

An illustration of a man and a woman running through a lush jungle. The man is in the foreground, wearing a white t-shirt, black shorts, and a backpack, running towards the right. The woman is slightly behind him, wearing a blue tank top, black shorts, and a backpack, also running towards the right. The background is filled with tall, thin trees and dense green foliage, with sunlight filtering through the canopy. The overall style is vibrant and energetic.

# Escape from Default Island

# Island Rules

1. Work through each puzzle by answering the riddles on each page.
2. Use logic, teamwork, and creativity to solve them. The team that completes ALL riddles and escapes Default Island with the greatest number of points is the winner!
3. Each riddle solved is worth 10 points.
4. Each riddle has clues to assist you; however, they will cost!
  - a. Minus 1 point for Clue #1
  - b. Minus 3 points for Clue #2
  - c. Minus 5 points for Clue #3
5. Random guessing will also cost you (-1 point per guess)! Do your best to solve the riddle. Raise hand to have answer checked!
6. Make sure you keep note of ALL your answers! You may need them at the end.
7. If you need a clue - Stand Up and SHOUT "I love Financial Aid"!
8. Have fun and good luck!

Welcome, you brave financial aid professionals.

You've volunteered to save Default Island - a once thriving paradise for higher education, but trouble is brewing! The island's lifeblood Title IV financial aid is in danger of being cut off. Why? Because too many graduates have fallen into student loan default, and the island's Cohort Default Rate (CDR) is skyrocketing!

The only way off the island? You and your team must solve a series of puzzles that unlock the secrets to avoiding student loan default!

Your mission:

- Strengthen your loan default knowledge
- Decode riddles and clues
- Work together to escape before the clock runs out

But beware - Default Island is full of distractions, misinformation, myths, and murky loan terms. Only the wise will find the path to freedom.

**If you fail:**

- The island loses access to Pell Grants and federal loans
- Enrollment plummets
- Your escape ship and school's financial future sinks

Are you ready to escape? Let the challenge begin...

