

THE SIMULATOR'S DESK / FIELD GUIDE 01

Run the room. Read the risk. Make the call.

The complete user and operating manual for **The Underwriter's Desk** — from approved access to a defensible final grade.

JUDGMENT UNDER CHANGING CONDITIONS

One desk. Every decision.

Credit cases → market developments → results → reflection

**For platform administrators**

Approve professors, maintain the shared case library, and understand the boundaries of master access.

Shared link or approved email

Live faculty console

For professors & participants

Share a room link or code, complete one attempt, monitor progress, release results, and assess learning.

60 / 25 / 15 scoring

START HERE

Find your next action.

Read the guide in order for a first session, or select a topic below. Every footer returns to this clickable contents page.

Participant route

Open link or enter code → provide name and ID → decide → complete → reflect → review results. Email only if the host requires it.

Professor route

Sign in → create room → choose access → share → monitor → close → release → grade → export.

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How to read the examples

Screens in this manual are labeled, faithful illustrations of controls, not screenshots of a real class. Names, emails, codes, marks and counts are fictional. Exact case totals depend on the assigned deck.

Public manual · Edition 1.1 · Shared-link entry is the default; approved-email access is optional. Links require an internet connection. Staff tools and email-restricted rooms require the appropriate sign-in.

01 / UNDERSTAND THE PLATFORM

A website outside. A working desk inside.

The Simulator's Desk is the platform. The Underwriter's Desk is its current credit simulation.

The public website explains the experience and provides the product film and guidance. For a default **Shared link** room, students enter with the host's link or code, their name and their participant ID. No email sign-in is needed. A host can instead choose **Approved emails** for a restricted class.

3

rounds in the standard simulation

2

market developments between rounds

1

attempt per shared-link ID per room

What happens at the desk

Participants inspect fictional credit applications, choose **Approve, Restructure or Reject**, and set lending terms where relevant. New market information appears between rounds. The professor sees recorded progress while the class works, then closes the room and releases outcomes separately.

The standard deck contains 30 applications. Follow the actual case sequence and progress displayed for your assigned session. The objective is sound credit judgment under changing conditions, supported by a considered written reflection.

Three different things to keep separate

ITEM	WHAT IT MEANS
Room / session	The professor's classroom container, access settings and release controls.
Participant attempt	Your recorded decisions in that room. For a guest, return in the original browser and retain its site data to resume.
Shared case library	The master-managed applications used by simulations. Library changes are not a substitute for creating a new room.

Getting started

Go to thesimulatorsdesk.xyz. Professors need approved staff access. Students use the room link or code from their host. In an Approved emails room, sign in with the approved address first.

This is an educational simulation with fictional cases and modeled outcomes. Currency amounts and default outcomes explain the exercise; they are not recommendations for real lending.

02 / RIGHTS AND RESPONSIBILITIES

Who can do what?

Staff sign in to manage classes. Participants enter according to the access mode their host chooses.

ROLE	CAN DO	BOUNDARY
Master administrator	Grant, suspend or restore professor access; maintain the shared application library; host own rooms.	Master status is configured separately; the staff list grants professor access only.
Approved professor / host	Create rooms; choose access; monitor own rooms; close and release; grade reflections; export results.	Staff access does not give ownership of another professor's room.
Participant	Join an open room, complete the attempt, submit a reflection and review own released results.	Cannot manage access, see faculty keys during assessment, or restart a completed attempt.

Choose the appropriate student entry

DEFAULT · SHARED LINK

Name + participant ID

Join with the room link or code. No email sign-in. Details are self-entered; email identity is not verified.

or

OPTIONAL · APPROVED EMAILS

Verified account

Sign in with an email the host approved. Personal invitations are bound to that address.

Shared-link access limits each normalized participant ID to one attempt per room. It does not verify who typed it or prevent invented IDs; reconcile the class roster. Approved emails instead enforces the account/email attempt, with the typed ID used for display. Choose it when verified email identity is required.

Ownership is deliberate

The professor who creates a room manages that room. There is no co-host assignment, ownership transfer, reopen control or attempt-reset button in the current interface. For a separate professor-led class, grant that professor access and have them create their own room.

Delegating a class

The master approves the colleague as a professor. The colleague signs in, creates a room, chooses its student access mode and distributes the link. Do not share host accounts or staff sign-in links.

03 / STAFF & APPROVED-EMAIL PARTICIPANTS

Sign in when required.

Professors and masters sign in. Shared-link participants skip this page and join with their room code, name and participant ID.

1 Open the sign-in page

Use thesimulatorsdesk.xyz/login, or follow the room invitation. Following the room link first helps preserve the destination after sign-in.

2 Choose Email link

Enter your approved email address and select **Send sign-in link**. The request verifies identity; it does not create professor permission or add you to a guest list.

3 Open the newest email in the same browser

Check your inbox and spam folder. Open the sign-in link in the browser where you requested it. A different browser, device or isolated in-app email browser may not have the verification context.

4 Continue to the workspace or your room

If the room is not shown, reopen the invitation in the now-signed-in browser. Check that the account email matches the invitation exactly.

Access your workspaceIllustration

Email link

Existing password

Email address

participant@example.edu

Send sign-in link

Check your inbox · Use another email or request a new link

Existing password is an alternative

Select **Existing password** only if this account already has a password. Enter the email and **Account password**, then **Sign in to your workspace**. A six-character session code is never your account password. This screen is not a public registration or password-creation workflow.

If a link expires or cannot be verified

Request a fresh link and use the newest email in the original browser. For an Approved emails room, ask the host to check the approved address. For a Shared link room, return to its room link or code; student email sign-in is not needed.

04 / MASTER ADMINISTRATOR

Give a professor their own workspace.

Approve staff by email, then let each professor create and own their classroom sessions.

1 Open Professor access

Sign in as the configured master and open **Professor access**. If the page is missing or forbidden, verify the account with the platform operator; an ordinary professor cannot promote themselves.

2 Grant an approved colleague access

Enter the colleague's exact address in **Professor email address**, then select **Grant professor access**. Check spelling before saving.

3 Tell the colleague how to sign in

Share the public website or sign-in URL through your usual channel. This action stores staff permission; it does **not** send an invitation email or create a password for the colleague.

4 Have the professor create a room

Once signed in, the professor can create their own session and approve its participant list. Master approval is not a student invitation to any particular room.

