test was designed to measure student attitudinal change. The first six questions asked the student if he/she would like to try doing an activity. The student could respond in one of four ways to the item:

1. Yes, I would like to try this.
2. No, I would not like to try this.
3. I'm uncertain about trying this.
4. I don't have enough information to know if I would like to try this.

The scale is scored so that the stronger the preference for trying to do an activity, the higher the score. Thus, yes and no responses receive the same scale value of 3, uncertain responses receive a 2, and not enough information types of responses receive a value of 1. These values are then summed and used in the analysis of variance described earlier. Summed scores can vary from zero (no response whatsoever) to 18. Note the scale is scored so that strength of preference, rather than direction of preference, is the important factor (i.e., yes and no responses, while being in opposite directions, represent the same strength of preference and therefore receive the same score).

In addition to the scaled responses, students were encouraged to state reasons for their preferences. These reasons were classified and, in conjunction with the scaled responses, were coded and transferred to machine scorahle forms. Inter-rater and intra-rater agreement checks were made on the scoring process (See results section). The last question of the "What Do You Like?" test section asked the student to imagine himself/herself as a worker in the insurance field and to give advice...
to another person by indicating what kind of experiences or activities might help him/her prepare for a job in insurance. (This question was used on a preliminary trial basis and the results are not included in this report.)

3) Student Post Module Questionnaire - What Do You Think? (The questionnaire is appended to this report.)

This questionnaire was administered to students in the experimental group after their completion of the module and its posttest. The questionnaire was designed to measure student perceptions of the module.

The first twenty questions on this questionnaire were forced choice in nature -- the student could either agree or disagree with the statement posed in the stem. The twenty questions covered the following 4 areas:

- perceptions of specific module parts (questions 1-7);
- general understanding and ability to follow directions (questions 8-13);
- implementation or pacing of the module (questions 14-16); and
- perceptions about learning (questions 17-20).

Besides the first twenty questions there were twelve additional questions. Three of these were "check" questions designed to provide some probable indication of scale reliability. The rest of the questions were open-ended and asked the student to supply short answers or recommendations for improving the simulation. Examples of areas covered by these questions include: role(s) played; things liked most about the simulation; things liked least about the simulation; new interests discovered through the simulation, etc. These questions will be summarized and included on the Reviser's Information Summary (RIS).
4) **Teacher Questionnaires** (The Questionnaires are appended to this report).

Basically, two questionnaires were used for testing this module. The first, the **Midway Questionnaire**, was completed by teachers approximately halfway through the module. This questionnaire was filled out just prior to a mid-module panel review of the first half of the module. The questionnaire is designed to cover the initial elements of the simulation, i.e., the Introduction to Simulation materials, the Preview, the Preparation Phase, the first initial tasks, and the teacher's overall perceptions up to the midway point. The questions dealt with concerns about technical quality, fit or integration with other sections of the module, appropriateness of recommended time allotments, problems encountered, recommendations for change, etc. The questions were primarily on a five point scale with space for open-ended comments frequently provided.

At the end of the module and prior to the post module panel review, teachers completed the **General Module Evaluation**. This questionnaire was similar to the Midway Questionnaire, except that its content pertained to the last tasks and summary phase of the module and to the teacher's perceptions across the entire module. It also contained questions dealing with student and teacher background. Generally, it was administered at the post module panel review session. The questionnaire would require about 25-30 minutes to complete.

In conjunction with the two questionnaires just described, two optional forms were provided to teachers. These were the **Media Checklist** and the **Daily Inventory of Perceptions (DIP)**. The Checklist was simply a form that teachers could use if they so desired to record their feelings about media used in the simulation. The DIP was an open-ended diary form available for those teachers who were willing (or wanted) to keep daily notes about the
Data from the two questionnaires and the optional forms, if completed, will be summarized and reported in the Reviser's Information Summary.

5) Teacher Module Panel Review

As suggested above, teachers who participated in the pilot test and taught the module were convened for a mid-module and post-module panel review. For each section of the module, the reviewers were asked to denote the strengths and weaknesses, the classroom solutions applied to overcome weaknesses, and recommendations for revision. The main reasons for the two panels were as follows:

- the panels were a means of obtaining fresher or more recent teacher observations;
- two shorter panels rather than a longer, more tedious panel would tend to reduce teacher fatigue;
- the panels decreased the need for longer questionnaires.

As in the case of the first three modules tested in the Fall of 1973, panel reviews were conducted in accordance with the panel review guidelines generated for the nationwide CCEM project. A member of the panel kept detailed notes and after the panel prepared written panel review reports. These are included in this document and will be summarized on the RIS.

6) Observer Forms (The form is appended to this report)

For this pilot test, observers were utilized to collect additional information about module implementation. Observer data was collected for all schools with the exception of Lake Junior High School. The observers
were women and had or were in the process of receiving the bachelor's degree. The forms the observers used were a mixture of checklist and open-ended formats. Three basic areas were covered: media; general comments; and interaction and activities. The observations made were reviewed and collated and are summarized on the RIS.
III. RESULTS

A.1. Knowledge Test: Internal Consistency

Internal Consistency (K.R. #21)
By Total Groups and Testing Time
For Total 34 Item Test

<table>
<thead>
<tr>
<th>Group</th>
<th>Pretest</th>
<th>Posttest</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Group</td>
<td>34</td>
<td>34</td>
</tr>
<tr>
<td>Experimental Group</td>
<td>.16</td>
<td>.81</td>
</tr>
<tr>
<td>Control Group</td>
<td>.16</td>
<td>.27</td>
</tr>
<tr>
<td>Total (Exp. and Cont.)</td>
<td>.21</td>
<td>.84</td>
</tr>
</tbody>
</table>

Interpretation/Comments

In Table A.1., the internal consistency estimates of the knowledge test are reported by testing session and group (i.e., control, experimental and total). The results reveal several interesting test factors. First, the pretest reliability coefficients are relatively low (.16 experimental and control). It is felt this occurred due to the students' lack of prior knowledge of the insurance field. This is substantiated by the low mean pretest scores which were obtained by students participating in the field-testing of this simulation. The mean pretest scores of this module are relatively low when compared to the mean pretest score of students participating in other OEP modules which were pilot tested. (Compare Table A.3. in other OEP module reports).

The posttest reliability coefficients increased from pre- to posttesting for the experimental group, the control group, and the total group. For all groups, this increase can be at least partially attributed to the effects of prior testing. The experimental group's increase substantiates a large gain in student knowledge of the insurance field. The students had little knowledge of the insurance field when pretested as indicated by the low reliability estimate. The experimental posttest results reveal that the test did discriminate well and that for the module's participants, knowledge in the insurance field increased. The total group posttest sample contained a heterogeneous group of students with different understandings of the occupational content of the Insurance Module, thus accounting for the higher total posttest reliability. Based on the reliability estimates, the total group scores for this module can be interpreted with a high degree of confidence.
III. RESULTS

A. 2. Knowledge Test: Validity

See Reliability Table for upward bounds or estimates of potential validity coefficients. (These would be equivalent to the square root of the reliability coefficients.)

Interpretation/Comments

Although no direct attempt was made to develop strategies or methods for determining validity, certain factors which would contribute to test validity should be kept in mind. First, in test development, care was taken to eliminate items which were not career oriented. Items dealing with trivial detail were omitted. Secondly, several individuals reviewed the drafts and final version of the test. The test was considered to have reasonable face validity.

Other types of validity such as predictive, concurrent, construct, etc., were beyond the scope of this pilot test. For example, if a factor analytic study were attempted in order to determine construct validity, the values derived would be questionable with the sample size used in the pilot test.
### III. RESULTS

#### A. 3. Knowledge Test: Total Score Results

**Group Means and Standard Errors**  
By Total Groups and Testing Time  
For Total 34 Item Test

<table>
<thead>
<tr>
<th>Testing Time</th>
<th>Pretest</th>
<th>Posttest</th>
<th>Gain</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>S.E.</td>
<td>N.</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Experimental</td>
<td>12.5</td>
<td>2.8</td>
<td>34</td>
</tr>
<tr>
<td>Control</td>
<td>11.0</td>
<td>2.7</td>
<td>45</td>
</tr>
<tr>
<td>Total (Exp.</td>
<td>11.6</td>
<td>2.8</td>
<td>79</td>
</tr>
<tr>
<td>and Contr.)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Interpretation/Comments**

From this table, several major strengths emerge. First, from the standard error estimates, it is apparent that the knowledge test operated similarly in all groups, exclusive of where the actual mean values fell.

A second key factor to note is that there is a sizeable difference in means with the experimental group showing a large pre- to posttest gain. The experimental group gained 6.5 points on a moderately reliable test. This sizeable gain indicates that the module increased student knowledge in the insurance field and that students were able to correctly respond to items of higher difficulty.

The control group's mean score decreased 1.5 points from pre- to posttesting. This change could possibly be attributed to the control group's lack of interest and/or motivation in completing the tests a second time. This indicates that there may be a need for revisors to improve test administration procedures and to include motivational strategies for the control group.

In Table F.1, the ANOVA results for the knowledge test are reported. From the findings, it is apparent that the module did have a sizeable impact on the students' knowledge of the insurance field.
### III. RESULTS

#### Knowledge Test: Subtest Results

**Subtest Means and Standard Deviations by Total Group and Testing Time**

<table>
<thead>
<tr>
<th>Group</th>
<th>Subtest</th>
<th>Pretest Mean</th>
<th>S.D.</th>
<th>N</th>
<th>Posttest Mean</th>
<th>S.D.</th>
<th>N</th>
<th>Gain</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total A</td>
<td>4.8</td>
<td>2.0</td>
<td>34</td>
<td></td>
<td>10.1</td>
<td>3.5</td>
<td>34</td>
<td>+5.3</td>
</tr>
<tr>
<td>Experimental</td>
<td>B</td>
<td>7.6</td>
<td>2.0</td>
<td>34</td>
<td>8.9</td>
<td>3.5</td>
<td>34</td>
<td>+1.3</td>
</tr>
<tr>
<td>Control Group</td>
<td>B</td>
<td>6.5</td>
<td>2.2</td>
<td>45</td>
<td>5.0</td>
<td>2.3</td>
<td>45</td>
<td>-1.5</td>
</tr>
<tr>
<td>Total (Exp. and Cont.)</td>
<td>A</td>
<td>4.7</td>
<td>1.9</td>
<td>79</td>
<td>6.9</td>
<td>3.9</td>
<td>79</td>
<td>+2.2</td>
</tr>
<tr>
<td></td>
<td>B</td>
<td>7.0</td>
<td>2.2</td>
<td>79</td>
<td>6.7</td>
<td>3.4</td>
<td>79</td>
<td>-0.3</td>
</tr>
</tbody>
</table>

*Subtest A = 17 Responsibility Items
Subtest B = 17 Process Items

**Interpretation/Comments**

In Table A. 3, the overall gain in knowledge test scores is depicted. In this table (A.4), the scores are partitioned in accordance with the subtests included in the total test. As indicated by the table, all of the pre-to posttest gain is found in the experimental group. This gain seems to be predominant for the subtest A dealing with the responsibility dimension (31% increase) as opposed to the gain of subtest B which dealt with the process dimension items (8% increase).

Another factor emerging is the slight decrease in the control group’s pre-to posttest mean scores. This probably can be attributed to a decrease in either student interest and/or motivation from pre-to posttesting.

From the knowledge test results, it is clear that the module imparted much information to the students especially with regard to the responsibilities of employees within the insurance field rather than the operational processes within an insurance agency. This suggests that the reviser may want to place some additional emphasis on the latter dimension.
### III. RESULTS

#### B. 1. Attitude Scale: Reliability

**Inter- and Intra-Coder Percentage Agreement for Randomly Selected Tests (Questions 1-7)**

<table>
<thead>
<tr>
<th>Type of Agreement</th>
<th>Percent Agreement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inter-Coder</td>
<td>97%</td>
</tr>
<tr>
<td>Intra-Coder</td>
<td>95%</td>
</tr>
</tbody>
</table>

*\(n = 12\) test booklets randomly selected from groups tested.

**Interpretation/Comments**

The figures in the table were devised by (a) dividing the total number of disagreements in coding between two coders by the maximum number of responses coded (inter-coder reliability), and (b) dividing the total number of disagreements in two sets of codings given by the same coder by the maximum number of responses coded (intra-coder reliability). Very few differences between coders or codings were observed. For questions 1-7 on the insurance attitude scale, as can readily be seen from the table, there is a high degree of agreement between two independent coders (inter-coder reliability).

Thus, reliability of the scoring for the attitude scale was achieved. (Reliability of the scale itself has not been measured in that the scale consisted of only 7 items. Reliability estimates of such a brief scale with a relatively small sample would not be too meaningful.)
Data regarding the validity of the scale was not collected in the pilot test. The scale, however, was reviewed by staff members who were familiar with the content and goals of the module. Changes were made in accordance with comments they made about the scale. Thus a measure of face validity was achieved. (Also see the discussion of the ANOVA results for the attitude scale, Table G-1).
### III. RESULTS

#### B. 3. Attitude Scale: Preferences

<table>
<thead>
<tr>
<th>Testing Time</th>
<th>Group</th>
<th>Pretest</th>
<th>Posttest</th>
<th>Gain</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Experimental</td>
<td>14.1</td>
<td>16.3</td>
<td>+2.2</td>
</tr>
<tr>
<td></td>
<td>Control</td>
<td>15.4</td>
<td>15.2</td>
<td>-0.2</td>
</tr>
</tbody>
</table>

*Means (Strength of Preference)*

*There were 6 questions each with scale value of from zero (no response) to a strong preference value of 3 (yes or no). Hence the scale range is zero to 18.*

**Interpretations/Comments**

From pretest to posttest, the experimental group increased their strength of preference from 14.1 to 16.3 (gain of +2.2) while the control group's strength of preference decreased slightly (-0.2). Given the magnitude of the experimental group's change, it can be implied that participation in the module did have an effect on student attitudes. The ANOVA results for the attitude scale are discussed later in Table G. 1.
### III. RESULTS

#### B. 4. Attitude Scale: Type of Reason

Combined Frequency and Percent of Job Preference Reasons* by Group and Testing Time For the First Six Questions.

<table>
<thead>
<tr>
<th>Reason</th>
<th>Pretest</th>
<th>Posttest</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>f</td>
<td>%</td>
</tr>
<tr>
<td>1</td>
<td>52</td>
<td>41</td>
</tr>
<tr>
<td>2</td>
<td>21</td>
<td>17</td>
</tr>
<tr>
<td>3</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>4</td>
<td>11</td>
<td>8</td>
</tr>
<tr>
<td>5</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>6</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>7</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>8</td>
<td>20</td>
<td>16</td>
</tr>
<tr>
<td>9</td>
<td>6</td>
<td>5</td>
</tr>
<tr>
<td>10</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1</td>
<td>59</td>
<td>44</td>
</tr>
<tr>
<td>2</td>
<td>23</td>
<td>17</td>
</tr>
<tr>
<td>3</td>
<td>5</td>
<td>4</td>
</tr>
<tr>
<td>4</td>
<td>12</td>
<td>9</td>
</tr>
<tr>
<td>5</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>7</td>
<td>4</td>
<td>3</td>
</tr>
<tr>
<td>8</td>
<td>10</td>
<td>8</td>
</tr>
<tr>
<td>9</td>
<td>18</td>
<td>13</td>
</tr>
<tr>
<td>10</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

*Reasons were classified into ten categories:
1. Enjoyment (liking, fun, interest)
2. Past Experience
3. Financial Reasons
4. Desire to learn new things, new experiences
5. Ability to do or not to,
6. Desire for responsibility
7. Altruistic (desire to help)
8. Repetitious answer
9. Other Reasons
10. Misunderstood Question

#### Interpretation/Comments

Several trends are revealed in this table. First, there was a decrease in the overall frequency of student responses from pre- to posttesting. The reader should be made aware that some of the changes in the student responses for each reason could be attributed to the overall decrease in student responses. The experimental group's responses decreased from 126 to 102 (19%) while the control group's responses decreased from 133 to 126 (5%).

