

The Making Cents Project



May 11, 2020

Webinars for Educators

Today's Webinar

Our Agenda for Today

- Housekeeping Items
- The Making Cents Project
- Using Board and Card Games in Personal Finance Instruction
- Additional Opportunities
- Evaluation and Act 48 Information



Hilary Hunt
Director
Making Cents Project

Handout with Links



Using Board and Card Games to Enhance Financial Education Making Cents Project Webinar | May 11, 2020

Cover Your A\$\$ets

- From [Grandpa Beck's Games](#)
 - [Rules](#) or [PDF version](#)
- Purchase from Amazon: [link](#)
- Video: [How to Play Cover Your Assets \(shorter version\)](#)
- Discussion Questions for After the Game
 - How would you protect your assets in real life?
 - In the game, does it "pay" to diversify your assets?
 - The goal of the game is to amass a net worth of \$1 million. Is that a realistic goal in life? If not, what would you set as a goal for your net worth as an adult?
 - What other assets do people have in real life?
 - Do you think the asset values are accurate? If not, what would you change?
 - How would you improve the game?
- Follow-Up Research
 - How is net worth calculated?
 - What is the average worth of American families and how does it vary by age, region, or another factor?

Pit

- Purchase from Amazon: [deluxe](#), [classic](#), [Amazon exclusive](#)
- Video: [How to Play Pit](#)
- Related lesson plans
 - [Wall Street Journal](#)
 - [Take Charge Today](#) (You must be logged in to access the direct link.)
 - [Board Game Geek](#)
 - CME Group and Discovery Education: [EconEssentials](#) and [Futures Fundamentals for Educators](#)
- Articles
 - Quartz, January 2017: [Why robot traders haven't replaced all the humans at the New York Stock Exchange—yet](#)
 - Investopedia
 - [The Birth of Stock Exchanges](#)
 - [Why Are Traders on the Floor of the Exchange?](#)
 - New York Times: [Life and Death of the Trading Floor](#)
 - NBC News: [New York Stock Exchange closes trading floor, will operate electronically](#)

Can't Stop

- Purchase from [Amazon](#) or the [manufacturer](#)
- Video: [How to Play Can't Stop](#)
- Play online at [BoardGameArena](#)
- PDF versions: [plain](#), [mountain](#), [black and white](#), [others](#)

Act Your Wage!

- Based on financial principles from Dave Ramsey
- Note: Includes Biblical references in the directions and some cards
- Purchase from [Amazon](#) or the [manufacturer](#)
- [Instructions](#)

Monopoly

- [Classic](#)
- [Ultimate Banking](#)
- [Voice Banking](#)
- [Junior](#)
- [Junior Electronic Banking](#)
- [Speed](#)
- [Deal: The Card Game](#)
- [For Millennials](#)
- [Cash Grab](#)

The Game of Life

- [Classic](#)
- [Electronic Banking](#)
- [Junior](#)
- [Quarter Life Crisis with Crumbling Debt](#) (be sure to review and remove cards)
- [The Marvelous Mrs. Maisel](#) (be sure to review and remove cards)

Make Your Own Versions

- [Codenames](#)
- [Headbangers](#) or [Heads Up](#)
- [Pictionary](#)
- [Taboo](#)
- [Scattergories](#)
- [You Bet!](#)

General Game Information

- Videos
 - [TPM Toy Reviews](#)
 - [The Dice Towers](#) (longer how-to and review videos)
 - [Triple S Games](#) (how to play videos)
- Game Information
 - [Board Game Geek](#)
 - [The Making Cents PA collection](#)
- Online Versions of Board Games
 - [Board Game Arena](#)
 - [Yucata](#)

Upcoming Office Hours

- [Registration link](#) (register once, attend any you wish)
- Tuesday, May 12th from 10-11am
- Thursday, May 14th from 10-11am

PA Financial Education Resources

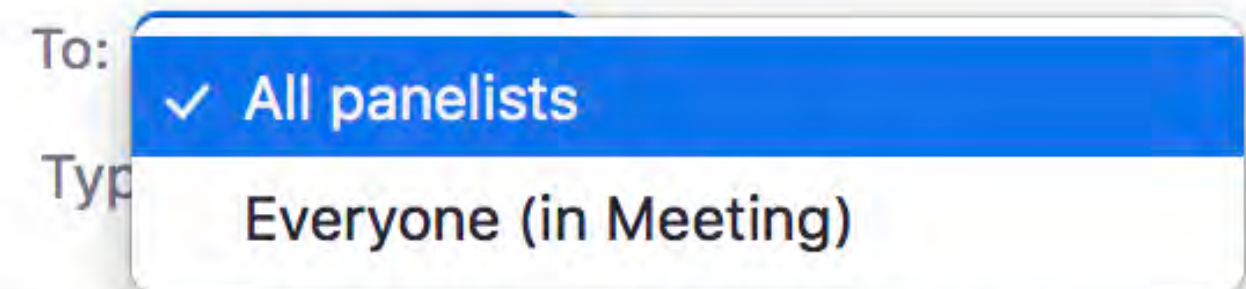
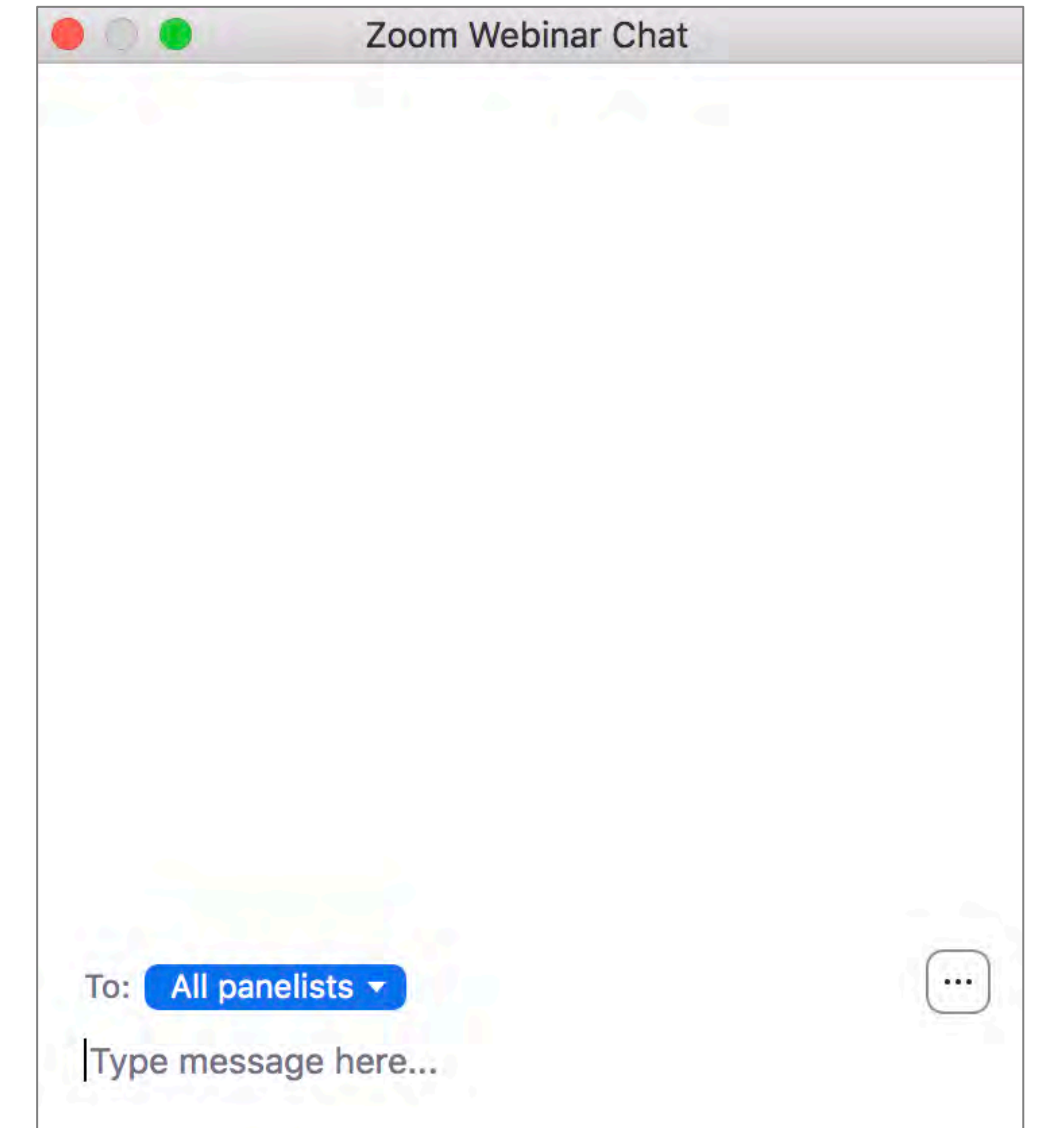
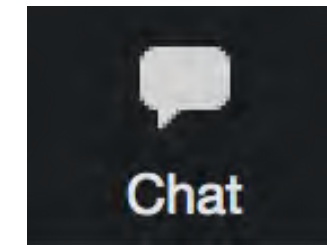
- [The Making Cents Project](#)
- [Continuity of Education Resources](#)