Suspend or restore access

Use **Suspend access** on the relevant staff record. Review the confirmation and choose **Confirm suspension** or **Cancel**. Suspension removes hosting permissions when requests are checked; it does not delete existing classroom records, answers or grades. Use **Restore access** to reinstate a suspended professor.

CONTROL	USE IT FOR
Grant professor access	Authorize a colleague's email to host their own rooms.
Suspend access / Confirm suspension	Withdraw staff privileges while preserving records.
Restore access	Reinstate a previously suspended professor.
Retry loading access	Reload the list after a connection or permission error.
Manage application library →	Open the shared library; master users can maintain its content.

Master access is a separate responsibility

There is no "make master" button in the professor list. Contact the platform operator for a legitimate master-access change. Do not distribute a master identity or its login links among teaching staff.

05 / PROFESSOR PREPARATION

Prepare the class before opening the room.

A few checks before students arrive prevent most access and scoring problems.

Prepare the roster and instructions

- ☐ Confirm that you can see your hosting workspace and create-session controls.
- ☐ Choose Shared link for code/name/ID entry, or Approved emails for email-restricted entry.
- ☐ Assign each student a unique **Participant ID** and a clear name convention for the gradebook.
- ☐ For email-restricted rooms, collect the exact addresses students will use. For guests, explain same-browser resume and retaining site data.
- ☐ Explain one attempt per ID, final submitted decisions and optional rationale.
- ☐ Explain the reflection requirement: at least 150 words within 48 hours of individual completion.

Prepare the academic exercise

Review the active case library and scoring approach before the class. The current automatic rubric is **Credit judgment v2**: 60 points for decision accuracy, 25 for shock response and 15 for pricing. Reflection is graded separately by the professor.

Check that the deck contains the intended case sequence, pricing reference ranges and meaningful shock comparisons. If authored scoring evidence is missing, the platform cannot award points for that missing category merely because a student completed the exercise.

During the attempt

Monitor your faculty console privately. Answer operational questions without exposing model answers or telling students which borrowers will be affected by upcoming developments.

After completion

Check completeness, close deliberately, release outcomes, then discuss decisions and grade reflections against a consistent rubric.

Freeze the teaching content first

The current library is shared content, not a per-room versioned snapshot editor. Complete case maintenance before assessed sessions start. Do not edit or delete applications in a deck that a live class is using.

For the platform owner: where services fit

Vercel serves the website and application. **Supabase** provides account authentication, database records and live state. **Resend** delivers configured account email. **GoDaddy** manages the purchased domain and its DNS settings. Professors operate the classroom through this website; they do not need those provider consoles. Removing Supabase requires an engineering migration of identity, data and access rules, not a classroom setting.

06 / PROFESSOR

Create a room. Choose how students join.

A room is your class's access boundary, monitoring surface and results-release unit.

1 Open the hosting workspace

Sign in and go to your workspace. Under **Set the stage**, find the **Create a session** form.

2 Enter a clear Session name

Use a meaningful course/cohort label, between 3 and 100 characters. A name such as "Credit Risk — Tuesday cohort" is easier to recognize later than a generic test label.

3 Choose How participants join

Shared link is the default: students use the code, name and participant ID without email. Choose **Approved emails** if you require sign-in with an approved address. Then select **Create a session**.

4 Open the management console

After **Your room is ready**, select **Manage your session**. Return later through **Your simulation rooms** → **Open room**. For Approved emails, add the student addresses before sharing.

Create a sessionIllustration

Session name

How participants join

Shared link**Approved emails**

Room code, name, and participant ID. No email or account needed.

Create a session

Share and manage access

Copy link copies the URL; you may also share the six-character code. In an open room's management panel, choosing a different access mode saves immediately. Wait for confirmation. Existing attempts retain access; changing the mode does not reset them. Closed rooms cannot change access mode.

A new room starts a new classroom exercise

A new room is separate from the previous room's attempts and results. It does not reopen the previous room or erase students' earlier submissions. Avoid creating duplicate rooms when you only need to add more approved emails to an open one.

07 / PROFESSOR · OPTIONAL RESTRICTED ACCESS

Restrict access to approved emails.

For Approved emails rooms only. Shared link rooms do not need an email list.

1 Open Approved email addresses

In your room's management view, locate the invitation panel. Paste up to 100 email addresses per addition, separated by commas, spaces or new lines.

2 Select Add 1 participant or Add N participants

The button reflects the number of addresses entered. Wait for the list to update and check each address. Adding participants saves the approved list; it does **not send emails**.

3 Send either kind of link

Use **Copy** beside **Session link** for the approved cohort, or **Copy invite** beside a person for their email-bound personal invitation. The recipient must sign in with the corresponding approved email.

4 Extend an open session when needed

Add further addresses to the same room and share its link. Existing participants keep their current attempts. You do not need to replace the room to expand the guest list.

GUEST STATUS	MEANING / ACTION
Invited	Approved but not yet admitted to an attempt. You may copy the personal invite or revoke this unused invitation.
Attempt started	The invitation has been used. The account keeps its single attempt; a copied link cannot start another.
Revoked	The unused invitation was withdrawn. Re-adding the same email restores/reuses access where permitted, not a new attempt.

Approved email addressesIllustration

learner.one@example.edu
learner.two@example.edu

Add 2 participants

learner.one@example.edu Invited [Copy invite](#) [Revoke](#)

One attempt is not reset by access changes

Revoking and re-adding an email does not reset a used attempt. Completed or abandoned attempts cannot restart through the link. In Approved emails mode, an unlisted address cannot join merely by receiving the shared URL or code.

08 / PARTICIPANT

Enter with a link, code, name and ID.

In a Shared link room, you do not need an email, password or account sign-in. Use the participant ID assigned by your professor.

1 Open the host's room link or enter its code

The **Room code** contains exactly six letters or digits. A room link fills it in for you. Use the host's current code and check the room name.

2 Enter Your name and Participant ID

Use your real classroom name and the exact assigned ID. The name supports the gradebook; the ID identifies the permitted attempt. Do not invent a second ID to retry.

3 Select Take your seat

The room must be open. A new ID starts its single attempt. A used ID cannot be claimed from a different browser by typing the same details.