One change is apparent when looking at reason #2, past experience. The experimental group's responses increased from pre- to posttesting while the control group's decreased. One inference that can be made is that the module's activities had an effect on student job preferences. After completing the module, a greater number of students were basing the reasons for occupational preference upon their past experience.

It is interesting to note that very few students (either in the experimental or control group) cited financial or altruistic reasons for their job preferences in the insurance field. The reasons cited most frequently were enjoyment, past experience, desire to learn new things and other reasons. Another interesting change in student response occurred for reason #1, enjoyment. The experimental group decreased in giving "enjoyment" as the reason for preference while the control group's responses increased from pre- to posttesting. The experimental group change is probably attributable to the effect of the module. For the control group, however, it is possible that chance variations account for the change.
III. RESULTS

C. 1. Student Questionnaire: Reliability and Validity

Frequency Check of Student Responses Concerning Amount of Information Learned About Jobs from The Simulation by Comparison of Question #17 with Question #21

Question #17: I learned quite a lot about jobs in this field of work.

Question #21: How much did you learn about jobs in this field of work from the simulation?

<table>
<thead>
<tr>
<th></th>
<th>Very Agree</th>
<th>Little Agree</th>
<th>Average</th>
<th>Much Agree</th>
<th>Very Much</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agree</td>
<td>1</td>
<td>2</td>
<td>11</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Disagree</td>
<td>1</td>
<td>2</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Interpretation/Comments

The Student Questionnaire was administered to experimental group students after they had completed the module. Since there was only one test administration, the use of a test-retest coefficient was not possible. Furthermore, the questionnaire consists of many different types of questions (including open-ended questions) regarding various aspects of the simulation experience. The meaning of internal consistency coefficients calculated for this type of instrument would be extremely questionable and hence they were not utilized.

To the end of assessing reliability several "check" questions were included in the questionnaire. One set of "check" questions was question #17 and #21. These questions measured the amount of information students felt they learned about occupations in the insurance field as a result of participating in the simulation. When questions #17 and 21 are compared, the results show a high degree of consistency in response pattern. All but three students were consistent in their response pattern. The table to the left depicts these findings.

*In reviewing the table it should be noted that question #17 is a dichotomous variable and question #21 is a multichotomous variable, thus making exact comparisons difficult.*
Validity was basically ascertained by having the writers of the simulation review the instruments and by incorporating their comments and suggestions into the final form. In terms of face validity the instrument was judged to be a reasonable means of assessing the student's perspectives of the module. Secondly, comparisons between subsets of questionnaire items and achievement data do tend to support the conclusion that the instrument is at least partially valid. As a group, students did well on the achievement tests and reported that the module did answer questions they had about jobs and did provide much information about jobs.

The reviser and evaluator should also keep in mind one other important fact about the student questionnaire. The questionnaire was not designed to evaluate students, but as a means for students to provide the project staff with their opinions of the module as well as their suggestions for revision. Students were informed about the use of the questionnaire. It was hoped that their responses would be open and honest.
C.2. Student Questionnaire: Results from Questions Dealing with Specific Module Parts (Sample Size = 32)

<table>
<thead>
<tr>
<th>Question</th>
<th>Agree</th>
<th>Disagree</th>
<th>No Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. The pre-view and the other activities at the beginning helped to prepare me for the simulation.</td>
<td>30*(94%)</td>
<td>2(6%)</td>
<td>0(0%)</td>
</tr>
<tr>
<td>2. The role description gave me little information helpful in choosing a role.</td>
<td>22(69%)</td>
<td>10*(31%)</td>
<td>0(0%)</td>
</tr>
<tr>
<td>3. I selected a role by myself.</td>
<td>25*(78%)</td>
<td>6(19%)</td>
<td>4(3%)</td>
</tr>
<tr>
<td>4. The teacher helped the class to select roles.</td>
<td>14*(44%)</td>
<td>18*(56%)</td>
<td>0(0%)</td>
</tr>
</tbody>
</table>

*Positive responses

After comparing the results of the entire set of 7 questions dealing with specific module parts, it was found that approximately 67% of the responses were positive, 31% were negative and 2% were no responses. Summarizing the positive findings, the students generally felt: 1) the preview and other activities at the beginning of the simulation helped to prepare them for the simulation (94%), 2) the students selected the role they wanted to play in the simulation (78%), 3) the simulation preview, activities and summary fit well together (72%), 4) the summary helped to "pull things together" at the conclusion of the simulation (69%), 5) the tasks were not too complicated or hard to do (69%). Student opinion was divided concerning the teacher aid in the role selection process. Forty-four percent of the students indicated that the teacher helped them to select roles while 56% indicated he/she did not. Sixty-nine percent of the students felt the role descriptions gave them little information that was helpful in choosing a role; therefore, it is suggested that the revisors consider modifying the existing role descriptions.
<table>
<thead>
<tr>
<th>Question</th>
<th>Agree</th>
<th>Disagree</th>
<th>No Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>5. Some of the tasks were too complicated or hard for me to do.</td>
<td>9(28%)</td>
<td>22*(69%)</td>
<td>1(3%)</td>
</tr>
<tr>
<td>6. The summary helped me to &quot;pull things together&quot;.</td>
<td>22*(69%)</td>
<td>8(25%)</td>
<td>2(6%)</td>
</tr>
<tr>
<td>7. The simulation preview, activities and summary fit well together.</td>
<td>23*(72%)</td>
<td>8(25%)</td>
<td>1(3%)</td>
</tr>
</tbody>
</table>

*Positive responses
III. RESULTS

C. 3. Student Questionnaire: Results from Questions Dealing with Student Understanding of Module Materials and Directions (Sample Size = 32).

<table>
<thead>
<tr>
<th>Question</th>
<th>Agree</th>
<th>Disagree</th>
<th>No Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>8. There were too many forms to fill out with this simulation.</td>
<td>9(28%)</td>
<td>23*(72%)</td>
<td>0(0%)</td>
</tr>
<tr>
<td>9. The directions in the materials were clear to me.</td>
<td>20*(62%)</td>
<td>11(34%)</td>
<td>1(3%)</td>
</tr>
<tr>
<td>10. The teacher explained a lot of words.</td>
<td>7(22%)</td>
<td>23*(72%)</td>
<td>2(6%)</td>
</tr>
<tr>
<td>11. The pretest and posttest were difficult for me.</td>
<td>14(44%)</td>
<td>17*(53%)</td>
<td>1(3%)</td>
</tr>
<tr>
<td>12. The booklets and resource materials were easy to read.</td>
<td>27*(84%)</td>
<td>4(12%)</td>
<td>1(3%)</td>
</tr>
<tr>
<td>13. The teacher explained a lot of ideas.</td>
<td>16(50%)</td>
<td>16*(50%)</td>
<td>0(0%)</td>
</tr>
</tbody>
</table>

*Positive responses

Interpretation/Comments

Of the student responses dealing with the understanding of module materials and directions, approximately 66% were positive; 32% were negative and 2% were without response. Generally, the students felt the booklets and resource materials were easy to read (84%). Since 72% of the students indicated that the teacher did not explain "a lot of words", it can be implied that the vocabulary was adequately defined by the module's materials and/or the students were already familiar with the terminology. On the other hand, students were divided in opinion concerning the extent to which the teacher explained ideas or concepts in the simulation.

Students generally agreed that there were not too many forms to complete with this simulation (72%) and that the directions in the materials were clear (62%). The students were divided in opinion concerning the difficulty level of the pretest and posttest. Fifty-three percent felt the tests were not difficult while 44% felt they were, probably reflecting initial student lack of knowledge of the area.
III. RESULTS

C. 4. Student Questionnaire: Results from Questions Dealing with Implementation of Module (n=32)

<table>
<thead>
<tr>
<th>Question</th>
<th>Agree</th>
<th>Disagree</th>
<th>No Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>14. The simulation was too short.</td>
<td>10 (31%)</td>
<td>21* (66%)</td>
<td>1 (3%)</td>
</tr>
<tr>
<td>15. Sometimes I had nothing to do.</td>
<td>22 (69%)</td>
<td>10* (31%)</td>
<td>0 (0%)</td>
</tr>
<tr>
<td>16. Sometimes I had too many things to do in this role.</td>
<td>7 (22%)</td>
<td>25* (78%)</td>
<td>0 (0%)</td>
</tr>
</tbody>
</table>

*Positive responses

Response to Questions 15 and 16 by Specific Role Played in Simulation

<table>
<thead>
<tr>
<th>Role</th>
<th>15. Had nothing to do at times.</th>
<th>16. Had too much to do at times.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Agree</td>
<td>Disagree</td>
</tr>
<tr>
<td>Agent</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Customer</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Reviewer</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Inspector</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Underwriter/witness</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Rater/claimant</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Claim Adjustor</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Claim Examiner</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Actuary</td>
<td>2</td>
<td>2</td>
</tr>
</tbody>
</table>

Interpretation/Comments

There was substantial agreement in student opinion concerning appropriateness of the module's length, with 66% of the students responding that it was not too short. The responses to questions 15 and 16 bear out the comments of the teachers in their panels and questionnaires, i.e., that 69% of the students sometimes had nothing to do. (Also 78% said they did not have too many things to do.) There seems to be a major implementation problem in that this particular module depends on a chain of activities from one role to the next; if a student performed his task quickly, he was idle for a while; or if someone before him in the chain was slow, he had to wait. Attention of the revisors should be directed to this difficulty.

After cross-tabulating the results of questions 15 and 16 by each specific role, it seems that there was no role in which it could be clearly concluded that there was too much to do. However, every role except the claim adjustor and actuary had a preponderance of responses indicating that they had nothing to do at times. Special attention should be given to providing additional or optional tasks, especially for the reviewer and underwriter/witness.
C. 5. Student Questionnaire: Results from Questions Dealing With Perception of Learning (n=32)

<table>
<thead>
<tr>
<th>Question</th>
<th>Agree</th>
<th>Disagree</th>
<th>No Response</th>
</tr>
</thead>
<tbody>
<tr>
<td>17. I learned quite a bit about jobs in this field of work.</td>
<td>27*(84%)</td>
<td>5(16%)</td>
<td>0(0%)</td>
</tr>
<tr>
<td>18. I learned very little about how to work with other people.</td>
<td>13(41%)</td>
<td>19*(59%)</td>
<td>0(0%)</td>
</tr>
<tr>
<td>19. The simulation did not help to answer some of the questions I have about jobs.</td>
<td>15(47%)</td>
<td>17*(53%)</td>
<td>0(0%)</td>
</tr>
<tr>
<td>20. I enjoyed working with other students during the simulation.</td>
<td>28*(88%)</td>
<td>2(6%)</td>
<td>2(6%)</td>
</tr>
</tbody>
</table>

*Positive responses

Interpretation/Comments

When looking at the responses to the four questions dealing with student perceptions of learning, approximately 71% of the responses were positive, 27% were negative and 2% were without response. Apparently students felt the module provided them with much information about jobs (84%) and/or they enjoyed working with other students during the simulation (88%). Fifty-nine percent of the students indicated that they learned how to work with other people.

The results from question #19 are not nearly as strong as those from the other questions. Students were considerably more divided in their opinion regarding this item stem. Perhaps this can be attributed to the fact that the students may not have had many questions concerning insurance jobs at the commencement of the simulation. This information may have utility for module revision, but it is difficult to relate it to specific points in the module.
### III. RESULTS

#### C. 6. Student Questionnaire: Results from Other Important Questions (n=32)

<table>
<thead>
<tr>
<th>Question</th>
<th>Very Little</th>
<th>Little</th>
<th>Average Amount</th>
<th>Much</th>
<th>Very Much</th>
</tr>
</thead>
<tbody>
<tr>
<td>21. How much did you learn about the insurance field from the simulation?</td>
<td>6(19%)</td>
<td>4(12%)</td>
<td>15(47%)</td>
<td>5(16%)</td>
<td>1(3%)</td>
</tr>
<tr>
<td>22. How much trouble did you have knowing what to do next in the simulation?</td>
<td>1(3%)</td>
<td>3(9%)</td>
<td>10(31%)</td>
<td>8(25%)</td>
<td>8(25%)</td>
</tr>
</tbody>
</table>

#### Interpretation/Comments

The results show that most of the students (66%) perceived themselves learning at least an average amount about insurance occupations from the simulation. This supports the findings of the knowledge test (see Table A.3.) that the module did augment student knowledge in this occupational field.

Student responses to item #22 reveal that 12% of the students had little or very little trouble knowing what to do next in the simulation, while 50% felt they had much or very much trouble. There are at least two possible interpretations for this response. One is that the clarity of the directions needs to be improved. (Although 62% responded to question 9 that the directions were clear, they could perhaps be improved for the 34% that responded negatively.) Secondly, looking at the responses to questions 15 and 22 together, it is possible that some students were saying that they didn't know what to do next when they had nothing to do.

As a result of participation in the simulation, 47% of the students were more interested in insurance jobs and 12% were less interested. Given the fact that 55% of the students were changing interests, it seems apparent that the module was achieving a major intent of the exploration program, i.e., that students are beginning to examine or look at occupations in relation to their own interests.
III. RESULTS

C. 7. Student Questionnaire: Collated Open-Ended Responses to Questions from "What Do You Think?"

**Question #25**

Name some of the things you liked most and liked least about the roles.

**Liked Most**
- Filling out or checking forms (8)
- Was interesting (2)
- Determining risk, premiums etc. (5)
- Being important (2)
- Selling (2)
- Working, talking with and learning about others (7)
- Answering inquiries (3)
- Simulation, acting it out as it really happens (3)
- Inspecting vehicles (2)

**Liked Least**
- Reading so much, hard to understand (7)
- Filling out forms, reports (5)
- Too short (3)
- Sitting doing nothing, boring, waiting for others (7)

**Single Responses:**
- It was explained well and was easy to understand.
- I had enough time to do it in.
- Nothing
- Settling claims
- Interviewing
- I liked working
- Being witness
- Deciding things
- Using the calculator
- The cases
- Negotiating price
- Arguing who was at fault
- Learn something about the job

**Single Responses:**
- Checking out applications
- The work
- Talking to people
- The applications were too complicated
- All the formalities
- Some of the figures were different and wrong.
- Being the witness
- Need more customers
- Doing the math
- Don't have more premiums to check
C. 7. (Continued)

Question #28

Name some of the materials you liked most and liked least.

<table>
<thead>
<tr>
<th>Liked Most</th>
<th>Liked Least</th>
</tr>
</thead>
<tbody>
<tr>
<td>Slides (6)</td>
<td>Films, first films (6)</td>
</tr>
<tr>
<td>Tapes (2)</td>
<td>Books, first books (6)</td>
</tr>
<tr>
<td>Talking pages (8)</td>
<td>First films (6)</td>
</tr>
<tr>
<td>Films (2)</td>
<td>Film showing (6)</td>
</tr>
<tr>
<td>Booklets (9)</td>
<td>Film showing (6)</td>
</tr>
<tr>
<td>Packets (4)</td>
<td>Films, first films (6)</td>
</tr>
<tr>
<td>Resource materials (3)</td>
<td>Films, first films (6)</td>
</tr>
</tbody>
</table>

Single Responses:

The calculator
Nothing
All the materials were OK
but could have done without them.
C.7. (Continued)

**Question #31**

Name some of the things you liked most and liked least about the simulation.