Using the Chat Area

Introductions

- Grade level
- Subject area
- District and county
- What you do with financial education (course, unit, lesson)

Questions/comments



The Making Cents Project



Partnership

Pennsylvania Department of Education
Pennsylvania State University

Overall Program

Part of a series of financial literacy and economic education initiatives



Our Webinars



Enhance content knowledge.



Highlight financial literacy resources.



Share professional information.

SIX IN SIXTY

USING BOARD AND CARD GAMES TO ENHANCE FINANCIAL EDUCATION

MAY 11, 2020

Six in Sixty

Six Games in Sixty Minutes



“Six” Games for Today’s Webinar

- **Cover Your A\$\$ets**
- **Pit**
- **Can’t Stop**
- **Act Your Wage**
- **Classics: Monopoly & Life**
- **Make Your Own**







Funding Your Game Habit

- **Donor's Choose**
- **Perkins funds**
- **Family/business donations**
- **Thrift shops**



Use This Time

- **Learn about different games**
- **Consider how you could use them in your classroom**
- **Explore funding opportunities**

Six in Sixty

Cover Your A\$\$ets



Cover you're A\$\$ets

- Cost: \$14.99
- Ages: 7+
- Players: 4-6
- Time: 30 min



FinLit Connections

- Assets
- Risk management
- Investing



Strategic Decisions



- Do you play a pair of assets from your hand, or use that pair to have two chances to steal somebody else's assets?
- Do you use your wild cards to increase the value of a set, or save it as protection against stealing?

Post-Game Discussion Questions

- How would you protect your assets in real life?
- In the game, does it “pay” to diversify your assets?
- The goal of the game is to amass a net worth of \$1 million. Is that a realistic goal in life? If not, what would you set as a goal for your net worth as an adult?
- What other assets do people have in real life?
- Do you think the asset values are accurate? If not, what would you change?
- How would you improve the game?

Follow-Up Research

- How is net worth calculated?
- What is the average net worth of American families and how does it vary by age, region, or another factor?

Six in Sixty

—
Pit



Pit

- Cost: \$9 - \$15
- Ages: 7+
- Players: 3-8
- Time: 30+ min

Created in 1903!



FinLit Connections

- Risk
- Investing
- Stock market
- Commodities





**Deluxe with
Bell
\$14.99**



**Classic
\$9.36**



**Amazon
Exclusive
\$13.99**

Post-Game Discussion Questions from TCT

- How did you decide what commodity to try to corner? Did choosing a higher value commodity benefit your score? Why or why not?
- Was it easy to trade with other players? Why or why not?
- Was the commodity you planned on cornering at the beginning of a round the same at the end? If you changed plans, why?
- What kind of a strategy was used for trading the commodities?

Post-Game Discussion Questions from TCT

- What commodity seemed to be in the most demand? The least? Why do you think this was the case?
- How did the 'bull' affect the game? The "bear"? What does this mean in the market?
- If you tried the silent bidding variation, how was this different from the shouting? Which was harder? Why?
- What are other thoughts on the game? What elements did you like or not like?
- What did you learn from playing the game?

PIT: A Market Based, Trading Activity

Just the Basics

Teacher Overview:

Pit is a fast-paced card game designed to simulate open outcry bidding for commodities.

If you are familiar with this classic game, be aware that we don't necessarily play by the rules, as written. We use the game as a way for students to learn about trade, simple negotiations, and focusing on the economic principle of comparative advantage. Included is the PITCards.pdf file so you can print the playing cards easily or you can use multiple decks of regular playing cards modified to only include the numbers 3-10.

This particular lesson only includes instructions for 3 basic rounds of Pit. In later units you will find supplemental activity instructions that will assist you in other variations of the game.

When to use this lesson:

Pit can be used throughout the entire school year. It is a great introduction into how markets work. Students do not need prior knowledge to be successful in Pit.

Warning: Once you have played Pit in your classroom students will want to play it all the time!

*Pit can be used to discuss opportunity cost, scarcity, choice, sunk cost, comparative advantage, subjective value, self-interest, and negotiating. In later units you will find supplemental activity instructions for playing to highlight those various topics.

Time: At least 50 minutes for just 3 basic rounds

You can play Pit for as long as the kids are willing to continue to trade. You want to watch your time while you are going through the rounds of trading. Make sure you leave enough time at the end to debrief.

Once students have had the introduction to the game, later, individual rounds of play can be used through the year as standalone lessons/bell-ringer/or activities to get the students up and moving.

Foundational Values:

- Sound Judgement
- Win-Win Focus
- Be Principled
- Opportunity
- Freedom

Key Terms:

- Trade
- Market
- **Scarcity**
- Sunk cost
- Opportunity cost

New York Stock Exchange closes trading floor, will operate electronically

Closing down the market itself would be viewed as "incredibly extreme," one analyst said.



THE FACTS BEHIND FOOD PRICES



WEATHER

Drought, flooding and freezing reduce supply, which can cause dramatic price increases in essential crops. The 2012 U.S. drought, which was the most widespread in more than half a century, negatively impacted the production of key grains like corn and soybeans, resulting in record prices in those commodities.



GLOBAL DEMAND

A growing middle class in China and India means increased demand for meat and grains. The U.N. estimates 50 percent more food will need to be produced by 2030 to meet growing global demand with world population expected to reach 9 billion by 2050.



BIOFUEL POLICY

Due to U.S. mandates, 40.6 percent of the corn crop – or 5 billion bushels – are used for ethanol, diminishing supply for other uses.



LIMITED FARMLAND

Farmland is being lost at an alarming rate due to development and other factors; at the same time, food prices increase as more farmland is devoted to non-food items.



MACROECONOMIC FACTORS

A strong U.S. dollar, relative to European and other currencies, has a dramatic effect on all commodity prices. For example, in 2012, economic woes in Europe and slowing growth in China have played a significant role in commodity markets.