4 Keep this browser and its site data

Use the same browser profile to resume, submit your reflection and review results. Avoid private browsing or clearing site data while your work and feedback are still needed.

Shared link · no email sign-inIllustration

Room code

Your name

Participant ID

One attempt per ID in this room. Return in this same browser.

Take your seat →

If the room asks for an email

The host chose **Approved emails**. Sign in with the approved address, then enter **Full name**, **Participant ID** and **Session code**. Personal invitations require their assigned email. Contact the host if that address is missing from the guest list.

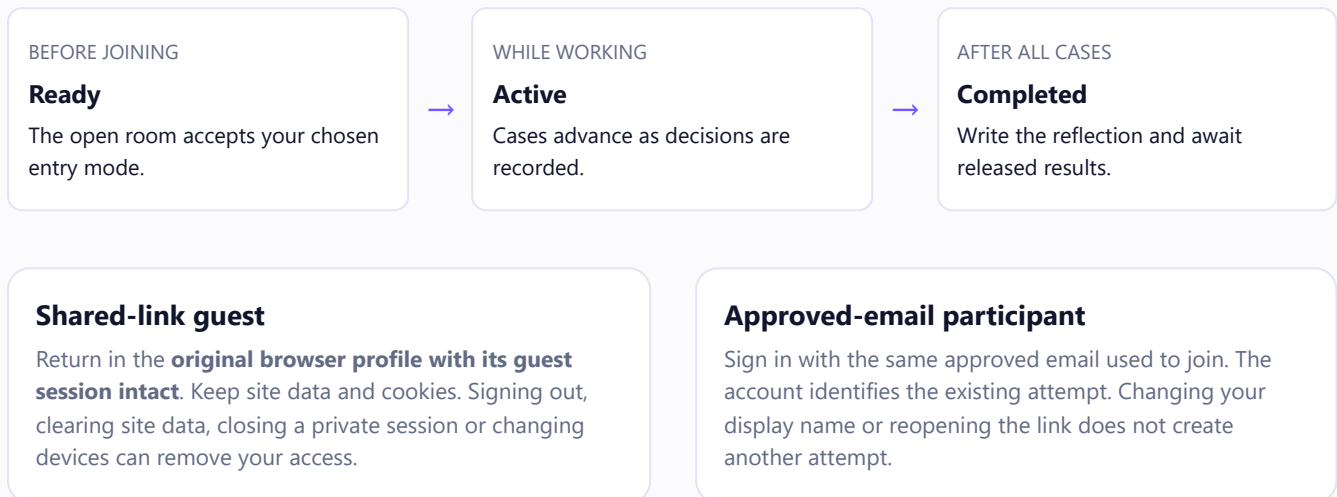
Names and IDs are self-entered in Shared link mode

The platform does not verify a guest's email identity. The professor should reconcile submitted names and IDs with the class roster. One attempt per ID is not a guarantee of one attempt per verified human.

09 / PARTICIPANT

Continue the same attempt.

Recorded decisions are saved on the platform. How you regain access depends on whether you joined as a guest or with an approved email.



1 Open your workspace or room link

Use **Return to the desk**, the available continue/review action, or **Open your workspace** from a closed-room entry page. Keep the correct guest session or signed-in account.

2 Check the current application

Recorded decisions remain final. An active desk resumes at the next case or market briefing. Once the host closes the room, further decisions are blocked even if the attempt is unfinished.

A used ID does not recover guest access

Entering a used participant ID in another browser is rejected. It must not reveal someone else's attempt or create a retry. If the original guest session is lost, contact your professor; the current interface offers no guest account-recovery or attempt-reset control.

Saved decision versus unsent draft

A successful submission is recorded. Unsent choices, sliders and rationale are only a draft in the current page and may be lost on refresh. After an interrupted submission, use **Reload current application** where offered to reconcile what was recorded.

One attempt remains used

Shared-link ID matching ignores case and whitespace: "ST 001" and "st001" match; hyphens remain meaningful. Approved emails uses account/email limits. Completed or abandoned attempts do not reset. Mode changes preserve attempts; they do not transfer guest access.

If your existing identity has another active attempt for the same simulation deck, use its continuation action. A new browser or invented ID is not an appropriate workaround.

10 / PARTICIPANT

Read the application as a credit memo.

Work from the evidence in the case. A high headline return is not a substitute for a sustainable repayment source.

A consistent reading order

READ	WHAT TO ESTABLISH
Identity and relationship	Borrower type, sector, geography and whether the relationship is new, existing or primary. These give context; they are not automatic approval rules.
Request and purpose	Amount, use of funds, requested tenor and collateral. Check whether the facility structure fits the purpose and repayment timing.
Repayment capacity	For companies, compare the available financial years, cash generation and debt service. For retail cases, use the personal income, obligations and other retail facts actually shown.
Credit history and leverage	Read the bureau and existing-obligation information. Consider weaknesses together rather than treating one ratio as a complete answer.
Market context	Apply the information available in the current round. A previously acceptable policy may need to change after a market development.

Illustrative application layoutNo case answers

APPLICATION / BORROWER CONTEXT
Example Trading LLC
SME · Sector · Geography · Relationship

Amount requested
AED 2.0m

Facts
Repayment, credit and leverage indicators

History
Financials, most recent year first

Request
Purpose, tenor and proposed collateral

Read the kind of borrower in front of you

Not all cases have identical fields. Corporate financial statements and a retail borrower's affordability facts need different reasoning. Missing or unavailable information is not a zero value. Interpret the displayed evidence, and make your decision within that case's context.

Separate the request from your offer

The case describes what the borrower requested. The decision ticket records what you would do. Review its default settings; do not assume that the initial spread, tenor or facility type is a recommendation.

11 / PARTICIPANT

Record a decision — with or without rationale.

First choose the action. Then review the terms. Rationale is optional, including when left completely blank.

1 Choose Approve, Restructure or Reject

Explicitly select one of the three choices in the **Decision ticket**. Until a choice is selected, **Submit decision** → remains disabled.

2 Review lending terms where relevant

Approve and Restructure expose the term controls below. Reject does not need loan terms. The requested principal amount is shown in the case; it is not an editable offer amount in this ticket.