<table>
<thead>
<tr>
<th>Liked Most</th>
<th>Liked Least</th>
</tr>
</thead>
<tbody>
<tr>
<td>An individual role (9)</td>
<td>Nothing to do at times (9)</td>
</tr>
<tr>
<td>Learning about insurance (4)</td>
<td>Preparation (2)</td>
</tr>
<tr>
<td>Learning about different jobs (2)</td>
<td>Reading (5)</td>
</tr>
<tr>
<td>Working with others (4)</td>
<td>It was a little confusing (2)</td>
</tr>
<tr>
<td>Tasks (2)</td>
<td></td>
</tr>
<tr>
<td>Summary (2)</td>
<td></td>
</tr>
<tr>
<td>Getting out of study (2)</td>
<td></td>
</tr>
</tbody>
</table>

**Single Responses:**

- Nothing
- There was enough time to do everything in forms
- Working
- This questionnaire
- Working with only 9 people
- I liked it all
- It was fun and I experienced something more than the same old school day.

**Single responses:**

- Too long
- Too short
- The tests
- Digging for material
- Actuary, reviewer
- Too much acting
- Doing hard math
- Work sheets
- Doing the work
- There wasn't enough time between the application and the wreck - not enough people.
Question #32

Recommendations to improve the simulation
(The most frequent responses are listed in simplified form.)

More things to do (12)
Less reading (3)
Simpler directions (2)
Make it longer (2)
Correct errors on forms (2)
Make it more real (2)
III. RESULTS

D. 1. Midway Questionnaire and General Module Evaluation: Reliability and Validity

Interpretation/Comments

For these questionnaires, the variable nature of the question format and the question content make it difficult to determine the reliability of the questionnaires. Further, even if a reliability coefficient could be calculated, the small sample size (n=4 experimental teachers) would render the coefficients meaningless.

Validity was determined by having product developers review the questionnaires. The developers considered the instruments to be a viable means of collecting teacher observations especially with regard to problems incurred in implementing the module. Face validity seemed high. The developers also felt that questionnaires were short enough to promote teacher response.

Additional evidence of validity will be seen in the degree to which various sources of data, including the teacher questionnaires, tend to corroborate each other.
III. RESULTS

D. 2. Midway Questionnaire and General Module Evaluation: Composite Results

COMPOSITE RESULTS AVAILABLE UPON REQUEST FROM THE OCCUPATIONAL EXPLORATION PROJECT EVALUATION STAFF

Interpretation/Comments

Due to the small sample size and the moderately large number of open-ended questions, tables will not be included in this report. A composite set of teacher responses on the questionnaires will be maintained by OEP evaluation staff. These composite responses will be available upon request.

Several factors should be kept in mind when reviewing the composite results. First, there were only 4 teachers who were facilitating or managing experimental group experiences. In many cases only two or three teachers responded to a question. Second, it would seem that a fair amount of faith can be placed in the truthfulness of teacher responses. The questionnaires were designed to evaluate the program, not to evaluate teachers. Teachers were informed on several occasions of the intent of the instruments.

Lastly, the responses on the instruments were summarized and only the main thoughts or ideas were stated on the Reviser's Information Summary sheets. These summarizations should be studied with other sources of data in view.
III. RESULTS

E.1. Midway and Post Module Panel Reviews:
Reliability and Validity

The panel review procedure and reporting
format was generated from similar efforts undertaken
for the School Based Component of the Comprehensive
Career Education Model (CCEM) in 1973. (CCEM Project
Staff felt that panel reviews provided an important
source of data for revising curriculum materials.)
The process is purposely designed as an open-ended
one to insure that teachers have the opportunity to
freely discuss any concerns or comments they have
about the module. Reliability in this instance is
difficult to assess. It should be noted, however,
that teachers were frequently asked during the
review about the extent to which they agreed upon
particular points. Thus, in the panel reviews
many cases represent a convergence of teacher
perspectives or opinions.

Validity can be judged by the degree to which
the revisers and evaluators find the data collected
from the panels useful for illuminating strengths
and weaknesses within the module and helpful in
determining revisions to be made in the module.
Validity judgements will have to come sometime
after the generation of this report.

Due to the open-ended nature of the panel
review procedure, Tables E. 2 and E. 3 are simply
copies of the actual panel reviews. The reports,
which are summaries of the panel discussions, were
written by OEP staff. (No interpretation is felt
to be necessary for the panel review.) For the
Reviser's Information Summary the main ideas of
the panel reviews have been abstracted and placed
in the appropriate cells of the RIS.
III. RESULTS*

E. 2. Teacher Mid-Module Panel Review

Title of Module: Insurance
LEA: Jefferson County and Denver County, Colorado
Panel Leader: John Radloff
Panelists:
- Marilyn Bakanec, Alameda Jr.
- Maxine Shpall, Lake Jr.
- Burt Fish, Hamilton Jr.
- Marge Bozarth, Wheat Ridge Jr.
Observer Participants: Del Barcus, Coordinator of Career Education, D.P.S.
- Sandra Pritz, C.V.E.
Date(s) Panel Met: April 22, 1974
Number of Hours: Two
*Interpretation has not been provided
<table>
<thead>
<tr>
<th>TITLE</th>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
<th>CLASSROOM SOLUTIONS</th>
<th>SUGGESTED REVISION</th>
<th>TEACHERS CONCURRING</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-Test</td>
<td></td>
<td>Questions were too long</td>
<td>None</td>
<td>Shorten Questions</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lack of motivation for the control group</td>
<td>None</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Introduction to Simulation</td>
<td>Individual's responsibility to</td>
<td>Students already knew what simulation was</td>
<td>None</td>
<td>Expand responsibility ideas and</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>group was good</td>
<td>Needs more emphasis on cooperation</td>
<td>Teacher follow-up</td>
<td>dependency on others section</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Reading level of booklet was</td>
<td>Too short. Doesn't give a good idea of the</td>
<td>None</td>
<td></td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>about right</td>
<td>implications of simulating</td>
<td></td>
<td></td>
<td>3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pupils were not impressed with the drawings</td>
<td></td>
<td></td>
<td>2</td>
</tr>
<tr>
<td>Preview</td>
<td></td>
<td>Is too short and lacking in content. Needs to be</td>
<td>Stress interdepen-</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td></td>
<td></td>
<td>stronger or kids won't want to opt in.</td>
<td>dence</td>
<td></td>
<td>2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Not enough time was spent on vocabulary and the</td>
<td>Teacher led discus-</td>
<td></td>
<td>4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>job descriptions</td>
<td>sion</td>
<td>Expand and detail slide/tape</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Math slide frightens the actuarial candidates</td>
<td>None</td>
<td>presentation</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>TITLE</td>
<td>STRENGTHS</td>
<td>WEAKNESSES</td>
<td>CLASSROOM SOLUTIONS</td>
<td>SUGGESTED REVISION</td>
<td>TEACHERS CONCURRING</td>
</tr>
<tr>
<td>--------------</td>
<td>-----------------------------------------------</td>
<td>----------------------------------------------------------------------------</td>
<td>-----------------------------------------------------------------------------------</td>
<td>----------------------------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Preparation</td>
<td>Job conflicts solved happily by flip of coin</td>
<td></td>
<td></td>
<td></td>
<td>3</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Want Ad booklet was very good</td>
<td></td>
<td></td>
<td></td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Decision tree was a good technique</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>No schedule card for Ben Elliott</td>
<td>Made a card for Ben</td>
<td>Provide card in materials</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Task was shorter than anticipated</td>
<td>None</td>
<td>Recommend 1 day only</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Confusion existed between claim adjuster &amp; examiner, &amp; underwriter &amp; actuary</td>
<td>Review of job descriptions</td>
<td>Make clearer job descriptions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TASK</td>
<td>STRENGTHS</td>
<td>WEAKNESSES</td>
<td>CLASSROOM SOLUTIONS</td>
<td>SUGGESTED REVISION</td>
<td>TEACHERS CONCURRING</td>
</tr>
<tr>
<td>------</td>
<td>-----------</td>
<td>------------</td>
<td>---------------------</td>
<td>--------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Task 1</td>
<td>The customer is idle while the agents are preparing their sales talks</td>
<td>Sound page was of poor quality on first page of job application instructions</td>
<td>Teacher assistance</td>
<td>Teacher assistance</td>
<td>1</td>
</tr>
<tr>
<td>Task 2</td>
<td>Tables should be more explicit about letter and number symbols</td>
<td>Teacher assistance</td>
<td>Teacher assistance</td>
<td>Teacher assistance</td>
<td>2</td>
</tr>
<tr>
<td>Task A</td>
<td>Level of humor is good</td>
<td>Situation confusing and not meaningful to kids i.e. wife sueing husband opens up a whole range of special questions</td>
<td>Use less confusing situations, or add some more normal situations.</td>
<td>Use less confusing situations, or add some more normal situations.</td>
<td>4</td>
</tr>
<tr>
<td>Task A</td>
<td>Not enough materials provided</td>
<td>Called Radloff for extras</td>
<td>Called Radloff for extras</td>
<td>Called Radloff for extras</td>
<td>4</td>
</tr>
<tr>
<td>Task B</td>
<td>Question whether some of the table entries are inaccurate</td>
<td></td>
<td>Check table entries</td>
<td>Check table entries</td>
<td>1</td>
</tr>
<tr>
<td>TITLE</td>
<td>STRENGTHS</td>
<td>WEAKNESSES</td>
<td>CLASSROOM SOLUTIONS</td>
<td>SUGGESTED REVISION</td>
<td>TEACHERS CONCURRING</td>
</tr>
<tr>
<td>-------</td>
<td>-----------</td>
<td>------------</td>
<td>---------------------</td>
<td>--------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>General</td>
<td>Three weeks is a realistic time period for the unit.</td>
<td>There was a difference of opinion about the degree of difficulty of the unit. Two of the classes are finding it hard overall, while the other two are finding it easy to manage.</td>
<td>Each piece (and every page of each) should be identified by a label.</td>
<td>A homogeneous group might work best with this degree of interdependence.</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Teacher does not always know to whom the forms are to be passed.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Inventory for teachers for each envelope is missing - materials get mixed and are difficult to straighten out.</td>
<td></td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Pupils miss the total picture of the simulation.</td>
<td></td>
<td>4</td>
</tr>
</tbody>
</table>

Provide labels and inventories. Also put role names on the front of each handbook.

Provide a flow chart of the forms for the teacher's manual.

Provide inventories.

Provide pupils with a total schedule as is in the back of the teacher outline.
<table>
<thead>
<tr>
<th>TITLE</th>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
<th>CLASSROOM SOLUTIONS</th>
<th>SUGGESTED REVISION</th>
<th>TEACHERS CONCURRING</th>
</tr>
</thead>
<tbody>
<tr>
<td>General (con't)</td>
<td>Pupils waste time looking for resource packets when none exist.</td>
<td>None</td>
<td>None</td>
<td>Specify when a packet is not available for a given task, perhaps by listing on the schedule card all pieces which are to be used for each task.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Task 2 and Task A are too short to balance with Task 1.</td>
<td>None</td>
<td>None</td>
<td>Provide additional open-ended materials which could be optional for students who finish early.</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>No instructions to teacher about what to do when some students finish early. Are they to go on? Are they to wait until others finish?</td>
<td>Faked it.</td>
<td></td>
<td>Provide direction.</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Pupils wanted to service more than just one customer.</td>
<td></td>
<td></td>
<td>Add optional extra customers.</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>One role switch is unclear in terms of when he is finished.</td>
<td></td>
<td></td>
<td>Clarify role switch.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Schedule card is not emphasized enough.</td>
<td></td>
<td></td>
<td>Stress that the schedule card tells them what to do next.</td>
<td>2</td>
</tr>
<tr>
<td>TITLE</td>
<td>STRENGTHS</td>
<td>WEAKNESSES</td>
<td>CLASSROOM SOLUTIONS</td>
<td>SUGGESTED REVISION</td>
<td>TEACHERS CONCURRING</td>
</tr>
<tr>
<td>-------</td>
<td>-----------</td>
<td>------------</td>
<td>---------------------</td>
<td>--------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Some students confused about use of handbook along with resource materials.</td>
<td></td>
<td>Crossreference handbook and resource materials</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Students sometimes overlook directions.</td>
<td></td>
<td>Provide an attention-getter for directions.</td>
<td></td>
</tr>
</tbody>
</table>
III. RESULTS*

E. 3. Teacher Post Module Panel Review

Title of Module: Insurance
LEA: Jefferson County and Denver County, Colorado
Panel Leader: John Radloff
Panelists: Marilyn Bakanec, Alameda Jr.
          Burt Fish, Hamilton Jr.
          Maxine Shpall, Lake Jr.
          Marge Bozarth, Wheat Ridge Jr.
Observer Participants: None
Date(s) Panel Met: May 8, 1974
Number of Hours: 1 1/2