# Escape from Default Island



The Beach of  
Borrower Basics

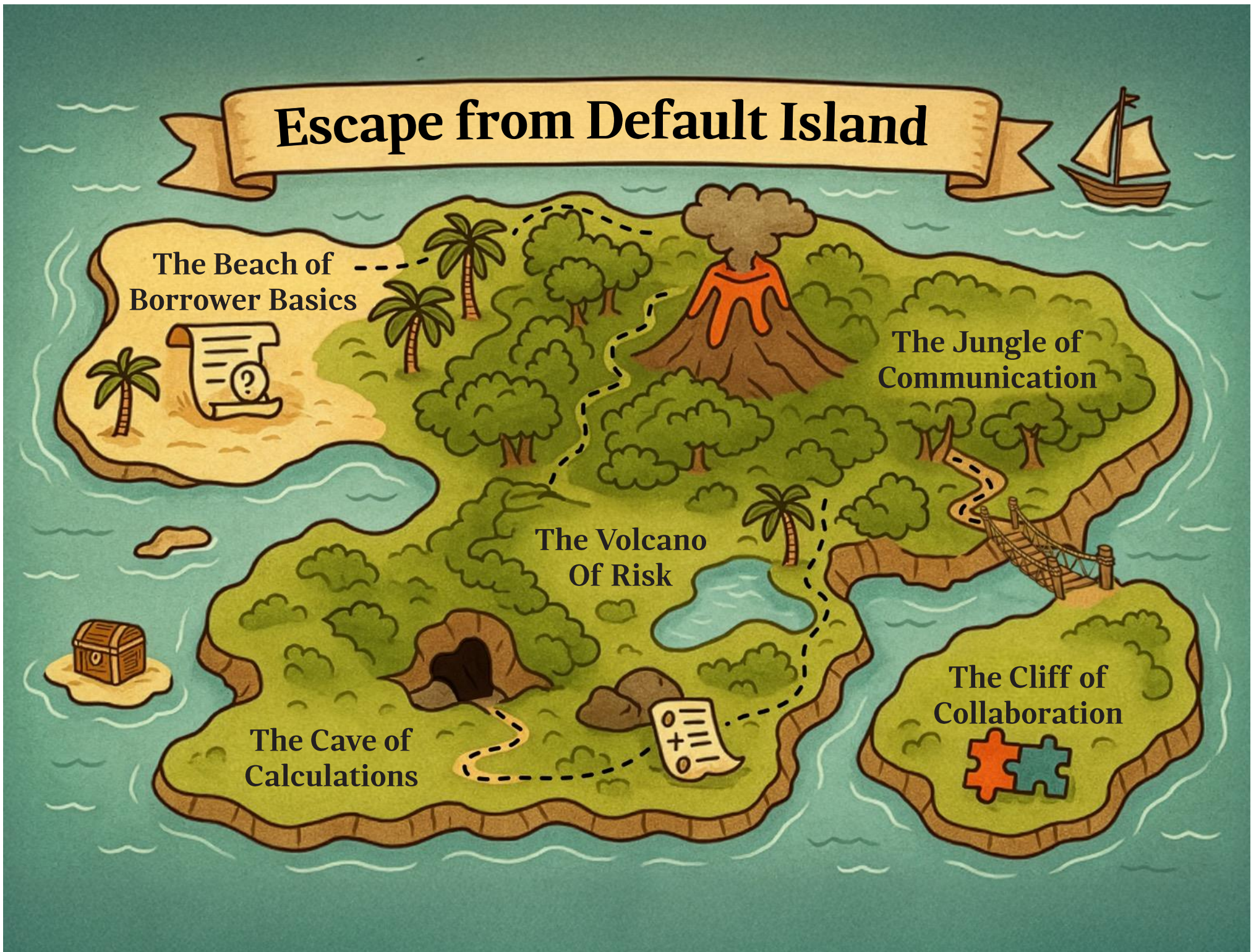


The Jungle of  
Communication

The Volcano  
Of Risk

The Cave of  
Calculations

The Cliff of  
Collaboration



# The Cliff of Collaboration

Your journey will begin on the Cliff of Collaboration. Below you, the waters of confusion churn. Ahead, a narrow bridge waits to appear.

**Two bridge codes block your way - the bridge will only appear when both codes are cracked!**

①

To move ahead, you must first retreat. Get it in 3 attempts and you're off to a good start! The letters provided do not form a word.

**Bridge Code #1: EXGJHW**

②

In the world of financial aid, sometimes what you see isn't what it seems. When rules flip and guidance reverses, clarity hides in the **opposite**. The letters provided do not form a word.

**Bridge Code #2: RMGVIVHG**

# The Cliff of Collaboration

Well done! You've crossed the Cliff of Collaboration!

The adventure continues ahead in the Jungle of Communication! Tangled vines, foggy trails, and cryptic clues await you!



# The Jungle of Communication

Students need you! Help the phantom students of Default Island navigate the financial aid office! Confusion reigns and clarity is hard-won, phantom students misunderstand messages and forget what forms to submit! Beware – the Audit Agent lurks nearby, ready to pounce on any misstep.

Solve the puzzle on the next page that will uncover the FIRST word of the answer that unlocks your next destination.

Continue to Task #1

# The Jungle of Communication

Four students—Jamal, Priya, Leo, and Sofia—each visited the financial aid office on a different day (Monday, Tuesday, Wednesday, Thursday) and had a different issue (FAFSA correction, exit counseling, scholarship inquiry, verification documents). **WARNING** - Some clues can be misleading!


Task #1: What day did Sofia visit the office?