CONTROL	AVAILABLE SETTINGS / BEHAVIOR
Spread	150–1,000 basis points, in steps of 25. The starting value is 250 bps; review it for each case. 100 bps = 1 percentage point.
Tenor	1–10 years, in whole-year steps. The initial setting follows the requested tenor within the control's range.
Collateral	0–150% coverage, in steps of 5%. The initial value reflects the request where available.
Facility type	Term loan, Revolving or Overdraft. Check the selected facility against the case purpose.
Rationale (optional)	Up to 1,000 characters. You may submit with no text. A concise case-specific explanation can help the professor's review.

3 Select Submit decision →

Wait while the button reads **Submitting....** On success the desk advances. The recorded choice and terms are final; there is no student edit or undo action.

Decision ticket · key actions

[Illustration](#)

Approve

Restructure

Reject

Review lending terms above. Rationale may be blank.

Submit decision →

If the button is unavailable

Select an action and wait for any submission already in progress. Rationale is not required. If the server reports a closed room, expired sign-in or a stale application, follow that specific message instead of adding filler text.

12 / PARTICIPANT

Respond when the market changes.

A market briefing appears between rounds. Read what changed before continuing to the next applications.

BREAKING · MACRO SHOCK

New information. A fresh credit assessment.

The briefing provides the event and the industries repriced by it. Use the actual news shown in your session.

Acknowledge & continue →

Illustration of the market-briefing structure. Future scenario details and model answers are deliberately not reproduced.

1 Read the event, not just its title

Identify the transmission mechanism: how could the event affect income, cash flow, refinancing, costs, collateral or sector demand?

2 Read Industries repriced by this event

The list identifies scenario exposure. It is not a blanket instruction to approve or reject every borrower in those sectors.

3 Acknowledge & continue

Select the acknowledgement once you have read the information. This advances the session to the next round. If acknowledgement fails, follow the displayed error and retry after checking the connection.

4 Reassess subsequent applications

Use the new context with each borrower's individual facts. Earlier recorded decisions remain unchanged; the task is to make suitable calls on the later cases.

Adaptation is assessed through decisions

The automatic rubric compares eligible same-sector decisions across a market transition. Credit requires the relevant calls on both sides to match their applicable references. It does not award adaptation points merely because you clicked acknowledgement or wrote that you adapted.

Capture your reasoning while it is fresh

If useful, write a short optional rationale on the later decision. Keep notes for the reflection explaining what evidence changed your policy, where it did not, and why. The professor assesses reasoning separately from automatic decision comparisons.

13 / PROFESSOR

Follow live progress from your console.

The faculty desk shows recorded activity across the room. It is a progress monitor, not a view of private typing or unsent drafts.

1 Open your room's Live overview

Use **Your simulation rooms** → **Open room**, then the **Live overview** tab.

2 Read the summary counters

Track **Participants**, **Active desks**, **Completed** and **Decisions logged**. Use the participant rows to find students who have stopped advancing.

3 Check freshness before acting

The monitor polls roughly every five seconds and also reacts to room events. Read **Last updated**. Use **Refresh now** for an immediate check, or **Retry now** when updates fail.

Live overview			Illustrative cohort
12	9	3	
Participants	Active desks	Completed	
STUDENT	ROUND / PROGRESS	STATUS	
Learner A	3 · 26 / 30	Active	
Learner B	3 · 30 / 30	Completed	
Learner C	2 · 15 / 30	Active	
Monitoring participants · Last updated moments ago Refresh now			

Inspect a participant's recorded calls

Select **View decisions** in a row. The decision log groups submissions by round and shows the borrower, sector, amount, chosen action, recorded spread and tenor, collateral, facility and optional rationale. Close the dialog using its close control, Escape or the backdrop.

Interpret the money and ranks correctly

During the exercise, the money column is **Gross interest income (before default losses)**. It is not the final 0–100 simulation mark. A high gross-income position can come from aggressive lending that later performs badly.

Updates interrupted

An interrupted-update banner means the screen may show the last successful data. Refresh and confirm freshness before deciding everyone has finished. A browser tab being open is not evidence that a student is still connected or actively working.

14 / PROFESSOR

Use the heatmap for a better debrief.

Decision heatmap reveals where the cohort agreed, split or systematically diverged from the model.

1 Open Decision heatmap

Each application is presented with its round and sector, the faculty reference, vote counts and a model-match rate.

2 Read the distribution

Compare the proportions of **Approve**, **Restructure** and **Reject**. A split class can be a useful teaching prompt even when the model has one preferred answer.

3 Cross-check a decision log

Use a participant's recorded terms and rationale to understand the choice. The heatmap aggregates votes; it does not explain the student's reasoning by itself.

4 Refresh before interpreting the latest class

The heatmap loads when opened; it does not use the live-overview polling behavior. Reopen or refresh it to obtain newer decisions.

Decision heatmap

[Illustration](#)

Example case A · Round / sector

Illustrative distribution; no assessment reference key shown.



Approve 50% Restructure 33% Reject 17%

Questions that lead beyond “right or wrong”

- Which cash-flow assumption made the choice most sensitive?
- Was the disagreement about creditworthiness, structure or the price of risk?
- Did the market briefing change the relevant evidence, or only the class's confidence?
- Would a different spread solve the weakness, or would the repayment problem remain?

Keep faculty evidence private during assessment

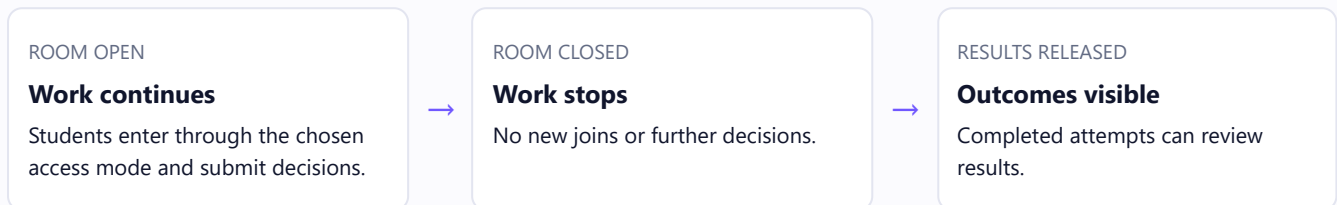
The live faculty heatmap includes reference answers. Do not project or share it while participants are still making assessed decisions. Use it in the debrief after the room has been closed and results released.