*Interpretation has not been provided.
<table>
<thead>
<tr>
<th><strong>TITLE</strong></th>
<th><strong>STRENGTHS</strong></th>
<th><strong>WEAKNESSES</strong></th>
<th><strong>CLASSROOM SOLUTIONS</strong></th>
<th><strong>SUGGESTED REVISION</strong></th>
<th><strong>TEACHERS CONCURRENCE</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Task 1</td>
<td></td>
<td>Unsuccessful agent felt let down, the reviewer job was unrelated to the preferences he had which led him to want to be an agent in the first place</td>
<td>None</td>
<td>Job for unsuccessful agent needs to be more related to sales than the reviewer job</td>
<td>1</td>
</tr>
<tr>
<td>Task 2</td>
<td>No additional comments</td>
<td></td>
<td></td>
<td></td>
<td>4</td>
</tr>
<tr>
<td>Task 3</td>
<td>Little use made of sound page</td>
<td>Agent must perform quickly or whole process bogs down</td>
<td>Improve technical quality or consider elimination</td>
<td>Provide another accident case so agent does not intentionally prolong work or report in order to have something to do. Also build in lead time for agent</td>
<td>4</td>
</tr>
<tr>
<td>Task A</td>
<td>Pupils finished at vastly different rates</td>
<td>Provide additional tasks above minimal level for faster students</td>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TASK</td>
<td>STRENGTHS</td>
<td>WEAKNESSES</td>
<td>CLASSROOM SOLUTIONS</td>
<td>SUGGESTED REVISION</td>
<td>TEACHERS CONCURRI</td>
</tr>
<tr>
<td>------</td>
<td>-----------</td>
<td>------------</td>
<td>---------------------</td>
<td>--------------------</td>
<td>------------------</td>
</tr>
<tr>
<td>Task B</td>
<td>Mistakes in tables</td>
<td>Actuary needs more instructions about premium establishing &amp; allow interpretation of charts</td>
<td>Use of calculator</td>
<td>Correct math errors</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Explain reasons for formulas actuary uses</td>
<td>3</td>
</tr>
<tr>
<td>Task 4</td>
<td>Not enough information about true facts of accident (i.e. the status of stop light) for pupils to reach clear resolution</td>
<td>Carbon Copy concept pleased students</td>
<td>Adjustor needed info that was not in his materials (hospital records, medical report, etc.) Pupil is not alerted to seek info from agent, examiner, etc.</td>
<td>Left sections of forms blank for examiner to complete</td>
<td>3</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Add all necessary info or advise students as to where it may be obtained</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3</td>
</tr>
<tr>
<td></td>
<td>The ones involved in this task enjoyed it most of all</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TITLE</td>
<td>STRENGTHS</td>
<td>WEAKNESSES</td>
<td>CLASSROOM SOLUTIONS</td>
<td>SUGGESTED REVISION</td>
<td>TEACHERS CONCURRING</td>
</tr>
<tr>
<td>-------</td>
<td>-----------</td>
<td>------------</td>
<td>---------------------</td>
<td>--------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Task 5</td>
<td></td>
<td>Many small facts necessary to task were missing (see page 1)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pupils became very bored due to waiting for adjustor to complete work.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Most enjoyable task for one group</td>
<td>Students did not understand how to bargain for settlement (Pain &amp; suffering concept was missed).</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>No provision for what to do if compromise cannot be reached.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Students did not understand that they could ask for compensation beyond actual expenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Summary</td>
<td></td>
<td>Pupils not well prepared for summary due to lag in interest</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pupils need more instructions explicitly stated (not in body of summary)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Summary has great potential</td>
<td>More instructions are needed for Chairperson - provide more structure</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Title</td>
<td>Strengths</td>
<td>Weaknesses</td>
<td>Classroom Solutions</td>
<td>Suggested Revision</td>
<td>Teachers Concurring</td>
</tr>
<tr>
<td>-----------</td>
<td>----------------------------------------------------------------------------</td>
<td>----------------------------------------------------------------------------</td>
<td>---------------------</td>
<td>--------------------------</td>
<td>---------------------</td>
</tr>
<tr>
<td>Summary (con't)</td>
<td>The sharing during the summary is the only way the students know what others did.</td>
<td>If the summary did not go well the post test will not show any student growth in areas they did not experience.</td>
<td></td>
<td>Make summary a really solid experience.</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Post-Test</td>
<td>Use of distractors in test items which are outside the realm of the student's experience really penalize the sub-par readers</td>
<td></td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>General</td>
<td>Problems with keeping students occupied when tasks were finished at different times.</td>
<td>Provide additional and/or optional tasks to balance out times.</td>
<td></td>
<td>Balance out tasks</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Adjustor tasks piled up and overwhelmed the student while others have nothing to do</td>
<td></td>
<td></td>
<td></td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Entire simulation may be over the heads of 8-9th grade students</td>
<td></td>
<td></td>
<td>Simplify or raise grade placement of module</td>
<td>2</td>
</tr>
<tr>
<td></td>
<td>Very broadening to students who knew next to nothing about insurance</td>
<td></td>
<td></td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>TILE</td>
<td>STRENGTHS</td>
<td>WEAKNESSES</td>
<td>CLASSROOM SOLUTIONS</td>
<td>SUGGESTED REVISION</td>
<td>TEACHERS CONCURRIB</td>
</tr>
<tr>
<td>------</td>
<td>-----------</td>
<td>------------</td>
<td>---------------------</td>
<td>------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>General (con't)</td>
<td>Instructions throughout the simulation had to be re-inforced by the teacher all along the way.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Flow chart from teacher's guide should be provided for students</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Instructions at each step should stand out visually in all handbooks and instruction sheets</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3

4
III. RESULTS

F. 1. Knowledge Test: Analysis of Variance Table For Total Test Scores

SUMMARY TABLE

<table>
<thead>
<tr>
<th>Source</th>
<th>df</th>
<th>SS</th>
<th>MS</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Subjects</td>
<td>78</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A</td>
<td>3</td>
<td>241.5</td>
<td>80.5</td>
<td>5.7**</td>
</tr>
<tr>
<td>B</td>
<td>1</td>
<td>1105.0</td>
<td>1105.0</td>
<td>78.8**</td>
</tr>
<tr>
<td>AB</td>
<td>3</td>
<td>329.5</td>
<td>109.8</td>
<td>7.8**</td>
</tr>
<tr>
<td>D/AB</td>
<td>71</td>
<td>995.1</td>
<td>14.0</td>
<td></td>
</tr>
<tr>
<td>Within Subjects</td>
<td>79</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>1</td>
<td>204.2</td>
<td>204.2</td>
<td>23.9**</td>
</tr>
<tr>
<td>AC</td>
<td>3</td>
<td>251.9</td>
<td>83.9</td>
<td>9.8**</td>
</tr>
<tr>
<td>BC</td>
<td>1</td>
<td>598.6</td>
<td>598.6</td>
<td>70.0**</td>
</tr>
<tr>
<td>ABC</td>
<td>3</td>
<td>96.2</td>
<td>32.1</td>
<td>3.7*</td>
</tr>
<tr>
<td>CD/AB</td>
<td>71</td>
<td>607.2</td>
<td>8.6</td>
<td></td>
</tr>
<tr>
<td>TOTAL</td>
<td>157</td>
<td>4429.2</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*p. < .01

**p. < .001

Where A = School
B = Treatment
C = Pre-Posttesting
D = Subjects

Interpretation/Comments

As described in the experimental design section of the report, the key term to be observed is the BC interaction between the treatment variable and the time (pre-to post-testing) variable. If the experimental group shows high posttest gains and a significant BC interaction occurs, then most likely the module had an impact on student career knowledge in the insurance field. Tables A.3. and A.4. confirm descriptively that experimental posttest gains were substantial. Table F.1. reveals that the BC interaction is significant at the .001 level. Other terms in the table are significant also; however, they are not a major concern in this study and do not detract from the key significant difference that was obtained.
III. RESULTS

G. 1. Attitude Scale: Analysis of Variance for Strength of Preference Scores (Questions 1-6)

<table>
<thead>
<tr>
<th>Source</th>
<th>df</th>
<th>SS</th>
<th>MS</th>
<th>F</th>
</tr>
</thead>
<tbody>
<tr>
<td>Between Subjects</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A</td>
<td>3</td>
<td>71.3</td>
<td>23.8</td>
<td>2.3</td>
</tr>
<tr>
<td>B</td>
<td>1</td>
<td>6.2</td>
<td>6.2</td>
<td>.6</td>
</tr>
<tr>
<td>AB</td>
<td>3</td>
<td>26.0</td>
<td>8.7</td>
<td>.8</td>
</tr>
<tr>
<td>D/AB</td>
<td>69</td>
<td>705.5</td>
<td>10.2</td>
<td></td>
</tr>
<tr>
<td>Within Subjects</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>C</td>
<td>1</td>
<td>22.4</td>
<td>22.4</td>
<td>2.2</td>
</tr>
<tr>
<td>AC</td>
<td>3</td>
<td>1.5</td>
<td>1.5</td>
<td>.2</td>
</tr>
<tr>
<td>BC</td>
<td>1</td>
<td>32.0</td>
<td>32.0</td>
<td>3.2</td>
</tr>
<tr>
<td>ABC</td>
<td>3</td>
<td>109.3</td>
<td>36.4</td>
<td>3.6*</td>
</tr>
<tr>
<td>CD/AB</td>
<td>69</td>
<td>689.9</td>
<td>10.0</td>
<td>3.6*</td>
</tr>
<tr>
<td>TOTAL</td>
<td>153</td>
<td>1666.1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*<.05

Where A = School
B = Pretest Posttest
C = Treatment
D = Subjects

Interpretation/Comments

An examination of Table G. 1. reveals no statistically significant differences occurred with respect to the BC interaction. This could be viewed as an indication that the program does not affect the strength of student preference to a sizeable degree. As noted in Table B. 3 however, substantive changes in student preferences did occur; but the changes were simply not large enough to produce statistically significant differences. Participation in the module may have equipped students with an expanded data base through which these preferences were expressed. (For example, see Table B. 4.)
IV. Reviser's Information Summary (RIS)

A. Description of the Summary

The Reviser's Information Summary was developed for the purpose of assisting revisers to assimilate information collected during the pilot test of a module. To accomplish this, information from each source available was first reviewed and then only major thrusts or ideas from the source were summarized. (These key thrusts or ideas were determined by the judgment of the authors of this evaluation report.) The summary was then transferred to the appropriate location on the large sheets which constitute the RIS. Lastly, each column was studied and trends were drawn and so recorded at the bottom of the sheet. In ascertaining trends the authors used their familiarity with the module and data collected.

In general there will be one Reviser's Information Summary sheet per part of the module and one-two sheets covering the overall nature of the module. On sheets which pertain to module parts, only some of the data sources provided information pertinent to that part. Hence, the sheets do have some blanks or missing data cells. The reviser should exercise extreme care in interpreting the information on the sheets and should always keep in mind that comments on the sheets represent only a summary of key points. In addition, it sometimes was most difficult to determine a trend in the information obtained.

B. Use of the RIS

One way the reviser might use the RIS is as follows:

1. Read the module - become thoroughly familiar with it;

2. Read the first part of this report (Sections I and II) thoroughly. Skim the results compiled in tables (Section III, parts A, B, C, D and E.) Read sections E-2 and E-3, the teacher panel review reports, closely;
3. Read and study the Reviser's Information Summary. (Consult original data sources, if necessary.); and

4. Generate a set of revision specifications based upon knowledge of the module, the Reviser's Information Summary, project developmental criteria and other information, if appropriate.
C. REVISER'S INFORMATION

SUMMARY
<table>
<thead>
<tr>
<th>DATA SOURCE</th>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>TEACHER PANELS</td>
<td>A majority of the teachers concurred that the module was very broadening to students who knew next to nothing about insurance. All felt that three weeks is a realistic time period for the unit. There was a difference of opinion about the degree of difficulty of the unit. Two of the classes found it hard overall, while the other two found it easy to manage.</td>
<td>1. All of the teachers had problems occupied when tasks were finished, the adjustor tasks put the student while others had nothing. Task A are too short to balance instructions to the teacher about how to finish a task early should go.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. Two teachers commented that the heads of 8th-9th grade students.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. Three of the teachers had to return throughout the simulation. They directions.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4. There were several mechanical time looking for resource pack. The teacher did not always know to pass them, and all of the teacher out the materials when they go.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5. Two teachers felt that the sch enough, and all concurred the flow chart in the teacher's guide total picture of the simulation.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>6. The students in all groups want one customer.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7. The timing of one role switch.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>8. In one group some of the students use of the handbooks along with distractors in the the realm of the students' experience of subpar readers.</td>
</tr>
<tr>
<td>OBSERVER FORMS</td>
<td>With teacher assistance, the activities throughout the simulation generally progressed well.</td>
<td>There was some confusion with pac simulation. The teachers didn't want to be followed daily or if they spontaneously. Throughout the si when students had to wait for other. Students were confused by some to felt they didn't have as much info the proper stage in their task. They stated the material was corny and objected to so many written mater.</td>
</tr>
</tbody>
</table>
RECOMMENDATIONS FOR REVISION

1. Provide additional and/or optional tasks to balance out task times. Also balance the tasks out among roles and provide directions for what students should do if they finish early. There should also be optional extra customers to service.

2. Simplify the module or raise the grade placement.

3. Instructions at each step should stand out visually in all handbooks and instruction sheets.

4. List on the schedule card all pieces which are to be used for each task, provide an inventory for teachers of all pieces in each envelope, and identify with a label each piece (and every page of each) with role names included.

5. Provide a flow chart of the forms for the teacher's manual.

6. Clarify the ambiguous role switch.

7. Stress that the schedule card tells them what to do next.


9. Consider whether a homogeneous group might work best with this degree of interdependence.

Concerns with keeping students ahead at different times. Filled up and overwhelmed that ng to do. Also Task 2 and e with Task 1. There are no out whether or not students who on. The entire simulation may be over dents. Enforce the instructions e students sometimes overlooked difficulties: pupils wasted t when none existed, one whom the forms should be s had difficulty straightening t mixed up. edule card is not emphasized students could profit from the ide as they tend to miss the n. ted to service more than just was unclear. ents were confused about the h resource materials. test items which are outside erience really penalize the

Reconsideration of activities within the know whether the schedule e activities could follow mulation, there was a problem ers to complete tasks. minology. Several students ormation as they should have at In one class, the students stupid. Some students

71
Test data indicated that students possessed very little pretest knowledge of insurance. After completing the module, however, that knowledge increased by an average of 6.5 points. In terms of cognitive awareness of the insurance field, the module had a substantively and statistically significant impact on students. Generally the impact was found in test items dealing with occupational responsibility.

With regard to attitude, students in the experimental group did develop stronger preferences although the pre to posttest gain did not quite achieve statistical significance.

The students indicated the following things they liked most about the simulation: the individual roles, learning about insurance, learning about different jobs, working with others, the tasks, the summary and being able to get out of study.

The students stated they liked the following things about the roles: filling out or checking forms, determining risk, premiums, selling, being important, working, talking and learning about others, answering inquiries and inspecting vehicles. The percentage of students responding positively to various key statements is given below:

<table>
<thead>
<tr>
<th>Statement</th>
<th>Yes</th>
</tr>
</thead>
<tbody>
<tr>
<td>The preview and the other activities at the beginning helped to prepare me for the simulation.</td>
<td>94%</td>
</tr>
<tr>
<td>I selected a role by myself.</td>
<td>78%</td>
</tr>
<tr>
<td>The simulation preview, activities and summary fit well together.</td>
<td>72%</td>
</tr>
<tr>
<td>I learned quite a bit about jobs in this field of work.</td>
<td>84%</td>
</tr>
<tr>
<td>I enjoyed working with other students during the simulation.</td>
<td>88%</td>
</tr>
</tbody>
</table>

The students indicated they liked about the simulation: having not read, the preparation section. The students stated they liked their roles: having to read so many materials, filling out forms, doing for others to finish, and the length short).

The students responded in agreement.

The role descriptions give me help in choosing a role.

1. Three of the four teachers experienced some problems with the fourth found no problems with:
2. All of the teachers experience students finished a task early.
3. This comment surfaces repeated weakness of the module. (The working individually is questionable, flow needs improvement with every.)

ERIc
<table>
<thead>
<tr>
<th>Recommendations for Revision</th>
<th>Considerations (2)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1.</strong> Improve the quality of the sound pages.</td>
<td>Responded that their students needed the simulation longer.</td>
</tr>
<tr>
<td><strong>2.</strong> Lower the reading level somewhat and make the directions more easily visible, i.e., use boxes or bold-face type.</td>
<td>The reading level appears to be the major difficulty and appears to be the major difficulty when some activities to use as necessary to keep students busy and involved.</td>
</tr>
<tr>
<td><strong>3.</strong> Provide more customers, more sample cases, and more activities to use as necessary to keep students busy.</td>
<td>The entire concept of students and police reports, etc. appears to be the major difficulty when some activities to use as necessary to keep students busy and involved.</td>
</tr>
<tr>
<td><strong>4.</strong> Label all pages so that they will not get lost.</td>
<td>The entire concept of students and police reports, etc. appears to be the major difficulty when some activities to use as necessary to keep students busy and involved.</td>
</tr>
<tr>
<td><strong>5.</strong> Need to develop more things for participants to do.</td>
<td>The entire concept of students and police reports, etc. appears to be the major difficulty when some activities to use as necessary to keep students busy and involved.</td>
</tr>
<tr>
<td><strong>6.</strong> Less reading.</td>
<td>The entire concept of students and police reports, etc. appears to be the major difficulty when some activities to use as necessary to keep students busy and involved.</td>
</tr>
<tr>
<td><strong>7.</strong> Simpler directions.</td>
<td>The entire concept of students and police reports, etc. appears to be the major difficulty when some activities to use as necessary to keep students busy and involved.</td>
</tr>
<tr>
<td><strong>8.</strong> Make the simulation longer.</td>
<td>The entire concept of students and police reports, etc. appears to be the major difficulty when some activities to use as necessary to keep students busy and involved.</td>
</tr>
<tr>
<td><strong>9.</strong> Correct errors in forms.</td>
<td>The entire concept of students and police reports, etc. appears to be the major difficulty when some activities to use as necessary to keep students busy and involved.</td>
</tr>
<tr>
<td><strong>10.</strong> Make it more realistic in terms of having police reports, etc.</td>
<td>The entire concept of students and police reports, etc. appears to be the major difficulty when some activities to use as necessary to keep students busy and involved.</td>
</tr>
</tbody>
</table>
2. The students learned about the content of the module, much according to one teacher, an average amount according to two others. One teacher felt that the students were receptive to (interested in, excited by) the content, while two felt that there was average reception.