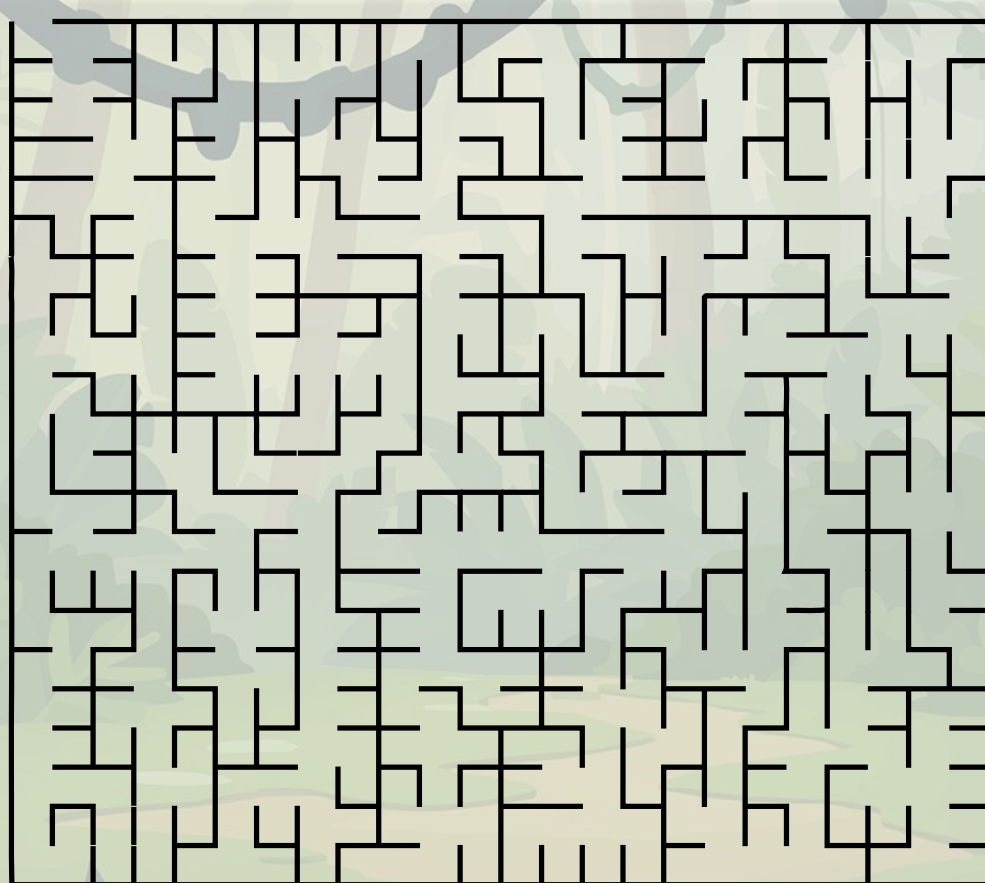
Clues:

- Jamal came on the last day.
- The student who came on Tuesday needed exit counseling.
- Priya came the day before Sofia.
- Sofia came after Leo.
- Leo was selected for V5 verification and visited Monday.
- Sofia had a past due balance.

Continue to Task #2

Task #2: The Maze of Means awaits! Only by confronting its twisted paths and buried truths will your next clue be revealed!

Start 



Exit 

Task #1 Answer + Task #2 Answer:  
Day:                      Year: ‘

# Cave of Calculations

After hacking your way through the dense Jungle of Communication, you stumble upon a weathered stone tablet etched with the year 1992, a clue that points to the pivotal moment of Reauthorizing the Higher Education Act. The vines of miscommunication fall away as you realize the importance of clarity, policy, and purpose in navigating complex aid regulations. Just as the path clears, the ground trembles beneath your feet. A hidden passage opens, revealing the ominous Cave of Calculations. Here, your next challenge awaits! You must uncover four hidden words, each a key to unlocking the mysteries buried deep within the letters.

1992

# Cave of Calculations

Find FOUR words that form a wise statement  
you should share with your students!


H	R	A	F	B	G	H	Z	L	M	B	C	F	N	W	X	Y	Q
Q	B	E	E	A	K	U	I	X	M	G	D	X	E	H	G	S	N
N	D	L	Z	S	D	Z	B	H	Y	T	Q	X	V	X	Z	Y	X
U	N	V	F	H	E	C	D	A	B	D	K	V	A	O	B	U	V
Z	Y	U	E	N	X	Y	B	O	R	R	O	W	V	V	V	Y	A
N	K	A	C	H	L	N	L	Y	B	O	R	R	O	F	E	D	H
A	C	U	Q	R	G	H	U	J	V	K	Y	H	T	A	O	C	V
Z	H	V	N	X	W	H	A	T	Y	O	U	N	E	E	D	Q	A
A	B	B	B	X	A	B	C	F	E	V	C	Z	G	D	F	H	F
D	H	G	B	P	U	E	E	H	H	F	K	K	L	G	G	K	Z
G	H	Y	A	Q	C	T	R	E	B	S	J	H	J	N	H	P	H
B	K	Y	X	D	Y	X	Y	S	F	B	N	F	E	Z	Q	C	B

# The Cave of Calculations – Cont'd

Remember...this cave is the only way to your next stop, The Volcano of Risks! Beware! The walls whisper of rising rates and hidden thresholds. To pass through safely, you must crack the puzzles inside—each one tied to the secrets of Cohort Default Rates (CDR). Solve them all, and your next stop awaits!