“No votes yet” means no recorded responses are available for that case in the loaded data; it is not a class-wide rejection or a zero score.

15 / PROFESSOR · CRITICAL SEQUENCE

Close first. Release deliberately.

Closing stops assessment activity. Releasing publishes the computed outcomes. These are separate actions.



1 Check the roster and completion

Refresh the live overview. Confirm the participants you intend to assess have actually completed. Inspect irregular or stalled attempts before closing.

2 Select Close session

Read the warning. Choose **Cancel** to return, or **Confirm close** to stop the room. This blocks new joins and further decisions, including unfinished attempts already in progress.

3 Release results after closure

Select **Release results** and confirm the release dialog. The room must be closed first. Wait for successful completion and the **Results released** status.

4 Direct completed participants to their results

They can open their completed attempt or refresh the waiting screen. Follow up with the reflection deadline and the class debrief.

Closing is irreversible in the current interface

There is no reopen control. Do not close as a temporary pause, a way to dismiss the console, or a shortcut to see provisional results. Pending decisions will be blocked. Only completed attempts are scored when results are released.

If release is blocked

The platform checks for completed attempts, usable deck data and consistent decision records. A message about no completed sessions, an empty deck or incomplete decisions needs investigation, not repeated clicking. If data cannot be loaded, check connectivity and retry after confirming the room status.

Keep the room code and the precise error message for the platform operator. Do not delete case content or create replacement decisions to bypass a release error. The original assessment record is the evidence needed to diagnose it.

Reflection submission has its own deadline measured from each participant's completion. It does not wait for your release action and is not extended by a delayed debrief.

16 / PARTICIPANT

Read outcomes and review your calls.

After your professor releases results, the desk reconciles the portfolio and explains the score.

1 Open your completed attempt

Before release, the screen waits for the host. Use **Check now** or **Try again** as needed. Email participants can sign in again; guests need their original browser session intact.

2 View or skip the reveal animation

The reveal presents the modeled defaults. Use **Skip animation** to reach the results directly. Reduced-motion preferences are respected.

3 Read the portfolio reconciliation

Distinguish income before defaults from income actually earned and credit losses. Declined applications did not become loans in your portfolio.

4 Open the decision review

Compare your recorded choice with the applicable reference, explanatory case facts, model rationale and any eligible spread range. Revisit your own rationale without rewriting the submitted decision.

PORTFOLIO RECONCILIATION

Gross spread income before defaults

- Interest forgone on defaulted loans
- Credit losses on defaulted loans

= Realized portfolio P&L

Outcomes and marks answer different questions

Profit and loss shows how the modeled funded portfolio performed. The current automatic mark measures decision accuracy, shock response and pricing. A profitable outcome is not proof that the underlying credit judgment was sound; the current rubric does not award direct P&L points.

Find reflection and feedback

Use **Reflection & faculty feedback** from the results screen, or **Reflection & feedback** in completed history. You can submit the reflection before results are released; do not wait beyond its 48-hour window.

When figures do not reconcile

Use **Reload results** if a reconciliation warning is displayed. If it persists, share the room code and error with your professor. Do not interpret partially loaded data as a finalized mark.

17 / ASSESSMENT

Understand the 100-point simulation score.

Credit judgment v2 rewards the decisions made against the case evidence, rather than raw loan volume or reflection length.

60

Decision accuracy

25

Shock response

15

Pricing discipline

Decision accuracy · up to 60

The platform compares each selected action with the applicable reference for that case and round. **Approve, Restructure and Reject are distinct answers.** A case is not correct merely because both the student and the model would provide some form of funding.

$$\text{Decision points} = 60 \times \text{correct calls} \div \text{all cases}$$

On a 30-case deck, each exact correct call contributes 2 points. This is a scoring illustration, not a disclosure of any case's answer.

Pricing discipline · up to 15

An eligible case is one whose model would fund or restructure and whose authored spread range is available. Credit requires **both** the correct funding decision and a selected spread within the inclusive reference range.

$$\text{Pricing points} = 15 \times \text{correct priced calls} \div \text{eligible cases}$$

Wrongly rejecting a fundable case does not remove it from the denominator. Cases without an authored range are excluded from this category, not silently assigned a made-up range. If no cases are eligible, this category contributes zero and needs faculty content review.

What the controls do — and do not — score

Spread is the term used in the current pricing rubric. Tenor affects the modeled income calculation but does not earn separate pricing points. Collateral and facility type are recorded for faculty review; they do not change the current automatic mark. Optional rationale is not a scored word-count requirement.

Look for the rubric label

New scoring uses Credit judgment v2. Historical records may show the Original scoring rubric, with different categories. Stored older results retain their rubric; do not compare differently labeled breakdowns as though their weights were identical.

18 / ASSESSMENT

Why an unchanged policy does not earn adaptation credit.

Shock response compares eligible before-and-after decisions. It measures observed calls; the reflection assesses the reasoning behind them.

How the 25 points are evaluated

Each of the two market transitions can contribute up to **12.5 points**. The platform forms eligible comparisons between earlier and later cases in an affected sector. The later case must have an authored reference change, and the paired reference decisions must differ.

A pair earns credit only when **both** the earlier and later decisions match their applicable references. Each eligible pair has equal weight within that transition. Missing or incorrect calls earn no credit for that pair.

$$\text{Per transition} = 12.5 \times \text{matched pairs} \div \text{eligible pairs}$$

Unchanged blanket policy

Approving every case, or rejecting every case, cannot correctly match both sides of a pair whose references differ. Such an unchanged policy earns no matched-pair shock credit.

Evidence-sensitive policy

Correctly distinguishing earlier and later cases can earn credit. A change of action alone is insufficient if either action is wrong for its case.

A complete worked arithmetic example

ILLUSTRATIVE EVIDENCE	POINTS
24 of 30 decisions correct	$60 \times 24/30 = 48.00$
6 of 10 eligible pairs matched in transition 1	$12.5 \times 6/10 = 7.50$
4 of 8 eligible pairs matched in transition 2	$12.5 \times 4/8 = 6.25$
12 of 20 eligible pricing cases correct	$15 \times 12/20 = 9.00$
Total simulation score	$48 + 7.5 + 6.25 + 9 = 70.75 / 100$

These are invented counts for arithmetic only. Actual eligible pairs, references and pricing denominators come from the assigned deck.