GOVERNMENT POLICY

Government policies, such as tariffs to support domestic production, reduce competition, limit supplies available for international trade and impact prices; Russia's ban on wheat exports reduced global trade supplies by 15 million metric tons in 2010/11.



DISEASE

Diseases and infestations cause shortages in grains and livestock, which reduce food supply; on average, roughly 35 percent of global crop production falls prey to diseases and pests.



ENERGY COSTS

High oil prices drive up the costs of bringing food to market; these costs are passed along to consumers.



GEOPOLITICAL CONFLICTS

Political unrest can disrupt productivity, impacting supply and commodity pricing; in 2012, wheat prices spiked as a direct result of protests in Egypt, one of the world's biggest wheat importers.



DECLINING GRAIN RESERVES

Grain stocks-to-usage ratios were at record low levels in 2012, meaning grain inventories decreased globally as we used more grains to meet rising demand.

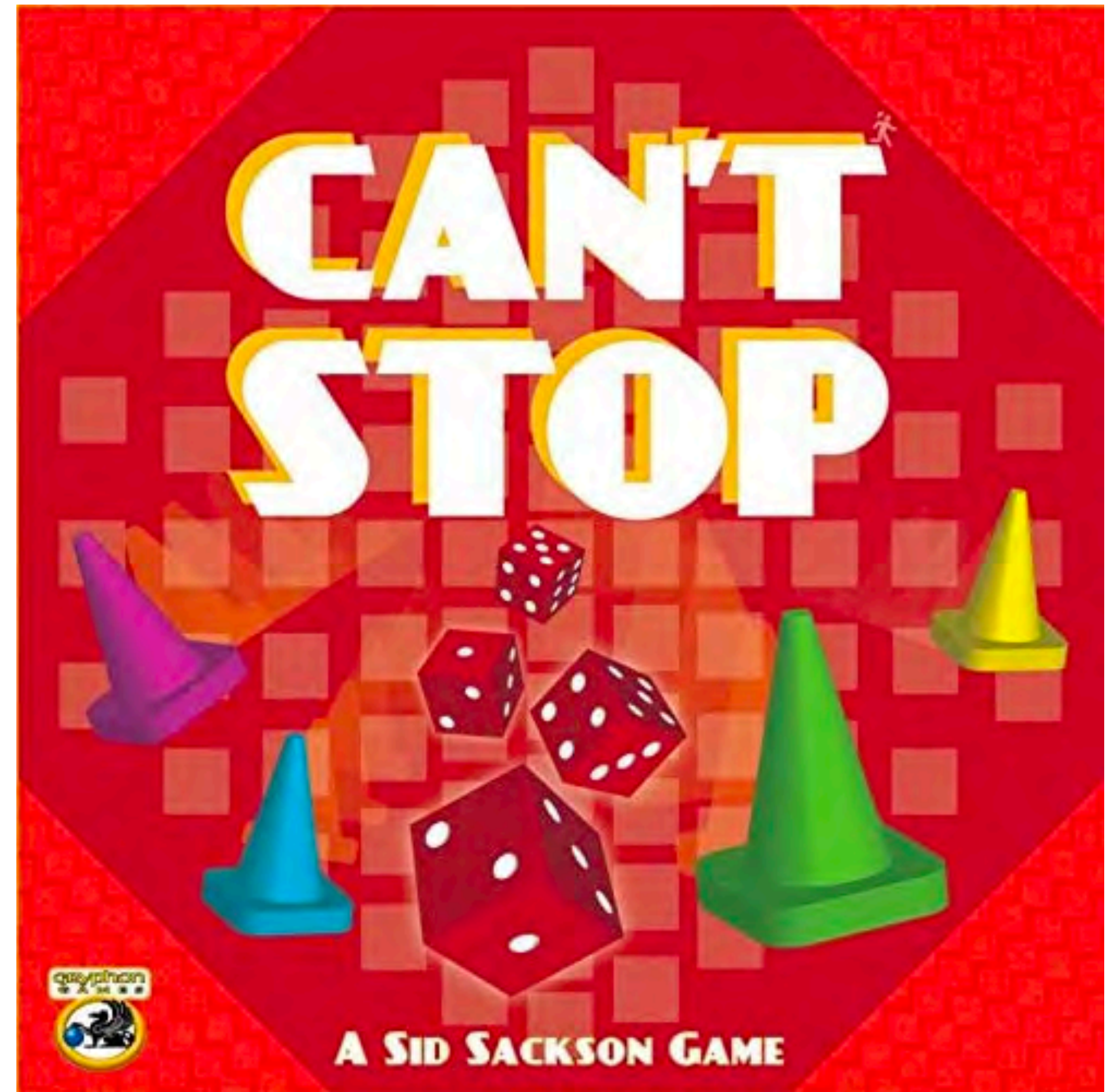
Six in Sixty

Can't Stop



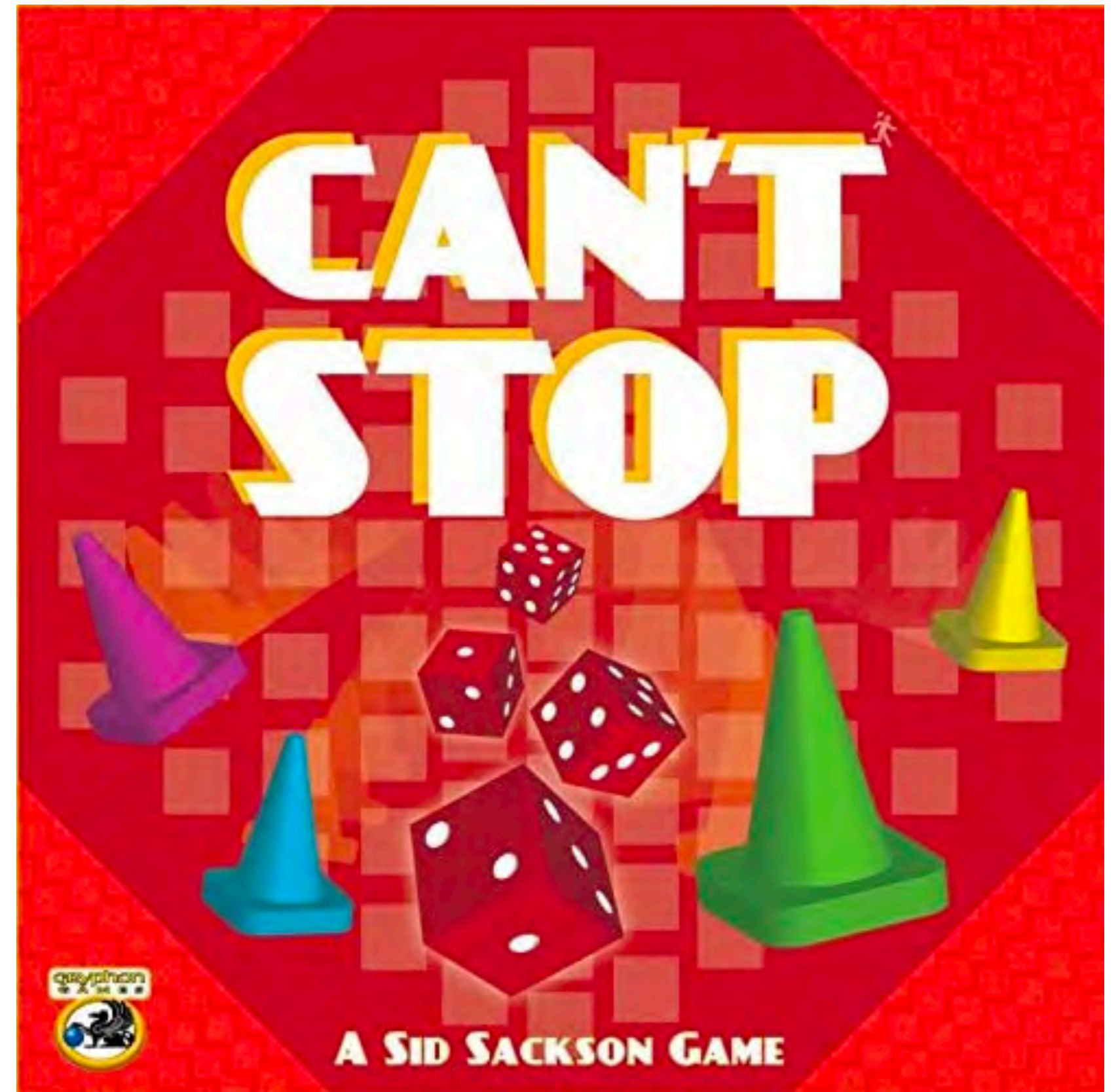
Can't Stop

- Cost: \$39.99
- Ages: 9+
- Players: 2-4
- Time: 30-40 min



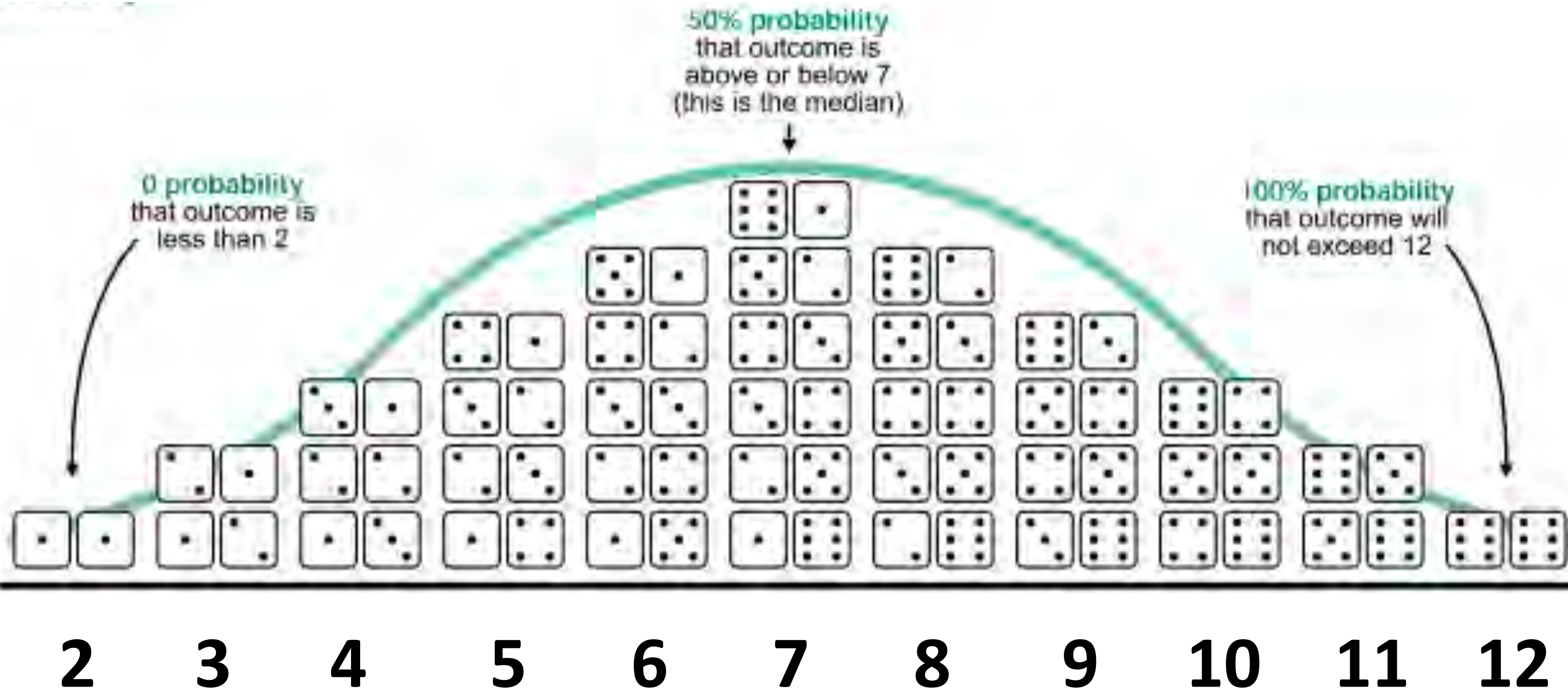
FinLit Connections

- Risk
- Savings
- Investing
- Insurance



Can't Stop

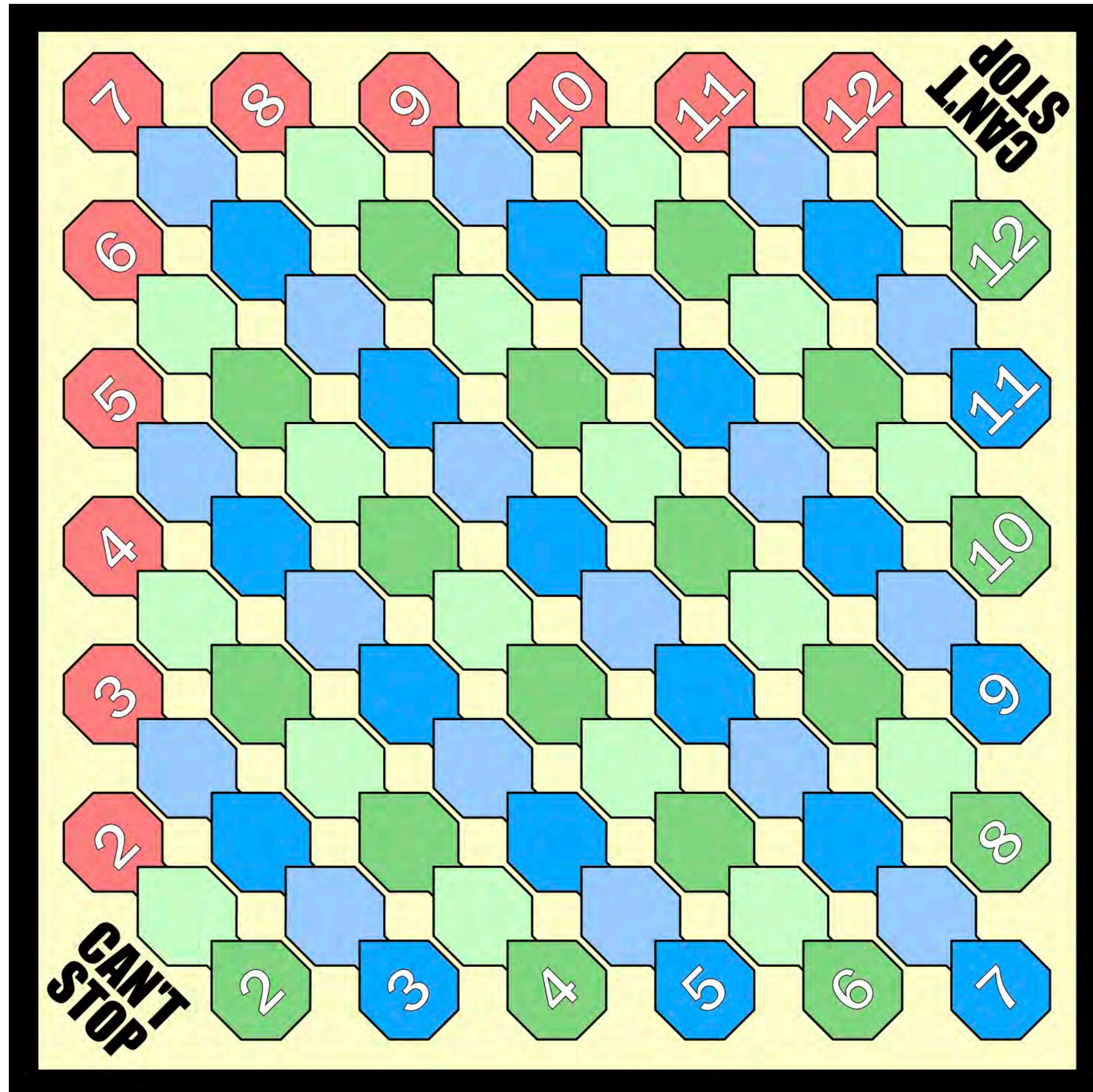