3. Two teachers responded that the materials stimulated student interest most of the time. Two others disagreed, responding "not much of the time." There was also a mixed reaction about any change in student interest as the module progressed with one teacher feeling that it depended on the particular job, another that it lagged in the beginning but picked up later, and a third noting no change.

4. Two of the teachers said that their students were able to understand the concepts presented most of the time, while one answered "some of the time" and another "not much of the time." (One teacher commented that there was some need for her to spend extra time on concepts for the actuary.) Two of three responding teachers felt that the main ideas and themes were presented with logical consistency, and the third felt that this was somewhat so.

5. Two teachers felt that the directions were clear enough for students to understand what was expected of them, and the third felt they were average.

6. Three of four teachers responding felt that the vocabulary was consistent with the maturational level of the students, and the fourth felt that was true of some of it.

7. Transitions from phase to phase of the module worked average to well.

Both students and teachers were positive in their reactions to the module overall. Student test data indicated a substantial cognitive knowledge impact, and teachers felt that students had learned not only about insurance, but also about the process of simulation.

Students gave many specific responses concerning what they liked about the simulation and about their roles (see student questionnaire box above). All of the teachers said that they would use the module again (with modifications) and would recommend its use to others. There were different opinions on the part of teachers with regard to ease of implementation, clarity of directions, understanding of content and vocabulary, and student interest. In each case however, half to three-fourths of the teachers responded positively.

1. The major weakness of the module and flow of the tasks. All students commented on having task before work could progress repeatedly observed in data. There was a desire for additional roles except the adjustor, expanded.

2. There was some feeling expressed that the module could be implemented.

3. The treatment of process could be improved even more. Responsibility aspects as
### RECOMMENDATIONS FOR REVISION

1. The revisor should give careful attention to solving the balance problems with regard to timing and activities. Provision of additional and/or optional tasks should be considered.

2. Some simplification appears to be called for, in reading level and concepts presented, as well as in the management of the materials and activities.

3. More information may be needed at several specific points in the module. For example:
   - the role descriptions seemed to be inadequate; and
   - the details in the accident reports may be too sketchy to permit clear resolution of the problem.

module appears to be the timing of the teachers concurred and to wait for others to finish a ess. (This type of comment is collected from the teachers.)

fessional customers as well; for all the activities needed to be used by both teachers and stu-

e be easier to understand and

terns was not as strong as that according to student test data.
<table>
<thead>
<tr>
<th><strong>DATA SOURCE</strong></th>
<th><strong>STRENGTHS</strong></th>
<th><strong>WEAKNESS</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>STUDENT QUESTIONNAIRES</strong></td>
<td>From an incremental test* done in the Fall of 1973 the following results were obtained: 87% (n = 15) or more of the students using the materials felt that they understood the materials and that the vocabulary was easy to understand.</td>
<td>When students were questioned with enjoyment of the introduction, etc., the picture became somewhat - Only 53% of the students were enjoying the booklet or the slides - Only about 1/3 of the students terms of liking the illustrations</td>
</tr>
<tr>
<td><strong>TEACHER QUESTIONNAIRES</strong></td>
<td>Three of the four teachers rated the booklet good, and the fourth rated it average. The slides were rated good by two teachers and average by one.</td>
<td>Two teachers commented that the material was too much time with teacher noted that her students the drawings in the slide/tape presentation</td>
</tr>
<tr>
<td><strong>TEACHER PANELS</strong></td>
<td>Teachers commented that the reading level of the booklet was about right. The concept of the importance of the individual's feeling of responsibility to the group was regarded as good.</td>
<td>The teachers felt that the students was but that the booklet should be giving a better idea of the implicit emphasis on the need for cooperation the pupils were not impressed with</td>
</tr>
<tr>
<td><strong>OBSERVER FORMS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TRENDS</strong></td>
<td>Information collected from both Upper Arlington and Colorado tended to basically be corroborative in nature. Specifically, students seemed to understand the material, and the vocabulary and reading levels were approximately suitable for the age group. In addition the teachers generally saw the quality of the booklet and slides as being good.</td>
<td>1. As noted elsewhere the material enjoyable for students. 2. The students were not particularly impressed with illustrations. 3. The teachers in Colorado, in booklet should give expanded student cooperation in the slide presentation was some teacher concern regarding material and the fact that st</td>
</tr>
</tbody>
</table>
In regard to their overall quality of the materials, more mixed in nature.

Slightly over one-half of the students recommended that the slides and booklet be used together, with the slides coming first.

All of the teachers recommend using both the slides and booklet.

<table>
<thead>
<tr>
<th>RECOMMENDATIONS FOR REVISION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Expand the sections on responsibility and dependency on others.</td>
</tr>
<tr>
<td>2. Use photographs.</td>
</tr>
</tbody>
</table>

1. Expand sections on responsibility and cooperation.
2. Use photographs rather than drawings.
3. Both students in Arlington and teachers in Colorado agreed that both the slides and booklets should be used.
4. See RIS sheets in the reports for other modules with regard to the Introduction.
<table>
<thead>
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<th>DATA SOURCE</th>
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<tbody>
<tr>
<td>STUDENT QUESTIONNAIRES</td>
<td>Three of the four teachers gave a high rating to the technical quality for media and illustrations.</td>
<td>The teachers had mixed opinions and information was provided to help participation (rather pertinent-1, pertinent-1) and the ability of teachers to participate (high-1, medium-2) that the preview was too short, too quickly, and not enough information to provide an idea of the module.</td>
</tr>
<tr>
<td>TEACHER QUESTIONNAIRES</td>
<td></td>
<td>1. Three teachers concurred that the preview was too short and lacking in content. The need to be stronger to motivate participation (rather pertinent-1, pertinent-1)</td>
</tr>
<tr>
<td>TEACHER PANELS</td>
<td></td>
<td>3. All felt that the math slide was too short, too quickly, and not enough information to provide an idea of the module.</td>
</tr>
<tr>
<td>OBSERVER FORMS</td>
<td>The observers noted that work progressed well in the preview and there was some general discussion.</td>
<td>In two classes, the students completed the preview at the end of period and then there was some general discussion.</td>
</tr>
</tbody>
</table>
| TRENDS | 1. Students were quite positive with regard to the initial activities being a good preparation for the rest of the module. 2. Teachers rated the technical quality of the media and illustrations as being high. | According to teachers there were some concerns about the preview. While the revisor listed above, special attention was paid to the motivational aspects of this.
RECOMMENDATIONS FOR REVISION

1. Stress interdependence.
2. Expand and detail slide/tape presentation.
3. Eliminate math slide.

One teacher would like to see something done to "jazz up" the preview.

1. It may be necessary to include more information in the preview, especially with regard to job descriptions and content of the module. However, at the same time, care should be taken to make the preview motivational.
2. See above column for other recommendations.

- About how much pertinent students decide about module
  - average-2, not very
  - the preview to motivate students
  - low-1) Weaknesses noted were
  - the slide information moved too
  - on was given to get a good
  - the preview was too short
  - feeling was that it would
  - the students to opt in.
  - not enough time was spent
  - riptions.
  - was frightening for the

- Several major weaknesses in
  - would consider all of those
  - perhaps should be given to
  - section.

- View

<p>| Students decide about module average-2, not very the preview to motivate students low-1) Weaknesses noted were the slide information moved too on was given to get a good the preview was too short feeling was that it would the students to opt in. not enough time was spent riptions. was frightening for the | One teacher would like to see something done to &quot;jazz up&quot; the preview. 1. Stress interdependence. 2. Expand and detail slide/tape presentation. 3. Eliminate math slide. | 1. It may be necessary to include more information in the preview, especially with regard to job descriptions and content of the module. However, at the same time, care should be taken to make the preview motivational. 2. See above column for other recommendations. |</p>
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</tr>
</thead>
<tbody>
<tr>
<td>STUDENT QUESTIONNAIRES</td>
<td>All four teachers agreed that the initial role descriptions provided students with adequate (very-2, rather-2) information for selecting roles. Students understood for the most part how to use the schedule cards, and they selected roles independently in one group and independently but with some difficulty in two other groups. Resolution of duplicate choices seemed to go easily with some teacher assistance. The tree diagram and schedule cards were mentioned by one teacher and another commented that the preparation moved smoothly.</td>
<td>Some roles were attractive to the agent) while others were not (i.e. some teacher assistance was necessary). Roles. (Evaluator's note: This teacher did not use the schedule cards at all understanding of vocabulary for her students.</td>
</tr>
</tbody>
</table>
| TEACHER QUESTIONNAIRES | All of the teachers felt that the want ad booklet was very good and that the decision tree was a good technique. Three teachers noted that job conflicts were solved happily be a flip of a coin. | 1. There was no schedule card for one teacher.  
2. Three teachers commented that roles were allotted, and one got more in as "fill".  
3. Two teachers felt that confusion adjuster and examiner, and |
| TEACHER PANELS | Students participated well in selection and discussion of various jobs involved in unit. Some students in one class were not all the material. After students end of period, there was no move | |
| OBSERVER FORMS | All sources of data concur in a positive assessment of the role selection process. This included the want ad booklet, the schedule card, and the decision tree. All conflicts with regard to selecting roles were easily resolved. | 1. Role descriptions are in need expansion.  
2. Most of the other weaknesses (see above). |
RECOMMENDATIONS FOR REVISION

Junior high students (i.e., actuary). In one group, the teacher was the only one who got the students into actuary this time. One teacher noted what people did was hard.

Ben Elliott.

The task took less time than information on insurance to use on existed between claim writer and actuary.

1. Provide a schedule card for Ben Elliott.

2. Reduce the time allotted to the preparation to one day.

3. Make clearer job descriptions and consider using the schedule cards to give students an idea of what they would do in each role.

Not interested in reading completed activity before went to the next task.

Of improvement and probably cited are minor in nature.

Again the recommendations are quite minor and the reviser is simply referred to the above column.
<table>
<thead>
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<tr>
<td>STUDENT QUESTIONNAIRES</td>
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<td>TEACHER QUESTIONNAIRES</td>
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<td></td>
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<tr>
<td>TEACHER PANELS</td>
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</tbody>
</table>

If there was difficulty finishing Elliott, it slowed everyone down. Talking page not working properly

1. All of the teachers agreed that they felt let down and that the rest of the preferences were unrelated to the preferences to be an agent in the first place.
2. All four teachers noted that the page of job application instructions was unrelated.
3. One teacher felt that it was a customer idle while the agent talks.

After materials were organized, the activity went well and students appeared to be interested.

At the beginning of Task 1, it was observed that the students organized materials to help the students organize materials occurred simultaneously. In one interaction between the agent(s), students had to wait until Ben called.

No particular strengths were noted by the teachers for this task.

1. The one agent who loses out in the reviewer role. These two terms of interests or activity keep others waiting idly.
2. If the agent is slow in completing tasks, keeps others waiting idly.
3. The quality of the sound page.
### RECOMMENDATIONS FOR REVISION

<table>
<thead>
<tr>
<th>Task 1</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>RECOMMENDATIONS FOR REVISION</strong></td>
</tr>
<tr>
<td></td>
<td>1. The job for the unsuccessful agent needs to be more related to sales than the reviewer job is; or it should be considered whether the sales competition is that necessary.</td>
</tr>
<tr>
<td></td>
<td>2. Improve the quality of the sound page.</td>
</tr>
<tr>
<td></td>
<td>3. Amplify the customers' information.</td>
</tr>
</tbody>
</table>

The agent's work with Ben was difficult. There was difficulty with the unsuccessful agent's work with Ben. With the sound page, for the first time, there was difficulty with the sound page. For the first time, the quality of the sound page was poor. As a result, the quality of the sound page was poor. Problems were preparing their sales materials. The materials might be grouped for ease of delivery to students (e.g., Task 1 schedule and handbook together).

The competition moves into a new phase. The roles are not similar in nature. Evaluating the policy forms, it is clear that there is a problem. In the competition moves into a new phase. The roles are not similar in nature. Evaluating the policy forms, it is clear that there is a problem.

1. Relate the unsuccessful agent's second role more to his interests. |
2. Improve the quality of the talking page. |
3. Add more background information for the customer to use in his communication with the agent.
<table>
<thead>
<tr>
<th>DATA SOURCE</th>
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<th>WEAKNESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>STUDENT QUESTIONNAIRES</td>
<td></td>
<td>One teacher commented that the reviewer to complete the application developed. One teacher felt that set of materials as the worst of</td>
</tr>
<tr>
<td>TEACHER QUESTIONNAIRES</td>
<td></td>
<td>Two teachers felt that the table about letter and number symbols.</td>
</tr>
<tr>
<td>TEACHER PANELS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>OBSERVER FORMS</td>
<td>Work progressed well on jobs assigned.</td>
<td>Underwriter was confused by term</td>
</tr>
<tr>
<td>TRENDS</td>
<td>No apparent strengths were noted.</td>
<td>The charts used by the rater and seen as inadequate. It seems the</td>
</tr>
<tr>
<td>Task 2</td>
<td>RECOMMENDATIONS FOR REVISION</td>
<td></td>
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<tr>
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<tr>
<td>Parts used by the rater and</td>
<td>The role of reviewer should</td>
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<tr>
<td>ion were not adequately</td>
<td>be beefed up so the &quot;losing</td>
<td></td>
</tr>
<tr>
<td>she would rate the inspector's</td>
<td>agent&quot; doesn't feel like he</td>
<td></td>
</tr>
<tr>
<td>he module.</td>
<td>lost.</td>
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<tr>
<td>were not explicit enough</td>
<td>Make the tables more explicit.</td>
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<td>nology on forms.</td>
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<tr>
<td>the reviewer were generally</td>
<td>1. Provide more details in the</td>
<td></td>
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<tr>
<td>at more detail is needed.</td>
<td>charts.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2. Make the reviewer's role</td>
<td></td>
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<td></td>
<td>something more than an</td>
<td></td>
</tr>
<tr>
<td></td>
<td>&quot;empty role&quot; for the &quot;losing</td>
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<tr>
<td></td>
<td>agent.&quot;</td>
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<tr>
<td>DATA SOURCE</td>
<td>STUDENT QUESTIONNAIRES</td>
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<table>
<thead>
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</table>

<table>
<thead>
<tr>
<th>OBSERVER FORMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work progressed well getting started in their various jobs.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TRENDS</th>
</tr>
</thead>
<tbody>
<tr>
<td>No strengths were commented upon.</td>
</tr>
</tbody>
</table>

<p>| Insurance: |</p>
<table>
<thead>
<tr>
<th>WEAKNESSES</th>
</tr>
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<tbody>
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<td></td>
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</tbody>
</table>

- The agent tended to hold up other the accident report.
- The teachers agreed that the agent quickly or the whole process bogs that little use was made of the liability limits.
- Students were confused with some liability limits.
- Teachers felt that the agent's given the fact that others were in order to proceed. The sound page according to the teachers.
RECOMMENDATIONS FOR REVISION

1. Provide another accident case so the agent does not intentionally prolong work or report in order to have something to do. Also build in some lead time for the agent.