Three schools, three rates. One is in trouble, one is thriving, and one is borderline. Solve the puzzle to reveal the 4-digit code!

The code is: [Average Rate] + [Highest Rate] - [Lowest Rate]”



School Name	CDR
High Tide Tech	32.2%
Lost Compass University	1.2%
Palm Tree Polytech	18%

# Cave of Calculations – Cont.

You've made it deeper into the **Cave of Calculations**, where the air is thick with numbers and the walls pulse with overdue balances. To escape this cavern and reach the fiery heights of the **Volcano of Risk**, your team must crack the final puzzle by calculating **student loan default rates**.

Some schools teeter on the edge of default, and one must submit a default prevention plan. Find it, and the default percentage will set you free. But beware - the key is not a word, but a code. A 4-digit PIN lies hidden in the numbers below.

**School A:** 950 borrowers entered repayment; 275 defaulted.

**School B:** 1,000 borrowers entered repayment; 290 defaulted.

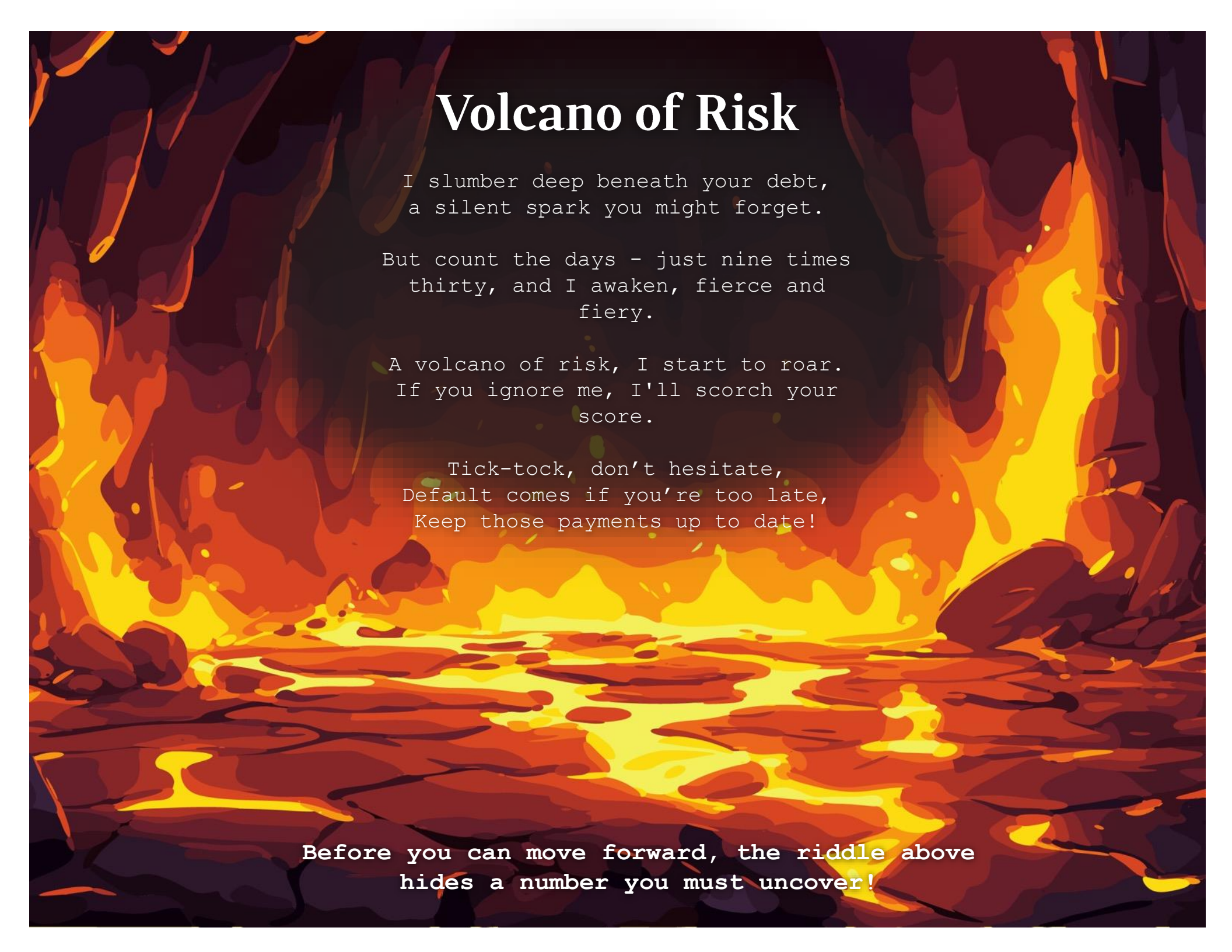
**School C:** 800 borrowers entered repayment; 232 defaulted.