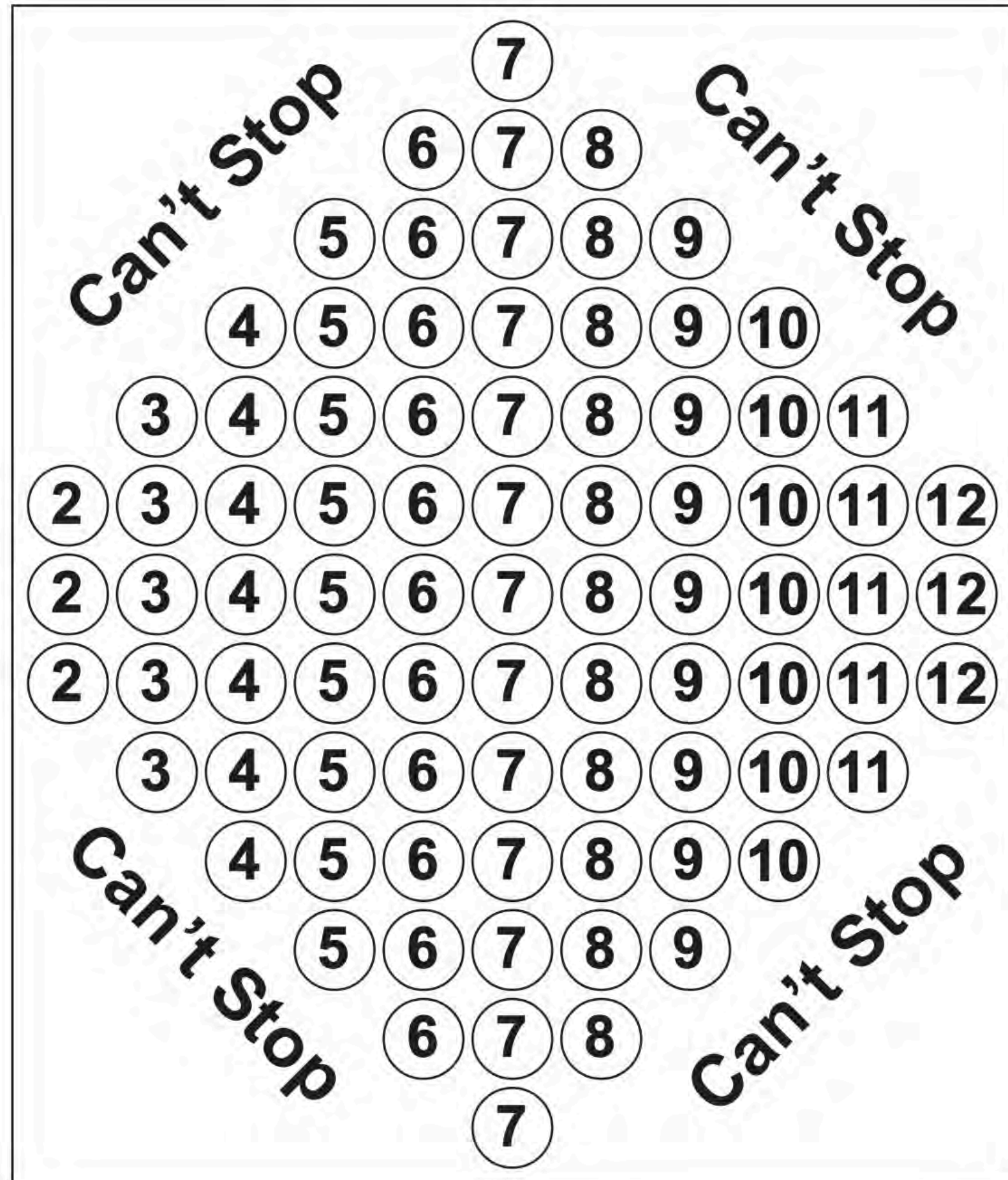
Risk and Return



**Paper
Options**



Paper Options



Strategic Decisions



- Which number columns to you choose?
- Number/probability
- Other players
- Do you stop and keep your progress or risk more rolls?

Post-Game Discussion Questions

- What influenced your decisions to continue or stop rolling?
- How did other players influence your decisions?
- Did you take more or less risk as the game progressed?
- How much risk did you take during the game?
- How did you feel as you were playing? Would you say you like taking risks or prefer to avoid them?
- What role does risk play in finances?

Risk and Finances

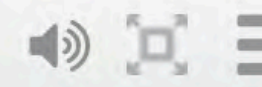
- Emergency savings
- Insurance
- Investments



Table #85473645

Move #23

Progression 50%



bazilyuk must choose a combination of dice



Progresses on 6 and 3



Progresses on 5 and 4



Progresses on 4 and 5

moneylady
0 ★ • 1

Nelm
0 ★ • 181

bazilyuk
0 ★ • 189

bazilyuk progresses on column 5

bazilyuk progresses on column 5

Nelm is unable to continue and loses any progress made this turn!

Nelm progresses on column 8

Nelm progresses on column 6

Nelm progresses on column 8

Nelm progresses on column 6

Nelm progresses on column 7

Nelm progresses on column 8

Nelm progresses on column 6

Nelm progresses on column 8