2. Improve the technical quality of the sound page or consider eliminating it.

The teachers suggested building in some lead time for the agent to complete the accident report and then giving him additional cases to work on. They would also like the sound page improved or eliminated.
<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>STUDENT QUESTIONNAIRES</td>
<td>All three teachers responding felt that the claims adjustor's set of materials were the best of the module, although one felt that it also seemed the most difficult.</td>
<td>The teachers commented that the deal to do in two periods and it that they needed more time allot split into two jobs.</td>
</tr>
<tr>
<td>TEACHER QUESTIONNAIRES</td>
<td>All teachers agreed that the Carbon Copy concept pleased students. Three teachers commented that the students involved in this task enjoyed it most of all.</td>
<td>The teachers noted that the adjuster was not in his materials (hospitals, etc.) and that there was no alert the agent, examiner, etc. Three noted that not enough information was given the accident (i.e., the status of the reach a clear resolution.</td>
</tr>
<tr>
<td>TEACHER PANELS</td>
<td>Work progressed well on filling out accident forms after Ben Elliott's accident.</td>
<td>Some who were waiting for accident much time on their hands. While are either questioning what to unrelated to simulation.</td>
</tr>
<tr>
<td>OBSERVER FORMS</td>
<td>Teachers' comments about this task were generally positive. They felt that the students enjoyed this task particularly and that the claims adjustor's materials were good.</td>
<td>1. The teachers agreed that the time to do relative to the time all work was held up.</td>
</tr>
<tr>
<td>TRENDS</td>
<td></td>
<td>2. There was no indication that needed information from other</td>
</tr>
<tr>
<td></td>
<td></td>
<td>3. Insufficient information was</td>
</tr>
</tbody>
</table>
Task 4

RECOMMENDATIONS FOR REVISION

claims adjustor had a great
held up others. They felt
ved or possibly could be

ator needed information that
records, medical report,
seek information from
of the teachers felt that
about the true facts of the
stop light) for pupils to

st form to reach them had too
students are waiting, they
do next or doing something

claims adjustor had too much
otted, and therefore others'
the adjustor should seek

given about the accident.

1. Add all necessary information or advise students as
to where it may be obtained.

2. Consider adding a police report.

Suggestions from teachers included:
1) advising the student playing the adjustor to seek missing
information (or providing it with materials) and 2) either
allowing the adjustor more time or splitting his job up.
<table>
<thead>
<tr>
<th>DATA SOURCE</th>
<th>STRENGTHS</th>
<th>WEAKNESSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>STUDENT QUESTIONNAIRES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TEACHER QUESTIONNAIRES</td>
<td>One teacher felt that this was the most enjoyable task for her group.</td>
<td>One teacher felt that there was not enough time allowed.</td>
</tr>
<tr>
<td>TEACHER PANELS</td>
<td></td>
<td>1. Three of the teachers noted that assignments due to waiting for the adjustment of the teaching materials were missing (see the list of difficulties).</td>
</tr>
<tr>
<td>OBSERVER FORMS</td>
<td></td>
<td>2. All four teachers agreed that the pain and suffering concept was not clearly explained due to waiting for the adjustment of the teaching materials.</td>
</tr>
<tr>
<td>TRENDS</td>
<td>One teacher commented that this was the most enjoyable task for her class.</td>
<td>3. Three teachers felt that the students did not understand how to ask for compensation (The pain and suffering concept). There was no provision for what would happen if the request was not reached.</td>
</tr>
</tbody>
</table>

Students had to wait until the classwork before proceeding to the summative assessment. Some other difficulties enumerated above.

The major weakness according to the teacher was that they had nothing to do while waiting for his work. Some other difficulties were not clearly explained due to waiting for the adjustment of the teaching materials.
### RECOMMENDATIONS FOR REVISION

<table>
<thead>
<tr>
<th>Task 5</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Too much to do for the time</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>At many small facts necessary (page 1 of handbook). The students became very bored to complete his work. Students did not understand satisfaction beyond actual expenses. It was missed. Similarly, bargain for settlement. Not to do if a compromise could</td>
<td>Expand explanations to cover more possibilities.</td>
</tr>
<tr>
<td>Claim adjustor completed his primary activity. One observer even about the accident. Teachers was that the students or the adjustor to complete were encountered and are</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Attention should be given to the problem of pacing one role versus the others. Teachers also felt that the coverage of the negotiation of a settlement should be expanded.</td>
</tr>
<tr>
<td>DATA SOURCE</td>
<td>STRENGTHS</td>
</tr>
<tr>
<td>------------------</td>
<td>---------------------------------------------------------------------------</td>
</tr>
<tr>
<td>STUDENT QUESTIONNAIRES</td>
<td>The teachers felt that the level of humor was good and that the students were well motivated.</td>
</tr>
<tr>
<td>TEACHER PANELS</td>
<td>The teachers all felt that there were enough cases, and that the students were well motivated.</td>
</tr>
<tr>
<td>OBSERVER FORMS</td>
<td>In one class, students felt there were enough cases, and that the students were well motivated.</td>
</tr>
<tr>
<td>TRENDS</td>
<td>Teachers noted that the level of humor (in the cases used for the task) was good and that the students were well motivated.</td>
</tr>
</tbody>
</table>

The teachers all felt that there were enough cases, and that the students were well motivated. Some teachers noted that additional materials were needed, and that the situations were confusing and not meaningful to kids, i.e., wife situations were confusing and not meaningful to kids.
was difficulty in that the hotel had been closed for a long time, and the working conditions were extremely unsatisfactory. The teachers felt that more cases should be included, and that the case materials should be more relevant to the students' needs. They also suggested improving the case situations and adding more, as well as providing additional packets so that each student would have one.

None of the teachers had enough Task A materials to go around.
<table>
<thead>
<tr>
<th>DATA SOURCE</th>
<th>STRENGTHS</th>
<th>WEAKNESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>STUDENT QUESTIONNAIRES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TEACHER QUESTIONNAIRES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TEACHER PANELS</td>
<td></td>
<td>One teacher noted that she had to ask the actuary. She felt the material was too difficult.</td>
</tr>
<tr>
<td>OBSERVER FORMS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TRENDS</td>
<td>No strengths were commented upon.</td>
<td></td>
</tr>
</tbody>
</table>

The teachers agreed that some of the entries were inaccurate. Three teachers commented that they needed more instructions about establishing interpretation.

There were some difficulties noted to progress through the activity.
<table>
<thead>
<tr>
<th>Task B</th>
<th>RECOMMENDATIONS FOR REVISION</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1. Correct any math errors.</td>
</tr>
<tr>
<td></td>
<td>2. Explain reasons for the formulas the actuary uses.</td>
</tr>
<tr>
<td>The table entries might be indicated that the actuary needs checking premiums and chart.</td>
<td>Teachers suggested correcting any math errors and providing expanded explanation for the actuary.</td>
</tr>
<tr>
<td>Teachers felt that was possibly in error.</td>
<td></td>
</tr>
<tr>
<td>DATA SOURCE</td>
<td>STRENGTHS</td>
</tr>
<tr>
<td>-------------</td>
<td>-----------</td>
</tr>
<tr>
<td>STUDENT QUESTIONNAIRES</td>
<td>The summary was rated by the three teachers responding as of medium effectiveness in providing a culmination for the module. The integration with the preceding tasks was average. Two teachers felt that it was somewhat effective in helping students learn about occupational roles performed by others in the simulation, and the third felt that it was very effective depending on the skill of the moderator, the willingness of the individual to share, and the ability of others to ask questions to assure complete reports. One teacher noted that students became aware of all of the many details that go into insuring a car. The summary was rated by two of the three teachers as somewhat useful in helping to make decisions about participation in other occupational exploration activities.</td>
</tr>
<tr>
<td>TEACHER QUESTIONNAIRES</td>
<td>All teachers agreed that the summary has great potential and that the sharing during the summary is the only way the students know what others did.</td>
</tr>
<tr>
<td>TEACHER PANELS</td>
<td></td>
</tr>
<tr>
<td>OBSERVER FORMS</td>
<td>They didn't want a job in the insurance field.</td>
</tr>
<tr>
<td>TRENDS</td>
<td>A majority of the students felt that the summary helped to pull things together. Teachers noted that the students had the opportunity only here to find out what the others did and that there was great potential as a result. More specific strengths are noted in the teacher questionnaire summary above.</td>
</tr>
</tbody>
</table>
RECOMMENDATIONS FOR REVISION

Guidelines for students to work in groups of one teacher.

One teacher suggests that since the summary is crucial to students' understanding of others' jobs, the teacher may have to help the moderator. A list of questions could be prepared to assist the moderator in getting information from other participants.

The following remarks: prepared for the summary due to not explicitly stated are needed. Especially, more instructional may have to provide more help, the posttest will not show what they did not experience.

One observer felt the last 2 pages of the summary handbook were confusing and unnecessary.

Teachers that it was important to students would not know about more explicit instructions and raising of their interest level.

One teacher's suggestion was to provide role worksheets for the summary and/or question lists for the moderator. The summary should be regarded as an important experience, perhaps requiring teacher aid.

1. Provide a worksheet for the summary (did you work with people, data, things, indoors, outdoors, etc.).
2. Make the summary a really solid experience.
APPENDICES
APPENDIX A:

Knowledge Test - "What Do You Know?"
and
Attitude Scale - "What Do You Like?"
The project presented/reported herein was performed pursuant to a grant from the National Institute of Education, Department of Health, Education, and Welfare. However, the opinions expressed herein do not necessarily reflect the position or policy of the National Institute of Education, and no official endorsement by the National Institute of Education should be inferred.

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Copyright for these materials is claimed only during the period of development, test, and evaluation, unless authorization is granted by the National Institute of Education to claim copyright also on the final materials. For information on the status of the copyright claim, contact either the copyright proprietor or the National Institute of Education.
This booklet contains two short tests. The purposes of the tests are to find out what you know about work in the insurance field and what kinds of activities you might enjoy doing in insurance. These tests will not in any way affect your grade.

Directions: To complete the first test use the answer sheet and pencil that have been provided. In one corner look for the blanks marked "Course," "Instructor," etc. Then indicate the class you are in, in the space marked "Course," write in your teacher's ("Instructor") name, your name, and your school ("Campus") in the spaces provided. Then right above where you've been writing, darken the spaces which indicate your sex and today's date.

For each question on this test there are several short phrases or statements listed. Pick the one that best describes your answer and then darken the appropriate space opposite the item number on the answer sheet. Note: on the answer sheet the item numbers go across the page instead of up and down.

If you don't know the answer to a question, GUESS.

Thanks for your help.

You may turn the page and start as soon as you have completed reading the above paragraphs.
WHAT DO YOU KNOW?

FILL IN THE FOLLOWING INFORMATION

Name_____________________________ Age______ Grade______

START THE TEST

1. Greta Gravely was in a bad accident. Her car was very badly wrecked and she spent two months in the hospital. To whom would she most likely tell the facts of the accident so she could settle the claim?

a. The claims adjustor  
   b. The actuary  
   c. The underwriter  
   d. The claims examiner

2. Who must check the work of the insurance agent?

a. The rater  
   b. The information clerk  
   c. The inspector  
   d. All of the above  
   e. Only a and c

3. What is the main difference between the responsibilities of a claims adjustor and those of a claims examiner?

a. Only the examiner negotiates claim settlements  
   b. Only the examiner interviews people  
   c. Only the adjustor investigates the accidents  
   d. Both a and b  
   e. Both a and c

4. Joe Dotes has caused an automobile accident during the probationary period of his insurance policy. Who decides if his policy should be dropped or kept?

a. The policy reviewer  
   b. The underwriter  
   c. The actuary  
   d. The policy rater
5. The underwriter would most likely be involved in which of the following activities?
   a. Investigating an accident
   b. Writing up an insurance application of a customer
   c. Determining the risk involved in insuring a customer
   d. Preparing accident reports

6. What does a policy reviewer do in an insurance company?
   a. Figures out charges for insurance policies
   b. Checks insurance applications for errors
   c. Contacts employers to check information on the application
   d. Prepares tables of data

7. Which worker in the insurance industry would tend to do a lot of night or weekend work?
   a. The claims adjustor
   b. The inspector
   c. The agent
   d. The claims examiner

8. What is the responsibility of an inspector for an insurance company?
   a. Interviewing witnesses to an accident
   b. Checking applications for errors
   c. Inspecting vehicle damage in an accident
   d. Checking credit information on an application

9. In case of accident, whom should you notify in your insurance company?
   a. The adjustor
   b. The inspector
   c. The claims examiner
   d. The agent

10. Before negotiating a claims settlement with a claimant, what should be considered in determining how much a claim is worth?
    a. Effect of injury on claimant's future employment
    b. Type of claimant's injury
    c. Amount of claimant's special damages
    d. All of the above

11. Based on the profits and losses of an insurance company over a period of time, who adjusts the rates charged by the company for policies?
    a. The underwriter
    b. The claims adjustor
    c. The actuary
    d. The agent
12. Who has the responsibility for contacting personal references, employers and credit bureaus to check information on an insurance application?

a. The underwriter
b. The actuary
c. The reviewer
d. The inspector

13. As an automobile insurance agent working in a small town you might be called upon to do which of the following tasks?

a. Take first reports of an accident
b. Determine the rates that the person to be insured must pay
c. Make a judgment as to who is at fault in an accident
d. Estimate the costs of repairing damaged autos

14. What does an insurance agent need in order to do his/her job?

a. Application forms
b. Accident report forms
c. Tables of data
d. All of the above
e. Only a and b

15. Which of the following people work with insurance applications?

a. The actuary
b. The accountant
c. The inspector
d. The information clerk

16. What is a major duty of a claims examiner in an automobile insurance company?

a. To check insurance applications for completeness
b. To interview accident victims
c. To settle damages made against the company as a result of an accident
d. Only b and c

17. What is the first step taken by an insurance company in investigating an automobile accident?

a. Investigation of the insured
b. Investigation of the claimant
c. Inspection of vehicles
d. Investigation of the witness

18. Who in the insurance company might be referred to as a detective?

a. The policy rater
b. The agent
c. The claims adjustor
d. The underwriter
19. What step comes first in processing an insurance application?
   a. Figuring out the price for the policy
   b. Reviewing the application for errors and omissions
   c. Investigating the credit standing of an applicant
   d. Determining the risk involved in insuring an applicant

20. Mary Jones has failed to fill in all the information that has been requested on an insurance application form. Who, in the insurance company, has the responsibility for discovering what information has been left off the form?
   a. The inspector
   b. The reviewer
   c. The examiner
   d. The information clerk

21. If you were calling an insurance company to get information on types of coverages, who could probably answer your questions most accurately?
   a. The rater
   b. The claims adjustor
   c. The reviewer
   d. The agent

22. Which of the following sets of facts does an agent need to know in order to sell insurance?
   a. Formulas for computing amount of risk
   b. Basic types of coverage
   c. Customer credit ratings
   d. Commission rates

23. Which position in an insurance company is similar to the position of (some) one who helps to settle labor disputes?
   a. The claims examiner
   b. The policy reviewer
   c. The underwriter
   d. The insurance agent

24. Which one of the following people is most likely to use the work of the inspector?
   a. The underwriter
   b. The actuary
   c. The agent
   d. The claims adjustor

25. Who is responsible for processing applications in an insurance company?
   a. The underwriter
   b. The policy rater
   c. The reviewer
   d. All of the above
26. If the underwriter does not do his job carefully, what effect will it have on the insurance company?
   a. Good customers may be turned down
   b. High risk customers may be accepted
   c. The company may lose money
   d. All of the above

27. Who would be most likely to use tables based on facts collected from many automobile accidents?
   a. The actuary
   b. The inspector
   c. The accountant
   d. The reviewer

28. What do the numbers 36/24/36 stand for as used in the insurance industry?
   a. They refer to the length of time that different parts of an insurance policy are good for, in months
   b. They refer to the limits of liability (responsibility) of the insurance
   c. They refer to costs for different parts of an insurance policy
   d. They are the dimensions of a pretty young girl who was injured in an accident

29. What task is the responsibility of the insurance agent?
   a. Completing bank drafts for injury and damages
   b. Inspecting wrecked cars
   c. Interviewing witnesses
   d. Preparing first accident reports

30. What is the responsibility of the policy rater in an insurance company?
   a. Figuring the risk involved in insuring someone
   b. Checking the rates the agent quoted
   c. Figuring new rates for the territory
   d. Approving applications

31. In which of the following jobs would you be most likely to work in an office with regular hours?
   a. The inspector
   b. The agent
   c. The claims adjustor
   d. The rater
32. An individual has applied for insurance with A-OK (but) B-Sur Insurance Co., but his application was turned down. Who probably made the final decision to reject the application?

a. The reviewer  
b. The underwriter  
c. The claims adjustor  
d. The policy rater

33. Karen has been badly hurt in an accident and she is negotiating with a claims examiner. They cannot reach a settlement. What will most likely happen next?

a. She will drop her claim  
b. She will bring a suit against the insurance company (in court)  
c. She will negotiate with another claims examiner  
d. She will settle the claim directly with the insured

34. The adjustor and the inspector have which of the following activities in common?

a. They prepare tables of data  
b. They collect facts  
c. They help to determine rates  
d. They determine risk factors
"WHAT DO YOU LIKE?"