No points for generic reflection filler

The automatic simulation mark does not increase because a reflection is long or uses finance vocabulary. Reflection earns separate, manually assessed points. If a deck lacks eligible shock comparisons, that transition contributes zero; content calibration belongs with the faculty administrator.

19 / PARTICIPANT

Submit a reflection that explains your judgment.

The reflection is a separate, once-only submission. It is reviewed by your professor, not scored automatically for length.

48h

from your own completion

150

minimum words to submit

30

faculty-assessed points

1 Open Submit reflection →

Use the completion screen, **Reflection & feedback** in completed history, or **Reflection & faculty feedback** on the results screen. Your attempt must be completed.

2 Write and check the counter

At least 150 words are required. The completion guidance recommends 800–1,000 words; that is a target, not the minimum. The hard maximum is 20,000 characters. Higher word-count indicators are guidance, not an automatic quality score.

3 Review before submitting

Address the four criteria below. Check that examples refer to your own decisions and distinguish what you knew at the time from what you learned after release.

4 Select Submit reflection

Wait for confirmation and the read-only **On the record** view. Once submitted, the reflection cannot be edited or resubmitted. A saved browser draft is not a submission.

CRITERION	A USEFUL WRITING PROMPT
Analysis of key decisions · 10	Which choices mattered most, what evidence supported them, and what alternatives did you reject?
Shock response analysis · 10	What changed after each briefing? Connect the event to borrower risk and your subsequent calls.
Framework application · 5	Apply an appropriate credit framework to actual evidence rather than listing terminology.
Self-critique & lessons · 5	Identify a specific weakness in your approach and a concrete improvement for a future decision.

Draft safety and deadline

Draft text is saved locally about every five seconds in the same browser. It is not synchronized across devices. Keep a separate copy if needed. The 48-hour clock starts at your completion timestamp, even if the host has not released results. There is no student deadline-extension control.

After grading, this page shows criterion scores, the total and faculty feedback; before that, **Pending grading**. Guests need the original browser session intact to return to this page.

20 / PROFESSOR

Grade the reasoning, then save feedback.

Use the same four criteria for the whole cohort. A generic reflection should not receive credit for analysis it does not demonstrate.

1 Open the Reflections tab

The list refreshes about every five seconds. Students appear as **Not submitted**, **Pending** or **Graded .../30**. The list also shows submission time and word count.

2 Select Grade or Re-grade

Read the submitted text in the grading dialog. Compare its claims with the participant's recorded decisions where necessary. Word count alone is not evidence of quality.

3 Set all four criterion scores

Choose whole-number points within each criterion's range. Review every criterion; do not leave zero or another value merely because it was the initial selection.

4 Add an optional Feedback note and save

Feedback may contain up to 2,000 characters. Select **Submit grade** for the first grade or **Update grade** to revise it. Closing the dialog without saving does not record the changes.

CRITERION / MAXIMUM	ASSESS EVIDENCE OF...
Analysis of key decisions / 10	Case-specific reasoning, tradeoffs and the relationship between evidence, structure and decision.
Shock response analysis / 10	A clear mechanism connecting new market information to subsequent credit judgments.
Framework application / 5	Correct and useful application of an analytical framework, not decorative terminology.
Self-critique & lessons / 5	Honest diagnosis of errors, limits or missed signals and actionable learning.

Calibrate the faculty judgment

Before grading the full class, review a small sample and agree what weak, adequate and strong evidence looks like. The platform supplies the criteria and point ranges; it does not replace faculty judgment or impose additional hidden sub-bands.

A reflection that contradicts the recorded attempt deserves a closer read. Explain material deductions in the feedback note. A revised faculty grade updates the saved assessment; the student's submitted reflection remains unchanged.

Visible to the participant

Saved criterion scores and the feedback note appear in the participant's reflection view. There is no separate private-versus-published feedback toggle in this workflow. Write feedback as a student-facing assessment record.

21 / PROFESSOR & PARTICIPANT

Read the final grade correctly.

The gradebook combines the automatic simulation mark with the manually assessed reflection after results are released.

$$\text{Final mark} = 0.70 \times \text{simulation mark} + \text{reflection points}$$

Use the simulation's numeric mark out of 100 and the reflection's **raw points out of 30**. For example, a simulation score of 80 and reflection score of 24 produce **56 + 24 = 80 / 100**. The reflection already supplies the final 30-point portion; do not multiply its raw score by 0.30 again.

When a grade is still provisional

Until a reflection grade exists, the final-score field is blank. A letter based on simulation alone may be shown with **(est.)** or a provisional status. It is not the completed blended grade. A missing reflection grade is not silently the same as an explicitly awarded zero.

A	B	C	D	F
85–100	70 to <85	55 to <70	40 to <55	Below 40

The final numeric grade is rounded to two decimal places before the letter band is assigned. Institutional assessment policy may be communicated separately by the professor; the table describes the platform's current bands.

Understand the gradebook columns

COLUMN	MEANING
Sim / Rubric	Automatic score and the scoring version used.
DQ / Pricing or Disc / Adapt	Decision quality, pricing discipline and adaptation category points.
P&L / R-Adj	Legacy grade components. Under Credit judgment v2 these are shown as dashes because they are not point categories.
Reflect / Final / Letter	Faculty points out of 30, blended mark and its letter or provisional estimate.
Rank	Order by simulation score, not by the later blended final grade.

Compare like with like

Keep the rubric version and grading status beside any exported mark. Historical Original-rubric scores have different weights; a current v2 breakdown should not be interpreted through the old category definitions.

22 / PROFESSOR

Export results and individual reports.

Use the gradebook for a class summary and each participant's report for a printable assessment record.

1 Open Gradebook after release

The room must have released results. Check whether reflections are graded and whether any letter is still marked as an estimate before exporting.

2 Select Download results (Excel)

The downloaded file is an **Excel-compatible UTF-8 CSV**, not an .xlsx workbook. Its filename uses the room code and "results-summary.csv". Open or import it in Excel or another spreadsheet application.

3 Review the exported fields

The summary includes participant identifiers, simulation rank and category points, rubric version, reflection grade, final score, letter grade and letter status. Preserve status and rubric fields when moving marks into another system.