Nelm progresses on column 7

Nelm progresses on column 6

Chat at this table



PLAY NOW

NEWS⁹

GAMES

COMMUNITY

FORUMS



SIMPLE GAME

Play as you wish



SELECT A SPEED



SIMPLE GAME

The simplest way to play a game on Board Game Arena. Play with anyone, with any game options, and enjoy your game.



ARENA

Challenge the other players, win Arena points on each game, get promoted to the higher leagues, and try to be the World Champion!



TOURNAMENTS

Register to tournaments planned in advance.

REALTIME or TURN-BASED

Great! Now you have 2 choices:

- **Real-time** means that you will play a live game with online opponents. You'll be engaged in a game where opponents are expecting you to be available to play until the end of the game.

- **Turn-based** means that you'll have more time for your turns. You can close Board Game Arena between your turns, and you'll be notified by email when it'll be your turn to play. **We recommend this option if your Internet connexion is not reliable.**

Next, we will select your opponents.

Michi93 Hola

General messages



PLAY NOW

NEWS⁹

GAMES

COMMUNITY

FORUMS



SIMPLE GAME

Play as you wish



SELECT A SPEED



REAL-TIME

Play one game at a time, in real-time.



TURN-BASED

You will be notified when it's your turn to play and you will have several hours to play your move.