This is the second set of questions for you to answer. The purpose of these questions is to find out what types of activities you might enjoy doing in the insurance field. We would also like to know what reasons you have for liking these activities.

There are only seven (7) questions to answer. Directions for answering are found on each page. Write your answers directly on the page.

After you have completed the questions, please return this booklet and your answer sheet from the first test to your teacher. Thanks for your help.

Please turn the page and begin the questions as soon as you have finished reading the above paragraphs.
Directions: For the six questions below, place a check (✓) in the column which best describes whether you would like, dislike, or are uncertain about trying the activity described in the question. List reasons for your choice in the space provided at the right of the page. All the activities described are work done by people who work in insurance. If you do not know enough about the activity to decide, check only the last column and do not list any reasons.

<table>
<thead>
<tr>
<th>QUESTIONS</th>
<th>MY REASONS FOR MY CHOICE ARE:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Would you like to try determining rates for insurance policies by working with complex formulas and prepared tables of data?</td>
<td></td>
</tr>
<tr>
<td>2. Would you like to try selling insurance by visiting people in their homes, answering questions, and filling out forms?</td>
<td></td>
</tr>
<tr>
<td>3. Would you like to try checking information on insurance applications by contacting credit bureaus, employers, and personal references?</td>
<td></td>
</tr>
<tr>
<td>4. Would you like to try making decisions about accepting or rejecting insurance applications by reading reports and reviewing the application?</td>
<td></td>
</tr>
<tr>
<td>5. Would you like to try investigating accidents by inspecting vehicles, interviewing people, and writing reports?</td>
<td></td>
</tr>
<tr>
<td>6. Would you like to try making settlements for damages and injuries from automobile accidents by reviewing reports and negotiating with people?</td>
<td></td>
</tr>
</tbody>
</table>
Person 1: Hi pal, how's it going?
Person 2: Well, aside from having my car stall in the morning rush hour, everythings pretty good. How's it with you?

Person 1: Fine, but I've been thinking about going into a different line of work. Insurance looks interesting. Don't you work for an insurance company?
Person 2: Yes, I've been w'ith Acme Insurance Company for the last two years.

Person 1: Listen, would you help me out? Would you tell me what kind of experiences or activities might help me to prepare for a job in the insurance field?
Person 2: Sure, here's what I would do if I were you.

1. Complete person two's advice at the end of the conversation.
APPENDIX B:

Student Questionnaire - "What Do You Think?"
The project presented/reported herein was performed pursuant to a grant from the National Institute of Education, Department of Health, Education, and Welfare. However, the opinions expressed herein do not necessarily reflect the position or policy of the National Institute of Education, and no official endorsement by the National Institute of Education should be inferred.

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"WHAT DO YOU THINK?"

Now that you have completed this simulation, the people who developed it would like to find out what you think about your experience. Your ideas will help to make the simulation better. Remember, THIS IS NOT A TEST and your answers will not be graded. So feel free to check and to say what you think about this simulation.

To complete the questionnaire first fill in the information requested below.

FILL IN THE FOLLOWING INFORMATION

Name_________________________ Date_________________  
School________________________ City_________________  
Age_________________________  
Grade (circle one) 8th 9th Other (please specify)_______  
Sex (circle one)Male Female  
Subject taught in this class_________________________  
Teacher's name_________________________

START THE QUESTIONS

This is a list of statements which describe ideas about the simulation module you have just completed. Answer each statement by checking the category which comes closest to what you think:

Check "AGREE" if you think the statement is true for you.

Check "DISAGREE" if you think the statement is NOT true for you.

1. The preview and the other activities at the beginning helped to prepare me for the simulation.
   AGREE______  DISAGREE______

2. The role descriptions gave me little information helpful in choosing a role.
   AGREE______  DISAGREE______
3. I selected a role by myself.  
4. The teacher helped the class to select roles.  
5. Some of the tasks were too complicated or too hard for me to do.  
6. The summary helped me to "pull things together."  
7. The simulation preview, activities and summary fit well together.  
8. There were too many forms to fill out with this simulation.  
9. The directions in the materials were clear to me.  
10. The teacher explained a lot of words.  
11. The pretest and posttest were difficult for me.  
12. The booklets and resource materials were easy to read.  
13. The teacher explained a lot of ideas.  
14. The simulation was too short.  
15. Sometimes I had nothing to do.  
16. Sometimes I had too many things to do in this role.  
17. I learned quite a bit about jobs in this field of work.  
18. I learned very little about how to work with other people.  
19. The simulation did not help to answer some of the questions I have about jobs.  
20. I enjoyed working with other students during the simulation.
Answer these questions by circling the letter in front of the phrase that best describes your answer.

21. How much do you feel you learned about jobs in this field of work from the simulation?
   a. Very much  b. Much  c. An average amount  d. Little  e. Very much

22. How much trouble do you feel you had knowing what to do next in the simulation?
   a. Very much  b. Much  c. An average amount  d. Little  e. Very much

23. How would you judge the length of time you spent participating in this simulation module?
   a. Too long  b. Long  c. Just right  d. Short  e. Too short

For the next questions, write in your answers. Space has also been provided for you to write in any comments/suggestions you might have. You are encouraged to do so.

24. What role (or roles) did you play in this simulation?

25. Name some of the things you liked most about the role(s) and some of the things you liked least about the role(s).
   
<table>
<thead>
<tr>
<th>Liked Most</th>
<th>Liked Least</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
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</tbody>
</table>

26. What other roles in the simulation did you find interesting?

27. Why did you find this role (or roles) interesting? If you did not find any other roles interesting, can you say why?
28. Name some of the materials (Examples: slides, tapes, films, resource materials, booklets, etc.) you liked most and some of the materials you liked least. If you did not use any materials, check this space.

<table>
<thead>
<tr>
<th>Liked Most</th>
<th>Liked Least</th>
</tr>
</thead>
<tbody>
<tr>
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</tr>
</tbody>
</table>

29. Compared to your former feelings, how do you now feel about jobs in this area of work?

- [ ] I am more interested now
- [ ] I am less interested now
- [ ] I was not interested and I feel the same way now
- [ ] I was interested and I feel the same way now

Why?

30. Did you discover any new interests by participating in this simulation?

- [ ] Yes, I am now interested in ______________________
- [ ] No

31. Name some of the things you liked most about the simulation and some of the things you liked least about the simulation.

<table>
<thead>
<tr>
<th>Liked Most</th>
<th>Liked Least</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>
32. Write down some of your ideas on how the simulation might be made better.

As soon as you have completed these questions, turn in this booklet to your teacher.

Thank you.
APPENDIX C:

Midway Questionnaire

and

General Module Evaluation
MIDWAY MODULE QUESTIONNAIRE

The questionnaire is divided into several sections. Each section in order corresponds to a part or a phase of the simulation module. The last sections deal with your overall perceptions at this point in time regarding what has happened in the module.

Fill in the information requested at the top of the questions. Then answer each question by circling the letter in front of the phrase that best describes your answer, unless given other specific directions in the question. Space has also been provided for you to write in any comments/suggestions you might have. You are encouraged to do so.

FILL IN THE FOLLOWING INFORMATION

Teacher Name ___________________________ School ___________________________

Date _______ Part of the Module you are now working on _______

INTRODUCTION TO SIMULATION

1. Overall, how would you rate the technical quality (appearance, ease of use, etc.) of the slides and booklet? (Answer both parts of question if applicable.)

   Slides
   a. Very Good
   b. Good
   c. Average
   d. Poor
   e. Very Poor

   Booklet
   a. Very Good
   b. Good
   c. Average
   d. Poor
   e. Very Poor

   Comments

2. In what order would you recommend the use of slides and the booklet? (Please only one).

   a. Use both in any order
   b. Use both with booklet first
   c. Use both with slides first
   d. Use the booklet only
   e. Use the slides only
   f. None of the above

3. Please record any strengths and/or weaknesses that you observed while working with this part of the simulation module ________

   ___________________________

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4. Indicate the form of presentation used (e.g., booklet, sound-slide, game, etc.)

5. How would you rate the technical quality (e.g., ease of use, appearance, etc.) for media and/or the illustrations for booklets?

6. In your judgment, did this form provide pertinent information that a student would use in taking decisions about module participation?

7. Overall, how would you rate the ability of the "Preview" form for motivating students to participate in the module?

8. Please record any strengths and/or weaknesses that you observed while working with this part of the simulation module.

1. PREPARATION PHASE/ROLE SELECTION

9. Indicate the form of presentation (e.g., slide-tapes, booklets, etc.) used in the Preparation Phase.

10. How would you rate the technical quality (e.g., ease of use, appearance, etc.) for media and/or illustrations for booklets?

11. How well did the Preparation Phase fit together with the Module Preview? (i.e., did the Preview flow into the Preparation Phase?)

12. Did the initial role descriptions provide students with enough information for selecting roles?
    a. Yes, the information was very adequate
    b. Yes, the information was rather adequate
    c. No, the information was rather inadequate
    d. No, the information was very inadequate
13. If schematic devices (e.g. schedule cards) were available to help select roles, did students understand how to use them?
   a. Yes, with little or no help
   b. Yes, with some help
   c. Yes, with a great deal of help
   d. No
   e. Not applicable

14. Were the students able to independently select themselves into roles?
   a. Yes, with little difficulty
   b. Yes, with some difficulty
   c. No, some teacher assistance was necessary
   d. No, extensive teacher assistance was necessary

15. If you had to help students select roles, please describe the nature of that assistance (e.g. asked students to draw lots when several wanted the same role; explained use of schematic device, etc.) in the space below:

16. Please record any strengths and/or weaknesses that you observed while working with this part of the simulation module

FIRST TASKS

This section includes questions about the implementation of tasks, the flow of one task to another, etc. We would like your reactions to the tasks up to this point. We realize that you have not completed all of the tasks. We will ask you about the later tasks in the short questionnaire administered after the module has been completed.

17. In general, was the recommended time appropriate for completing the tasks?
   a. Yes
   b. Somewhat
   c. No
   If "No," please specify the task(s)
16. In general, were the tasks appropriate to the maturational level of the students?
   a. Yes
   b. Somewhat
   c. No
   If "No," please specify the task(s)______________________

19. How would you rate the flow or integration of one task with another?
   a. Very       b. Good       c. Average       d. Poor       e. Very Good       Poor

20. Did you have any special problems or any particular breaks in flow?
   a. Yes
   b. No
   If "Yes," please specify______________________

21. How would you rate student understanding of task directions and/or task materials?
   a. Very       b. High       c. Average       d. Low       e. Very High       Low
   If "Low," or "Very Low," please specify______________________

22. Did the students have any major problems in implementing the tasks?
   a. Yes
   b. Somewhat
   c. No
   If "Yes," please specify______________________

23. Please record any strengths and/or weaknesses that you observed while working with this part of the simulation module______________________

STUDENT INTEREST AND UNDERSTANDING

24. In general, were the directions in the module clear enough for students to understand what was expected of them?
25. In general, was the vocabulary of the module consistent with the maturational level of the students in the simulation?

a. Yes, most  
b. Yes, some  
c. No, not  
d. No, none

26. In general, were the students able to understand the concepts presented in the materials?

a. Yes, most  
b. Yes, some of  
c. No, not much  
d. No, not of the time

27. In general, did the materials stimulate student interest?

a. Yes, most  
b. Yes, some of  
c. No, not much  
d. No, not of the time

28. Did your students experience problems with the reading level of this simulation module?

a. Yes, many  
b. Yes, some  
c. Yes, but few  
d. No, problems

29. While working with the students in the simulation module, did you spend extra time in reviewing the basic concepts presented in that phase?

a. Yes, I spent much time  
b. Yes, I spent little time  
c. No, I didn't spend any time

30. Please record any strengths and/or weaknesses that you observed while working with this part of the simulation module

Adequacy of Materials - Overall Perceptions

31. In general, how well did the transitions from phase to phase of the module proceed?

a. Very  
b. Well  
c. About  
d. Poorly  
e. Very

32. Up to this point, are there any additions, deletions, or changes in the module that you feel should be made?

a. Yes, make the following changes  
b. No changes are necessary
33. Are there any parts of the module that "just didn't work?"
   a. Yes, the following parts ______________________

   b. No, all parts worked well

34. All factors considered, which specific set of materials would you rate as the best?

   ______________________

35. All factors considered, which specific set of materials would you rate as the worst?

   ______________________

36. Up to this point, add as many comments and/or suggestions for revision of the module as you might have.
The project presented/reported herein was performed pursuant to a grant from the National Institute of Education, Department of Health, Education, and Welfare. However, the opinions expressed herein do not necessarily reflect the position or policy of the National Institute of Education, and no official endorsement by the National Institute of Education should be inferred.

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This questionnaire is divided into several sections. The first two sections correspond to the last tasks in the module (i.e., those from the Midway Questionnaire to the end of the module) and to the Summary Phase. The last sections deal with general teacher and student background and your overall perceptions of the quality of the materials, implementational problems, student interest and understanding, etc.