**School D:** 900 borrowers entered repayment; 290 defaulted.



# Volcano of Risk

Trapped in the Cave of Calculations, you crunched numbers until the walls cracked. You followed formulas and decoded data until the cave collapsed behind you! Now you stand at the edge of the Volcano of Risk, it's lava bubbling with volatility and uncertainty. The only way out is to solve the riddle, before the volcano consumes all.

The background is a stylized illustration of a volcano's interior. It features a large, bright yellow and orange lava flow in the center, surrounded by dark, jagged rock formations. The lighting is dramatic, with the lava being the brightest element, casting a glow on the surrounding rocks.

# Volcano of Risk

I slumber deep beneath your debt,  
a silent spark you might forget.

But count the days - just nine times  
thirty, and I awaken, fierce and  
fiery.

A volcano of risk, I start to roar.  
If you ignore me, I'll scorch your  
score.

Tick-tock, don't hesitate,  
Default comes if you're too late,  
Keep those payments up to date!

Before you can move forward, the riddle above  
hides a number you must uncover!

# The Beach of Borrower Basics

You've made it past the fiery Volcano of Risk and arrive at a peaceful beach! Scattered along the shore are mysterious rocks, each etched with clues.

To see the rocks the team must solve the riddle below!

On an island where coconuts grow,  
A treasure lies deep down below.  
But before you dive and take the gold,  
You must hear a tale wisely told.  
It speaks of choices, debt, and grace,  
of interest rates you soon may face.  
A guide appears with charts and lore,  
to show what borrowing has in store.  
Only those who learn the way,  
may sail with loans another day.  
What is this ritual, wise and sound,  
that must be done before loans are found?

# The Beach of Borrower Basics

Scattered across the sands are whispers of a phrase,  
a guide for those who've lost their way in borrowing's  
maze. From this jumble, four letters shine - a word of  
hope, a forward sign. When students learn and plans  
are wise, they do not fall - they start to \_\_\_\_\_.



# The Beach of Borrower Basics


On sandy shores where questions breeze,  
a borrower learns with mindful ease.  
Among the grains, A number hides...

J K N P R W V U C B N Y T E P Q Z S D F J K L M B Z E I L  
D F J K L M B Z E I V U C B N Y T E P M L P Q E M Y T E I  
H U I T R G B V C M L P Q E W S C Z X F J K I E Q W E R M  
J H R T U I V B S E W Q L R W O A A A A A A A J U N E T P  
Q R Z E I O U B V M N X Z D S G J H K E I A S F E I R I W  
L R U F I O H O R W W X B N M L M N B U A Y T R G H J K R  
H U I T R G B V C M L P Q E W S C O X A J K I E Q W E R O  
R F I K L N B Z E E V U C W N Y E U A R W V U C J Y T E I  
J K N P R W V U C B N Y T E P Q Z A D F J K L M B Z E I L  
E I O H O R W W X B N M L F C B A M L P Q E M L P Q S W A  
J K L M B Z E I L Q R U E I O U B V M N X Z D S G S P X J

You've braved the waves, decoded the clues, and uncovered the secrets buried in the sands at The Beach of Borrower Basics. Now, with all answers in hand, the tide has turned in your favor. Use them wisely—because only those who truly understand the beach of borrowing can find their way out. Your escape awaits!



\_\_\_\_\_ at \_\_\_\_ AM



# Congratulations, You've Escaped!

The Beach of  
Borrower Basics

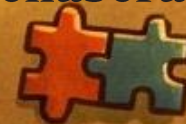


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Communication

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# Summary/Overview

- Cliff of Collaboration: Budget/Interest
- Jungle of Communication: 1992
- Cave of Calculations: Borrow what you need, CDR rates
- Volcano of Risks: 270 days until loans default
- Beach of Borrower Basics: Entrance counseling