You can play on several tables at the same time.

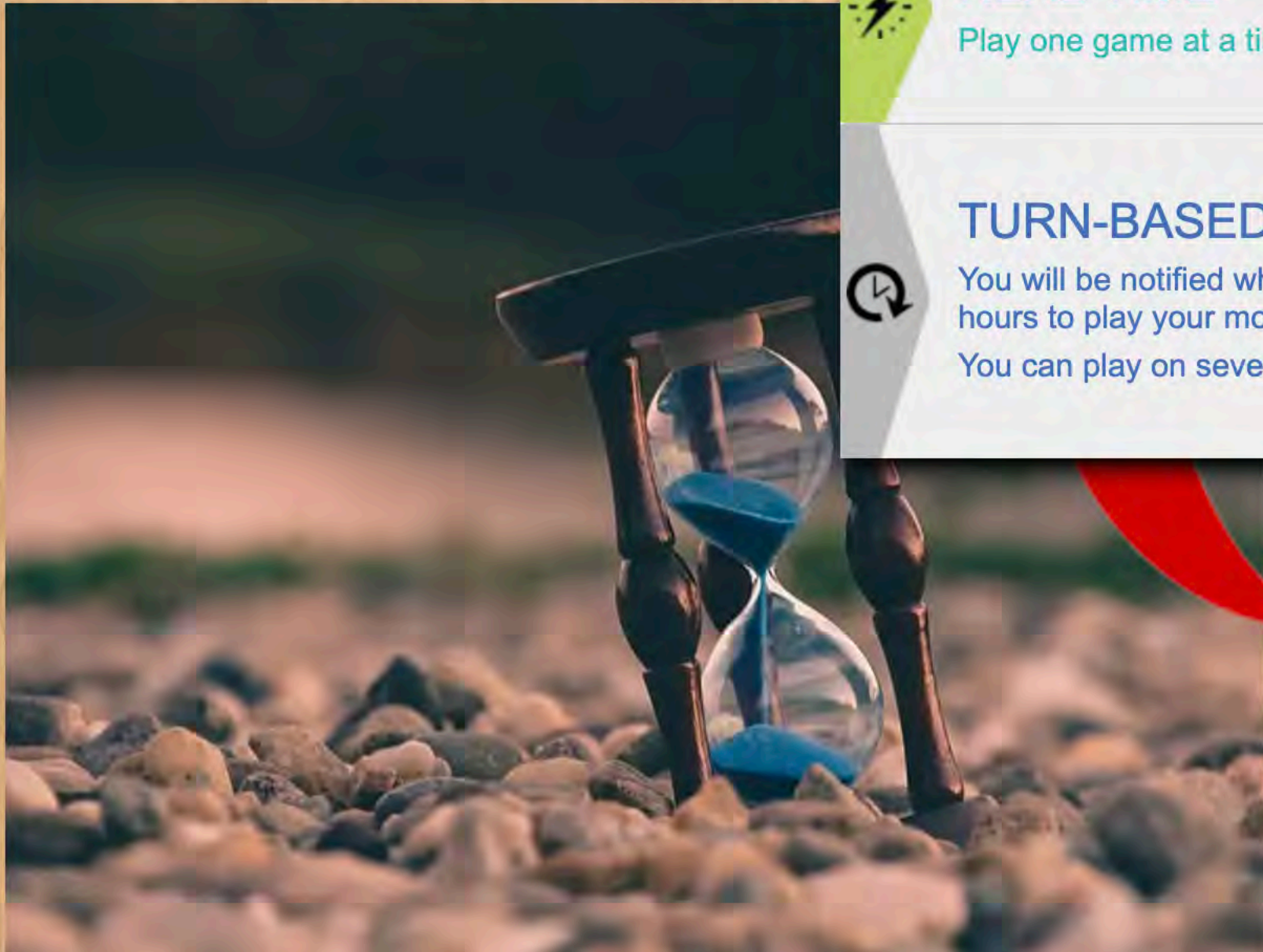
TURN-

- **Real-time** means that you will play a live game with online opponents. You'll be engaged in a game where opponents are expecting you to be available to play until the end of the game.

- **Turn-based** means that you'll have more time for your turns. You can close Board Game Arena between your turns, and you'll be notified by email when it'll be your turn to play. **We recommend this option if your Internet connexion is not reliable.**

Next, we will select your opponents.

General messages





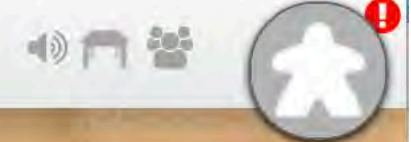
PLAY NOW

NEWS⁹

GAMES

COMMUNITY

FORUMS



SIMPLE GAME

Play as you wish



REAL-TIME

Play in real-time



PLAY WITH?

WITH FRIENDS OR THE WORLD?

Perfect! Now you can choose:

- **FRIENDS**: you must invite your friends to play a game with you. This is the way to play with your friends only, and no one else.
- **AUTOMATIC**: we will find opponents available to play with you. We'll make sure to find for you opponents that are worth playing with.
- **MANUAL**: you can setup every details. We recommend you to play a few games before choosing this mode.

And you'll be ready to choose a game!



FRIENDS

Play with your friends only.



AUTOMATIC

We automatically choose the best opponents to play with you.



MANUAL

You manually choose the game tables you want to participate in.

General messages



PLAY NOW

NEWS⁹

GAMES

COMMUNITY

FORUMS



SIMPLE GAME

Play as you wish



REAL-TIME

Play in real-time



AUTOMATIC

Automatic choice of opponents



Play with friends

FAVORITE GAMES

Display options

Can't Stop



Play now!

Kingdomino



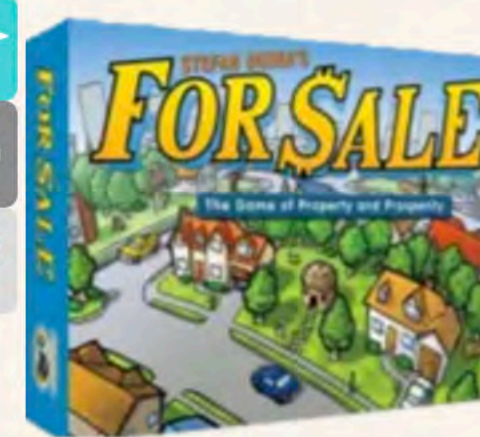
Play now!

Yahtzee



Play now!

For Sale



Play now!

