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‘Game of Real Life’ an actual poverty-fighter

LOREN STEFFY
Commentary



When Lorraine Decker says she hopes to step up her game, she means it both literally and figuratively.

Since 2007, Decker has been trying to even the financial odds for Houston-area high school kids. Her nonprofit Skills 4 Living works with low-income teens to promote financial education by teaching them the basics of money and saving, financial goal-setting, living within a budget and planning for the future.

In other words, Decker shows kids how to build their own roads out of poverty.

The program culminates in the Game of Real Life, a day long program in which students graduate, get jobs, build careers and save for retirement, aging one year for each hour.

Now, the game may be going national.

Decker, 64, was recently chosen among more than 800 applicants nationwide as one of five recipients of the Purpose Prize, a \$100,000 award given annually to people over 60 who channel their passion and experience to addressing social problems.

With the money, Decker hopes to expand the programs to other schools across the country.

“This has given me the opportunity to step up my game,” she told me. Decker’s determination to break the cycle of poverty resonated with the prize organizers at Encore.org, a

nonprofit group that encourages second careers that give back to society.

“She’s working on two issues that are very timely and important in our country right now—the economic health of families and the high school dropout crisis,” Encore Vice President Michelle Hynes said.

1,200 students so far

I’ve written about Decker and Skills 4 Living, before, and I’ve been a volunteer in a session of the Game of Real Life.

About 1,200 Houston area high school students have participated in the program since it began. All of them have finished high school and most have gone on to four-year colleges, becoming “givers, not takers,” as Decker puts it.

The program is now offered through the Houston, Alief and Spring Branch school districts, as well as KIPP Academy and Yes Prep. “We know the program works,” she said. “We know these kids want a chance. At least we’re leveling the playing field.”

Proof of success

Chiara Rivera is proof of the program’s success. The former Yes Prep student was among the first participants in 2007. Now, she’s a junior at Columbia University in New York, studying psychology and education.

She returns to Houston every summer to help with the program’s next group of students.

Skills 4 Living, she said, taught her to tackle what seemed like insurmountable financial issues.

“It was a great way to fast-forward the mind to where you want to be in a few years,” Rivera said. “They show the students more opportunities. They get them

to apply for scholarships at the moment.”

The program also teaches them how to plan and save for major purchases such as houses and cars.

‘Life plan’

Students make a “life plan” in which they outline financial goals, such as buying a house, and then research salaries to determine what sort of job they’d need to support a chosen lifestyle.

classes to low income adults, a program that continues.

Her second career is devoted to nothing less than “permanently breaking the cycle of poverty.”

“Lorraine’s the kind of person who thinks very large scale for everything,” Rivera said.

I once described the Game of Real Life as “a battle for the future, won one mind at a time.”

That, Decker now says, isn’t



Melissa Phillip / Houston Chronicle

Lorraine Decker’s Skills 4 Living program works with low-income teens to teach them the basics of money and saving. “We know the program works. ... At least we’re leveling the playing field,” Decker says.

Steffy: Young people learn balance in life

Many revisions follow, but in the process, they learn valuable lessons about living within their means and balancing their passion and their lifestyles.

“I would never have known how to do taxes or buy a house or about the college process,” Rivera said. “That gives you confidence to go through it.”

Decker, who runs an accounting firm with her husband, Ken, doesn’t just work with high schoolers. Skills 4 Living actually began more than a decade ago teaching financial education

fast enough, given the financial challenges that many young people face. “We need to be changing 100,000 minds at a time,” she said.

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