# impact

University of Idaho Extension programs that are making a difference in Idaho.

# Zombies improve financial literacy through game-based learning

## AT A GLANCE

**The new platform expansion of digital game, “Night of the Living Debt,” provides a convenient and engaging way for youth and young adults to practice making effective credit score decisions.**

Learners engaged with the Night of the Living Debt credit score program.

## The Situation

Financial literacy is essential to overall well-being in today’s society. The ability to build and maintain strong personal credit has far-reaching implications, influencing both financial stability and access to career and economic opportunities. Credit scores, in particular, play a critical role in major life decisions, shaping an individual’s ability to pursue education, secure housing and obtain financing at key life stages. Despite this, many people receive little or no formal education about personal finance or credit — either through schools or within families.

## Our Response

Through a collaboration between the University of Idaho and New Mexico State University, an innovative interactive Extension program was developed to foster engaging and effective financial literacy and practical financial decision-making skills in youth and young adults.

The program was designed using the learning theory, “Transformational Play,” which suggests that effective learning happens when individuals are put into a narrative setting, allowed to make decisions and then experience the consequences of those decisions within that setting.

The program that resulted was Night of the Living Debt, a digital game in which zombies run the financial system, and participants must learn to navigate the pitfalls of the system while building their credit scores through choices that parallel those found in the real world.

In 2024, U of I Professor and Extension Specialist Luke Erickson and his collaborative team secured additional funding to update the program’s content and expand the game from a limited platform to a universal platform, making it much more accessible to educators, youth and young adults.



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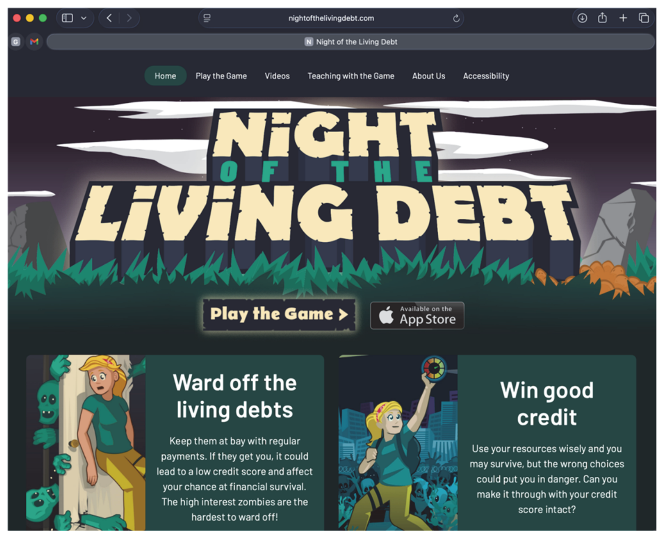
It is particularly noteworthy that the Night of the Living Debt financial literacy program was originally designed to target older high school students and young adults, however, in practice this game has proven effective with a wide range of ages from middle school youth to senior citizens.

## Program Outcomes

The Night of the Living Debt project website, https://nightofthelivingdebt.com/, offers free access to the game, supplemental content videos and supporting documents for educators teaching with the program. In 2025, Professor Erickson from University of Idaho and Professor Bryce Jorgenson from New Mexico State University offered this Extension program face-to-face in various locations in Idaho, New Mexico and in online sessions reaching nearly 200 participants.

Of those participants, 144 were evaluated this year: the majority (81%) were young adults (n=117, ages 18-29), followed by 11% youth under 18 (n=15). Perception of financial literacy knowledge generally improved among survey respondents (n=144). For example, before completing the program 31% agreed with the statement, “I know that the best way to build credit is by wisely using a credit card and paying off the balance regularly,” com-pared to 90% after participating. Also, before the pro-gram 17% agreed with the statement, “I know payday loans and other subprime loans will damage my credit even when I pay them off regularly,” compared to 79% after the program. Most participants (84%,) ranked the program as highly enjoyable. Participant quotes showcase program impact: “[It] explains… different kinds of debts in a memorable, easy and fun way”; “I was terrified of debt before this class but [now] I have a palpable example of how best to raise my credit score.”

Night of the Living Debt directly addresses a critical gap in financial literacy education by moving beyond information delivery to immersive, experiential learning. Designed primarily for youth and young adults, this online, game-based Extension program enables participants to see how everyday financial decisions shape their credit and long-term financial opportunities. In 2025 alone, the game was used 5,373 times, demonstrating strong demand and broad reach. This program was taught in a classroom setting in eight states and website analytics show individual users in 24 additional U.S. states and eight foreign countries. Evaluation data indicated that the program is both highly engaging and effective in improving participants perceived financial knowledge. As implementation continues and additional data is collected through 2026, the research team will further examine learning outcomes and disseminate findings through peer-reviewed publications.




Screenshot of Night of the Living Debt website.

### FOR MORE INFORMATION

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