FIND A GAME



Can't Stop Dice

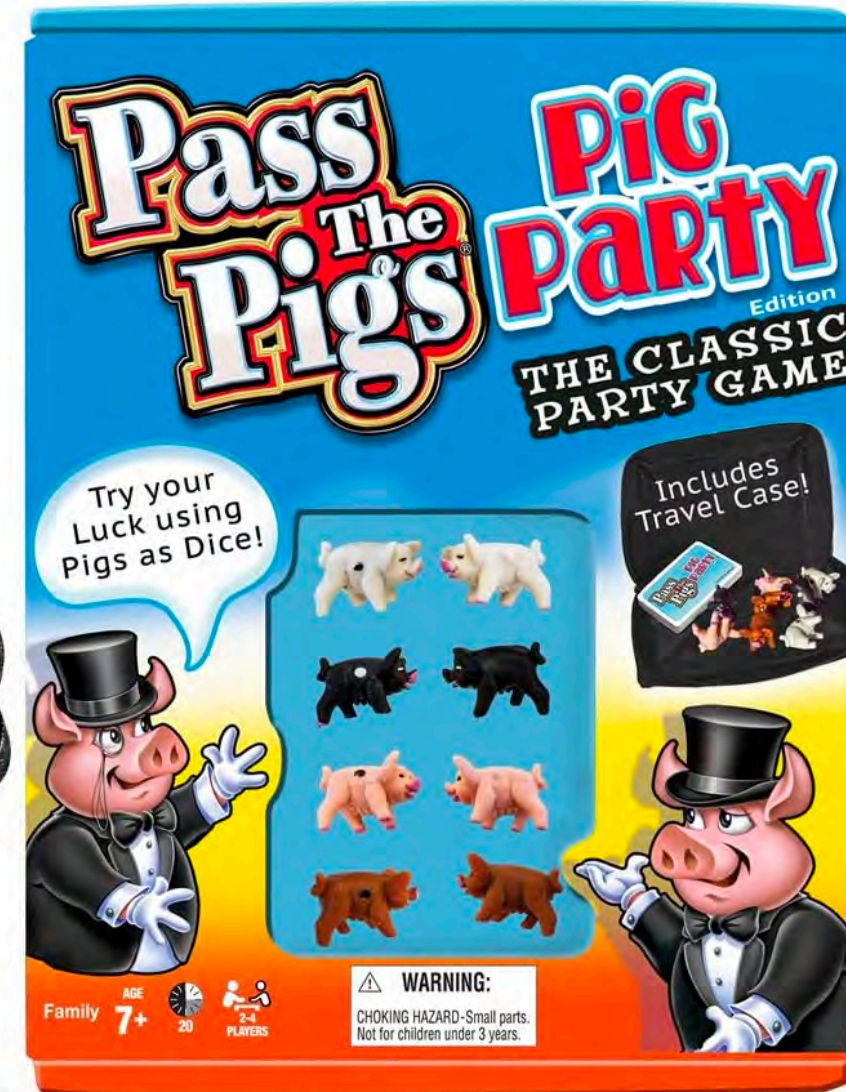
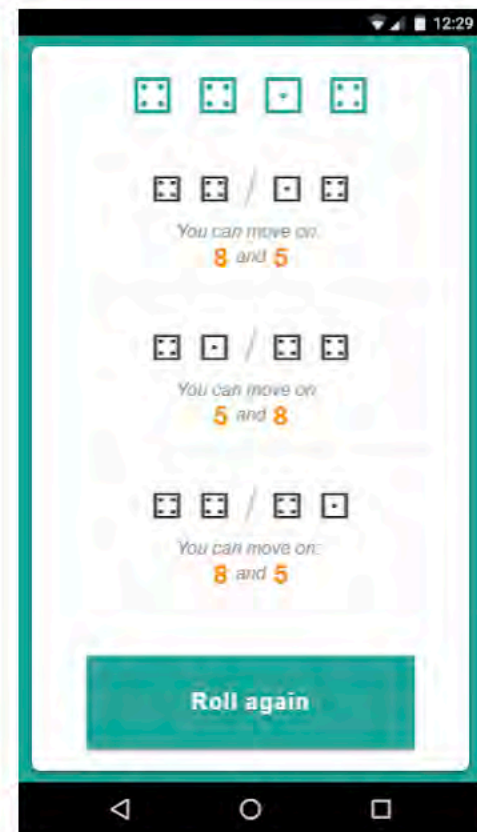
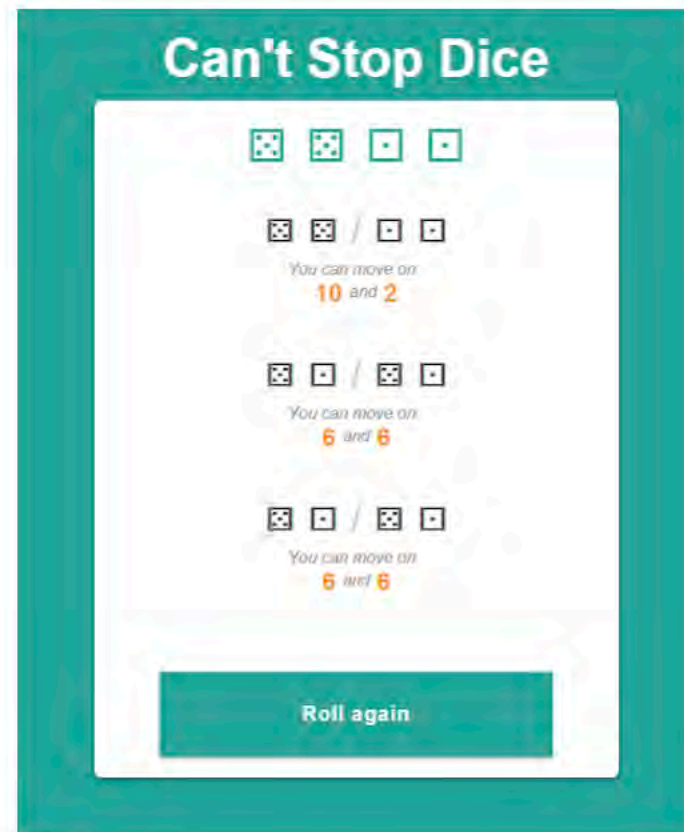
Unai Yécora Entertainment

E Everyone

⚠ You don't have any devices.

You can share this with your family. [Learn more about Family Library.](#)