4 Open PDF for an individual participant

The report link opens the assessment report in a new tab. Select **Download PDF** on that report. This opens the browser's print dialog; choose **Save as PDF** or your browser's equivalent destination, then save.

Class summary

Best for reconciliation, course gradebooks and comparisons across the cohort.

Download results (Excel)

Output: CSV spreadsheet data

Individual report

Best for a readable participant record and assessment discussion.

PDF

→

Download PDF

Output: browser Print / Save as PDF

Check the saved file

- ☐ Room code and participant identity match the class you intended to export.
- ☐ Simulation versus final grade is clear; estimated letters are not presented as final.
- ☐ All expected completed participants are present.
- ☐ A printed report has readable tables and complete pages in print preview.
- ☐ The file is saved in an appropriate course records location.

A saved export is a point-in-time record

Re-grading a reflection changes the platform's stored result, not a CSV or PDF you already downloaded. Export again after material grading changes and clearly distinguish the later file.

Do not place identifiable class exports or individual reports in a public website folder. Sharing a report is separate from releasing results inside the platform.

23 / MASTER ADMINISTRATOR

Maintain the shared application library.

Professors can review the library. Master access is required to create, edit or delete applications.

1 Open Application library

Use the library navigation or **Manage application library** →. The list groups applications by round and shows sequence, borrower, sector, requested amount, model choice and whether a rationale is present.

2 Create or edit the right record

Select **+ New Application** to create a case, or **Edit** beside an existing one. Confirm the borrower and sequence before changing any content.

3 Complete the seven sections

Fill identity, loan request, bureau facts, financials, placement, faculty reference fields and pedagogy. The following page explains the authoring controls and validation expectations.

4 Save and verify

Select **Create Application** or **Save Changes**. Wait for the success message and review the updated list. **Cancel** returns without intentionally saving the form.

Delete with a clear reason

Delete asks for confirmation. Verify the borrower before confirming. Deletion is not an archive action and there is no restore button. Do not delete a case to hide an inconvenient result or resolve a student's submission problem.

Protect assessment consistency

- ☐ Complete revisions before the first assessed attempt in a class begins.
- ☐ Keep the round/sequence coherent and unique within the deck.
- ☐ Have the finance content reviewed for consistent case facts, reference decisions and pricing ranges.
- ☐ Verify meaningful same-sector comparisons across the intended shock transitions.
- ☐ Give the model rationale enough detail to support the post-release debrief.
- ☐ Keep faculty reference content away from participant-facing communication during assessment.

This is shared content, not a room-specific draft

The editor changes the shared application record. The current interface does not supply a versioned publishing workflow, bulk importer, case-cloning control or rollback history. Coordinate with active professors before making changes.

A master can maintain content and staff access, but another professor's room still has its own owner. Content administration does not turn every classroom console into a jointly owned room.

24 / MASTER ADMINISTRATOR

Author a case with complete teaching evidence.

The editor exposes both student-visible evidence and faculty reference fields. This guide describes the fields without publishing any live answer key.

EDITOR SECTION	WHAT TO ENTER AND CHECK
1 · Identity	Borrower Name, Borrower Type (SME / Retail / Corporate / Specialty), Sector, Geography, Years in Operation and Ownership Structure. Use consistent sector spelling because scenarios and comparisons depend on sector identity.
2 · Loan Request	Amount Requested (AED), Purpose, Tenor Requested (years), Relationship Status, Collateral Type and Collateral Estimated Value. If a collateral type is supplied, provide its value.
3 · Credit Bureau	AECB Score (300–900), Delinquencies (36m), Existing Facilities and Recent Inquiries (6m). Counts are non-negative integers. Ensure the narrative agrees with these facts.
4 · Financials	A valid JSON array containing at least one year. The form's example lists year, revenue, ebitda, net_income, total_debt, cfo, current_ratio and dscr. Use numbers, double-quoted keys and no trailing commas. Preserve any supported case-specific structure when editing.
5 · Placement in Deck	Round Number (1, 2 or 3) and Sequence Position. Sequence must be unique within the deck; review the intended order before saving.
6 · Answer Key	The model decision, credit quality, base default probability, spread range, post-shock decisions and sector multipliers. These require calibrated faculty judgment; do not derive them from a desired student score.
7 · Pedagogy	The model Rationale shown at reveal. Explain the relevant evidence and tradeoffs so the case teaches something after the answer is disclosed.

Validation is only the first check

A syntactically valid JSON array can still contain implausible economics. Check dates, units, signs, ratio definitions and trends. Base default probability uses a decimal from 0 to 1; credit quality uses a 0–100 scale. Do not mix those scales.

For a fundable case, a coherent minimum and maximum spread is necessary for pricing eligibility. For shock scoring, author the relevant reference transition and ensure there are suitable earlier same-sector cases. An empty or incoherent reference does not become valid because the form saves.

When saving fails

Read the form's validation message and correct that field. Preserve your draft before navigating away. Do not change unrelated production cases merely to force a unique sequence or a scoring denominator.

25 / PARTICIPANT TROUBLESHOOTING

Resolve common participant problems.

First identify the room's access mode. Shared-link guests do not need email; approved-email participants do.

WHAT YOU SEE	WHAT TO DO
The room asks for email	The host chose Approved emails. Use the exact approved address. For a Shared link room, use its link or code and the name/ID form instead.
Used Participant ID in a new browser	Return in the original browser profile with its guest session intact. The ID alone cannot recover or reveal an attempt. Contact the professor if that session is lost.
Guest signed out / site data cleared	The original guest access may be lost. Do not invent a new ID. No guest recovery or reset control is provided in the current interface.
Email link missing / wrong email	For email mode: check spam, request the newest link and open it in the requesting browser. Personal invitations require their assigned address.
Room not found / invalid invitation	Reopen the full link and confirm the six-character code with the host. Avoid copying a truncated URL.
Invitation withdrawn / room closed	Contact the host. An unused email invite may be restored; a closed room cannot reopen. Use Open your workspace to view your own existing attempt.
Attempt already used / active elsewhere	Use the available continue/review action with your original guest session or account. A used ID does not grant a retry.
Submit decision is disabled	Choose Approve, Restructure or Reject and wait for any current save. Blank rationale is valid; adding text is not the fix.
Stale application / already decided	Use Reload current application, check the next case and avoid repeated submissions from multiple tabs.
Reflection cannot be submitted	Complete the attempt, reach 150 words, stay within 20,000 characters and check the 48-hour deadline. Submitted reflections cannot be replaced.
Results still waiting / request failed	The host must release a closed room. Use Check now or Try again. Guests need the original session intact; email users can sign in again.