Answer each question by circling the letter in front of the phrase that best describes your answer, unless given other specific directions in the question. Space has also been provided for you to write in any comments/suggestions you might have. You are encouraged to do so.
GENERAL MODULE EVALUATION

FILL IN THE FOLLOWING INFORMATION

Teacher Name ___________________ School ___________________ Sex ___________________
Years of Teaching Experience __________ City ___________________

LAST TASKS

1. In general, was the recommended time appropriate for completing the tasks?
   a. Yes
   b. Somewhat
   c. No
   If "No," please specify the task(s) ________________________________

2. In general, were the tasks appropriate to the maturational level of the students?
   a. Yes
   b. Somewhat
   c. No
   If "No," please specify the task(s) ________________________________

3. How would you rate the flow or integration of the tasks with each other?
   a. Very Good
   b. Good
   c. Average
   d. Poor
   e. Very Poor

4. Did you have any particular breaks in flow?
   a. Yes
   b. No
   If "Yes," please specify ________________________________

5. How would you rate student understanding of task directions and/or task materials?
   a. Very High
   b. High
   c. Medium
   d. Low
   e. Very Low
   If "Low," or "Very Low," please specify ________________________________

6. Did the students have any major problems in implementing the tasks?
   a. Yes
   b. Somewhat
   c. No
   If "Yes," please specify ________________________________
7. Please record any strengths and/or weaknesses you observed while working on this part of the simulation module:


SUMMARY PHASE

8. How would you rate the effectiveness of the Summary Phase in providing a reasonable culmination, i.e., in tying together concepts, roles, etc. presented in the module, to the simulation experience?

9. To what extent was the Summary Phase integrated with the immediately preceding activities or tasks?

10. How would you rate the effectiveness of the Summary Phase in helping students learn about occupational roles performed by others in the simulation?
    a. Very Effective  b. Somewhat Effective  c. Not Effective

11. How useful do you feel the Summary Phase would be in helping students to make decisions about participation in other occupational exploration activities, i.e., other simulation modules, etc.?
    a. Very Useful  b. Somewhat Useful  c. Not Useful

12. Please record any strengths and/or weaknesses you observed while working on this part of the module:


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OVERALL PERCEPTIONS
TEACHER BACKGROUND

13. In what kind of group setting (e.g., English classroom, math classroom, students from study hall, students from a guidance group, etc.) and at what grade level did you introduce this simulation?
   a. Group Setting (please specify)__________________________
   b. Grade Level (please specify)___________________________

14. Have you had any previous experience with simulation as an instructional technique?
   a. Yes, as a teacher
   b. Yes, as an observer
   c. Yes, as a participant
   d. No

15. If you answered yes to question 14, briefly describe the nature and extent of your previous experiences with simulation. If your response to question 14 was "No", please proceed to question 16.
   a. My previous experiences with simulation include__________________________

16. Which of the following statements best describes your reasons for participating in the pilot test of this simulation module?
   a. Wanted to try out new ways of organizing instruction for students
   b. Have an interest in Career Education
   c. Thought material was of value for students
   d. Have a general interest or curiosity
   e. I was requested to participate
   f. Other, or some combination of the above (please specify)__________________________
17. How were students selected to participate in the simulation?
   a. Students volunteered from the class
   b. The class, rather than the students, volunteered
   c. Student volunteers from a study hall
   d. Other, please specify

18. If you had volunteer students participating in the simulation, which of the following reasons best describes your perception of why they participated? If you did not have any volunteer students, please proceed to question 19.
   a. Interest in trying something new
   b. Interest in particular area simulated
   c. Interest in careers
   d. Interest in just getting out of class or study hall
   e. Other, or some combination of the above (please specify)
   f. I can't really guess at the reason(s)

19. Indicate any special characteristics of this class, e.g., many slow readers in class; many students with exceptionally good verbal skills; etc., which may bias the results of the pilot test of this module. Also, describe how you feel the results will be biased by these characteristics.
   a. Characteristics
      Biases Produced

   b. No special characteristics
IMPLEMENTATION OF THE MODULE

20. How well did the in-service training prepare you to work with the module?
   Well  Poorly

21. Did the in-service training provide you with a general understanding of your role in the module implementation?
   a. Yes
   b. Somewhat
   c. No
   If "No," please specify

22. While working with this module, did you have to allot (or spend) more time than you normally would for preparation (exclude the time spent in in-service training)?
   a. Yes, specify additional time in hours
   b. Some extra time was necessary
   c. No extra time was necessary

23. How sizable was the job of managing/coordinating (helping students, keeping track of materials) this simulation module for you?

ADEQUACY OF EVALUATION MATERIALS

24. Do you feel that the knowledge (What do you know?) and the attitude (What do you like?) tests were adequate measures of the material contained in the module? (Answer both parts of the question.)

<table>
<thead>
<tr>
<th>Knowledge Test</th>
<th>Comments</th>
<th>Attitude Test</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Yes</td>
<td></td>
<td>a. Yes</td>
<td></td>
</tr>
<tr>
<td>b. Somewhat</td>
<td></td>
<td>b. Somewhat</td>
<td></td>
</tr>
<tr>
<td>c. No</td>
<td></td>
<td>c. No</td>
<td></td>
</tr>
</tbody>
</table>

25. To what extent was the knowledge test difficult for students?
26. In general, were the directions in the module clear enough for students to understand what was expected of them?

27. In general, was the vocabulary consistent with the maturational level of the students in the simulation?
   a. Yes, most of it b. Yes, some of it c. No, not much of it d. No, none of it

28. Did your students experience problems with the reading level of this module?
   a. Yes, many problems b. Yes, some problems c. Yes, but few problems d. No problems

29. To what extent do you feel students were receptive (interested in, excited by) to simulation as a way of learning?

30. To what extent do you feel that students were receptive (interested in, excited by) to the content of this particular module?

31. Was there any change in student interest or motivation as they progressed through the module?
   a. Yes b. Somewhat c. No
   If "Yes," interest changed as follows

32. Do you feel that this module reinforced or helped to build the student's ability to make decisions?
   a. Yes b. Somewhat c. No d. Don't know
   If "Yes," please specify how

---

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33. In your judgment, how much did the students learn about the process of simulation (role playing, problem solving, group interaction, etc.)
   a. Very Much
   b. Much
   c. An average amount
   d. Little
   e. Very Little

34. In your judgment, how much did students learn about the content of the module?
   a. Very Much
   b. Much
   c. An average amount
   d. Little
   e. Very Little

35. Are there any students or groups of students (e.g., some students may have difficulty working in small self-directed groups) that you feel would have difficulty in participating in simulated types of experiences?
   a. Yes
   b. No
   If "Yes," please specify

36. For what grades would you consider this module to be appropriate?
   a. 10th or higher
   b. 9th
   c. 8th
   d. 7th or lower
   e. Other

37. Ideally, how many students should participate in this module?
   Number of students

38. In general, did this module change the working relationships (personal interactions) between you and participating students?
   a. Yes
   b. Somewhat
   c. No
   If "Yes," or "Somewhat," the relationship changed as follows
OVERALL PERCEPTIONS AND RECOMMENDATIONS

39. Overall, how would you rate the quality of the module?
   a. Very Good    b. Good    c. Average    d. Poor    e. Very Good
   Poor

40. If possible, would you use this module with students again?
   a. Yes, with no modifications
   b. Yes, with minor modifications
   c. Yes, with major modifications
   d. No
   Please comment, if you wish_____________________________________________

41. Would you recommend this module to other teachers?
   a. Yes
   b. No
   Please give your reason(s)_____________________________________________

42. Were the main ideas and themes presented with logical consistency in the content of the module?
   a. Yes
   b. Somewhat
   c. No
   If "No," please specify where the problems occurred_____________________

43. All factors considered, which specific set of materials would you rate as the best?

44. All factors considered, which specific set of materials would you rate as the worst?

45. Add as many comments and/or suggestions for revision of the module as you might have.

_____________________________________________
_____________________________________________
APPENDIX D:

Observer Form
This instrument is designed to obtain samples of on-going classroom behavior of students using simulation modules. These modules are being pilot tested as a part of the Occupational Exploration Program by the Center for Vocational and Technical Education at The Ohio State University and the Jefferson County Public Schools.

The observation form is made up of a set of three sheets. Each set contains four parts: the heading, media section, general comments and the interaction and activities section. An observation form set is to be used for each period that is observed. The parts of each set are discussed below.

The Heading

The heading simply identifies the time, place, observer and the portion of the module that was observed. For ease of completion, the observer's name, school, and module have been given a number code. Simply circle the appropriate number according to the code below:

Observer: Numbers will be assigned
School: 1. Alameda Junior High
2. Hamilton Junior High
3. Lake Junior High
4. Wheat Ridge Junior High
Module: 1. Communications
2. Product Services
3. Insurance
4. Health & Welfare
Date: Indicate the date of the observation
Activity or Activities: Indicate either the title of the activity i.e. "Preview" "Summary" or the number i.e. "Task 3" etc. Several spaces are provided in the event that more than one task or activity takes place in one period.

1. Media

The media section has two spaces that should be completed each time the pupils use some form of media. In the space following the type of media used, place a check (✓) each time the media is used. For each (✓), the number of students using that form of media should be indicated in the No. of Students Column. (See sample).
2. General Comments

The general comments section is designed to capture comments that do not lend themselves to the other categories. Two categories that are of continuing interest is the amount of time spent by pupils getting ready to start and the amount of time cleaning up and getting ready to leave. You will note that these categories are pre-printed on the observation form. (Examples of general comments of interest appear on the sample form).

3. Interaction & Activities

This section is designed to provide several kinds of information:

a. How frequently do certain categories of events occur?

b. What size group were the students in during the event?

c. What were the circumstances surrounding the event?

and in some instances:

d. How long did the event last?

The procedure for this section is as follows: Each time one of the events in either the student or teacher activity columns occurs record an arabic number in either the total group or sub-group column. (The total group column is appropriate when all of the students are working together). (The small group column is appropriate when the students are working individually or in two or more groups). Begin with number 1 each period; then number the events consecutively throughout the period. The comment section is provided in order that a very brief comment or key word may be used to explain each arabic number. (See example). NOTE: The events for the entire period should be numbered consecutively even though they are scattered between categories a through f. This system will allow the evaluation staff to reconstruct what happened during each period.

If a number of questions about the same thing occur in category a, the numbers may be bracketed as is shown in the sample. Also if a number of questions follow each other, it is of interest how long the questioning took. (Again see the example).
Explanation of Sample Form

Heading. This form was completed by observer number 2 at Alameda Junior High on Task 1 of the Communications Module, March 21, 1974. Eight pupils were present the day of the observation.

Media Section.

During the observation period, the students used two media forms in Tasks 1 & 2. They began with the sound/slide presentation, switched to the booklet, and finally used the booklet as they began Task 2. The media in each instance was used by the total group.

General Comments.

Some of the general comments relate to other parts of the observation form in the sample, others are simply given as examples of the kinds of comments that might be appropriate. Note that it took the students 5 minutes to get started and 3 minutes to get ready to leave.

The comment space is designed to capture your overall impressions of special or noteworthy events occurring during the period.

Interaction and Activities Section.

This section provides a sequential history of what happened during the period. By reading the Arabic numbers and comments in order, the sample allows the following reconstruction of events.

1. The pupils began as intended by viewing the slide tape as a total group.

2. Someone asked for help with the slide tape machine.

3. As the teacher helped with the machine, other students began to "horse around".

4. The teacher, discovering the machine was broken, directed the pupils to use the booklet instead.

5. Teacher stopped the horseplay and redirected the actions of the miscreants.

6. A pupil asked for help in finding a booklet.

7. A pupil did not understand the booklet.
A number of questions were asked regarding what should be done following the booklet - 5 minutes were consumed.

12. The pupils broke up into groups at this point. (The observer is now focusing on one of the groups only).

13. The teacher redirected the leader to his proper group.

14. The small group assembled & began to discuss their task as intended.

15. The task was completed, the product (a report in this instance) was completed. The total group moved on to Task 2 as the time came to begin the cleanup/put-away procedure.

Footnotes

Obviously all that transpired during the period was not recorded. No observer should feel they must capture every single event or question. With experience and through use of the flow chart for the module being observed, observers will become increasingly capable of capturing the more significant questions, events, etc.

Should questions arise, do not hesitate to contact John Radloff, Jeffco Career Education Office - 423-7010.
Activity(ies) (Number or Title)  
(a) TASK 1 MARKET RES.  
(b) TASK 2 MEDIA RESEARCH

Number of pupils present 8

## 1. MEDIA

<table>
<thead>
<tr>
<th>Media Used</th>
<th>No. of Students</th>
</tr>
</thead>
<tbody>
<tr>
<td>Booklets or Packets</td>
<td>8</td>
</tr>
<tr>
<td>Sound/Slide (Slide/Tape)</td>
<td>8</td>
</tr>
<tr>
<td>Video Tape</td>
<td></td>
</tr>
<tr>
<td>Film-o-Sound</td>
<td></td>
</tr>
<tr>
<td>Sound-Pages</td>
<td></td>
</tr>
<tr>
<td>Overhead Projector</td>
<td></td>
</tr>
<tr>
<td>Tape Recorder</td>
<td></td>
</tr>
</tbody>
</table>

## 2. GENERAL COMMENTS

Time to get started: 5 MINUTES

- MESSENGER INTERRUPTED TO READ A NOTICE
- FIRE ALARM SOUNDED—PUPILS OUT 10 MINUTES
- PUPILS DID NOT UNDERSTAND THE SLIDE/TAPE.
- THE SLIDE/TAPE MACHINE BROKE MIDWAY IN THE PRESENTATION
- THE PUPILS ROGGED DOWN SO BADLY THAT THE TEACHER HAD TO GIVE ALL DIRECTIONS.

Time to clean up to leave: 3 MINUTES
### 3. INTERACTION & ACTIVITIES

<table>
<thead>
<tr>
<th>The Students ...</th>
<th>SUB GROUP</th>
<th>GROUP</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. Ask teacher for directions, exploration, clarification, word meaning, etc.</td>
<td>2.</td>
<td>6.</td>
</tr>
<tr>
<td>b. Participate as intended (No questions, no problems - activity is proceeding smoothly)</td>
<td>1.</td>
<td>2.</td>
</tr>
<tr>
<td>c. Encounter a transition point (Complete the product for one activity and prepare to move on to another activity)</td>
<td>15.</td>
<td></td>
</tr>
</tbody>
</table>

### COMMENTS

- 2. ASKED FOR HELP WITH MACHINE
- 6. ASKED HOW TO FIND BOOKLET
- 7. DIDN'T UNDERSTAND BOOKLET
- 8, 9, 10, 11 - NEEDED HELP IN WHAT TO DO AFTER FINISHING BOOKLET (5 MIN.)
- 13. GROUP LEADER NEEDED HELP IN STARTING SMALL MEETING.
- 1. SLIDE TAPE
- 12. PUPILS INTO 2 GROUPS
- 14. SMALL GROUP MEETING
- 15. MOVED TO TASK 2 AS BELL RANG
<table>
<thead>
<tr>
<th></th>
<th>Frequency</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>3.</td>
<td></td>
<td>3. WHILE TEACHER TRIED TO FIX MACHINE</td>
</tr>
<tr>
<td>d.</td>
<td>Spend time on activities other than those intended, such as horsing around, doing homework, sleeping, getting organized</td>
<td></td>
</tr>
<tr>
<td>e.</td>
<td>Prompts activity by giving explanations, directions or clarification</td>
<td>4. INSTRUCTED PUPILS TO USE BOOKLET</td>
</tr>
<tr>
<td>f.</td>
<td>Re-directs activities to make them consistent with module activities</td>
<td>5. STOPPED FOOLISHNESS</td>
</tr>
</tbody>
</table>

The teacher:

- e. Prompts activity by giving explanations, directions or clarification
- f. Re-directs activities to make them consistent with module activities