What to send your professor

Include room code, participant ID, access mode, the action/error and approximate time. For email mode, include the intended account address. Never send a password, browser session data or an active sign-in email link.

For an unsent long reflection, keep a separate copy before troubleshooting. For an interrupted decision submission, first reconcile the current application rather than assuming the decision was lost.

26 / PROFESSOR & MASTER TROUBLESHOOTING

Resolve room and assessment problems.

Diagnose the state before taking another irreversible action. Preserve the original records for investigation.

PROBLEM	PRACTICAL RESPONSE
Professor controls missing	Confirm the signed-in email and ask the master to check active professor access. Staff approval does not automatically switch account identity.
Student receives link but cannot join	Check room mode, openness and whether the ID already has an attempt. For Approved emails, also check the exact email and personal invitation.
Need to add more students	Shared link: send the room link/code and assign unused IDs. Approved emails: add addresses in batches of up to 100 and share the link. Adding emails sends no message.
Need to change the access mode	Select Shared link or Approved emails while the room is open; the setting saves immediately. Wait for confirmation. Existing attempts remain valid and are not reset.
Guest lost access / unexpected ID	Ask the student to return in the original browser with its guest session intact. ID alone cannot recover access. Reconcile self-entered names/IDs with your class roster.
Live progress appears frozen	Read Last updated and any interruption banner. Use Refresh now / Retry now, check connectivity and whether a decision actually submitted.
Need to pause or reopen a room	There is no reopen control. Do not use Close session as a pause. If already closed, escalate unfinished work to the course/platform owner.
Release results fails	Confirm closure and completed attempts. Investigate inconsistent decisions or deck errors. Record the error; do not delete case records to bypass it.
Final blank / letter estimated / P&L dash	Check for a saved reflection grade. v2 P&L and risk-adjusted return are not point categories; read decision, pricing and adaptation points.
Shock or pricing evidence missing	Review authored ranges and eligible reference transitions before future classes. Do not retrofit a live deck during an assessed attempt.

Escalation record

Provide the room code, affected participant identifier, visible status, time, action and exact error. The platform operator can investigate with those references. Never include service credentials, passwords or active email sign-in links in a support note.

Safe correction has limits

Suspending/restoring staff access and adding an unused invitation are reversible access operations. Closing a room, submitting a decision, submitting a reflection and deleting a library record do not offer a user-facing undo.

27 / REFERENCE

A common language for the desk.

These definitions explain the interface and assessment terms used throughout the platform.

TERM	MEANING IN THIS PLATFORM
Approved emails	Optional room mode requiring sign-in with an approved email. The room URL alone does not bypass that email check.
Attempt	A participant's recorded simulation in a room. Resume continues it; rejoining does not reset it.
Basis point (bp / bps)	One hundredth of a percentage point. A spread of 250 bps is 2.50 percentage points.
Collateral coverage	Collateral value relative to the requested amount. Recorded in the ticket, but not an automatic scoring factor.
Completion	Finishing the required cases. This starts the participant's 48-hour reflection window.
Deck	The assigned applications and market developments used in the exercise.
Default	A modeled failure to repay. It affects portfolio outcomes; v2 evaluates judgment separately.
Gross interest income	Spread income before default-related reductions and credit losses, not the final grade.
Guest session	The original browser's access to a guest attempt. Retain its site data; a name or used ID cannot recover it elsewhere.
Invitation / personal link	In email mode, a token tied to the approved address. It does not replace required sign-in.
Participant ID	The professor-assigned classroom identifier. Shared-link rooms limit its normalized form to one attempt. In email mode it is display metadata, not the access identity.
P&L	Profit and loss after modeled income and losses are reconciled. Not a v2 point category.
Reference / model decision	The faculty-authored choice used to evaluate a case and support the post-release teaching review.
Release / reveal	The host publishes completed results; the participant then views those outcomes.
Restructure	A distinct modified-lending decision, not scored as interchangeable with Approve.
Shared link	Default room mode: code, name and participant ID, with no email sign-in required.
Rubric version	The stored scoring method. Credit judgment v2 and Original have different weights.
Spread / tenor	The lending margin in basis points and the length of the facility in years.
Simulation score / final grade	The automatic mark out of 100 versus the blend after faculty reflection grading.

28 / KEEP BESIDE THE CLASSROOM DESK

The complete flow, at a glance.

Use these checklists to run the platform without skipping an access, completion or grading step.

Master administrator

- ☐ Verify the legitimate staff email.
- ☐ Grant professor access.
- ☐ Tell the professor how to sign in; no automatic invitation email is sent.
- ☐ Review the shared cases before assessed classes start.
- ☐ Suspend or restore staff access when appropriate; preserve records.

Participant

- ☐ Open the room link or enter its code.
- ☐ Shared link: enter name and assigned ID, with no email sign-in.
- ☐ Approved emails: sign in with the approved address before joining.
- ☐ Guests: keep the original browser session and site data.
- ☐ Read each case, choose an action, review terms and submit. Rationale is optional.
- ☐ Read each new market briefing.
- ☐ Complete, reflect within 48 hours, then review results and feedback.

Professor

- ☐ Create a clearly named session.
- ☐ Choose Shared link or Approved emails.
- ☐ Assign unique participant IDs; add emails only for email-restricted access.
- ☐ Share the room link or code.
- ☐ Monitor progress and reconcile identities with your class roster.
- ☐ Confirm completion before closing.
- ☐ Close once; then release results.
- ☐ Debrief, grade reflections and save feedback.
- ☐ Check final/provisional status and export the class records.

Four reminders

Guests need no email sign-in.
A used ID cannot recover guest access.
Closing blocks unfinished decisions.
Reflection time starts at completion.

Useful destinations

[Website & product film ↗](#) · [Sign in ↗](#) · [Online guide ↗](#)

[Your workspace ↗](#) · [Application library ↗](#) · [Professor access ↗](#)

Staff tools require the appropriate signed-in role. Guest workspace access requires the original browser session. Follow current on-screen validation and obtain an updated manual when the interface changes.