Add to Wishlist



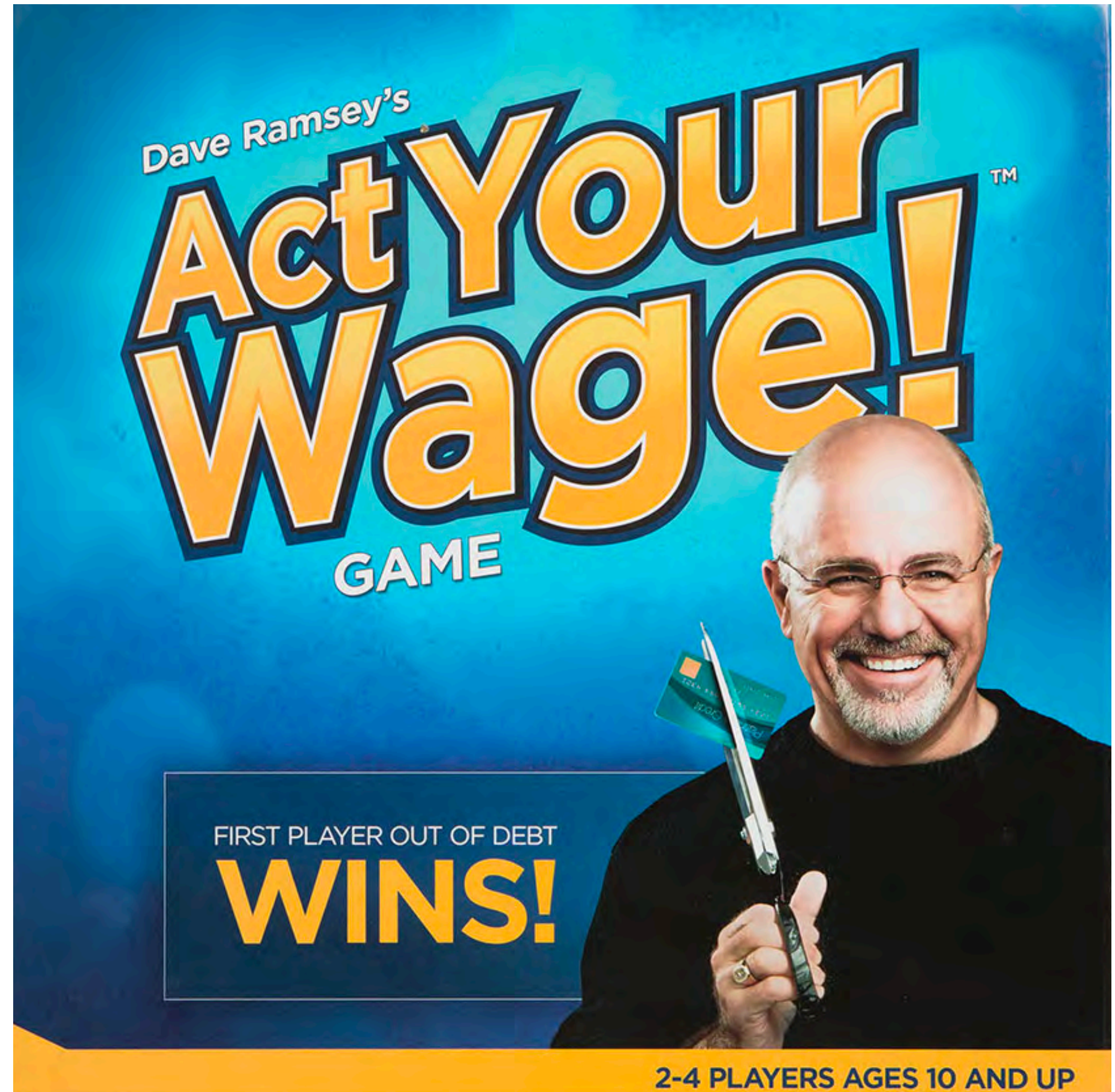
Six in Sixty

Act Your Wage!



Act Your Wage!

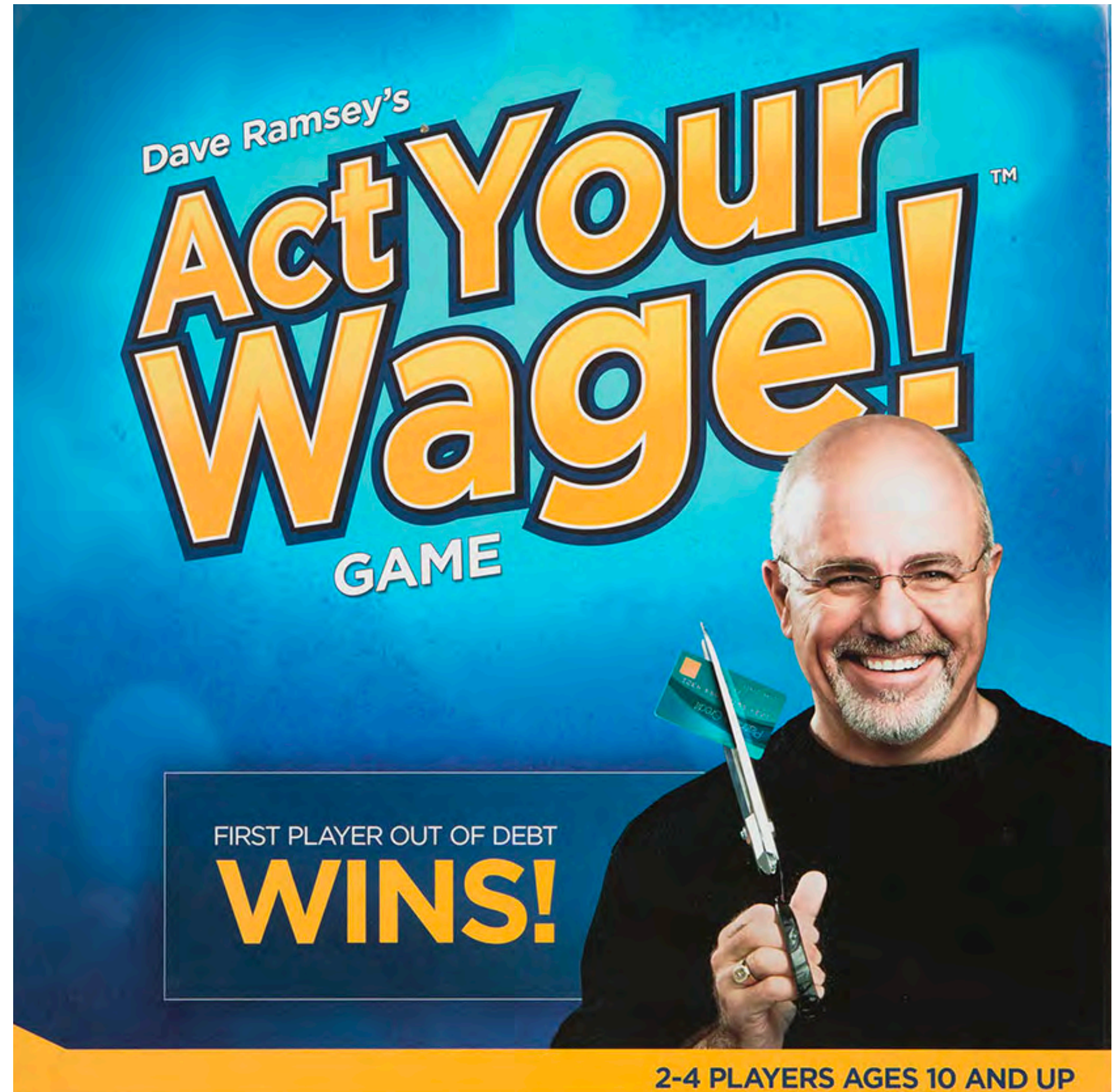
- Cost: \$23
- Ages: 10+
- Players: 2-4
- Time: 60+ min



FinLit

Connections

- Budgeting
- Earning
- Debt
- Charitable giving





Dave Ramsey's Seven Baby Steps

1

BABY STEP 1

Save \$1,000 for your starter emergency fund.



2

BABY STEP 2

Pay off all debt (except the house) using the debt snowball.



3

BABY STEP 3

Save 3–6 months of expenses in a fully funded emergency fund.



4

BABY STEP 4

Invest 15% of your household income in retirement.



5

BABY STEP 5

Save for your children's college fund.



6

BABY STEP 6

Pay off your home early.



7

BABY STEP 7

Build wealth and give.





Dave Ramsey's Act Your Wage! GAME

BILL PAY
PAY CREDIT CARD & UTILITIES BUY FOOD

PAY DAY
LAD OFF! Skip next Pay Day

Save
Make less than \$50,000? Receive \$1,000 tax break.

Spend
Dave Says

Save
Holiday Bonus! Receive \$500

Save
Dave Says

Give
Dave Says

Save
Homeowner? Taxes due. Pay \$1,000

Give
Work bonus! Receive \$500

Save
Salary less than \$30,000? Garage sale makes you \$400

Spend
Have kids? Spend \$1,000 on lunch.

Spend
Have kids? Pay school tuition \$300 per child

Save
Dave Says

Give
Dave Says

PAY DAY

BILL PAY
PAY LOAN & RENT / MORTGAGE BUY FOOD

Give

Spend
Dave Says

Save

Spend

Give
Kids left the lights on. If you're a parent, pay one month utilities.

Save
Dave Says

Save
Homeowner? Housing rebate brings you \$700

Save
Add \$1,000 to your Emergency Fund.

Spend
Make less than \$40,000? Side business brings you \$300

Spend
Dave Says



Food

Utilities

Mortgage Rent



Food

Utilities

Mortgage Rent



Food

Utilities

Mortgage Rent

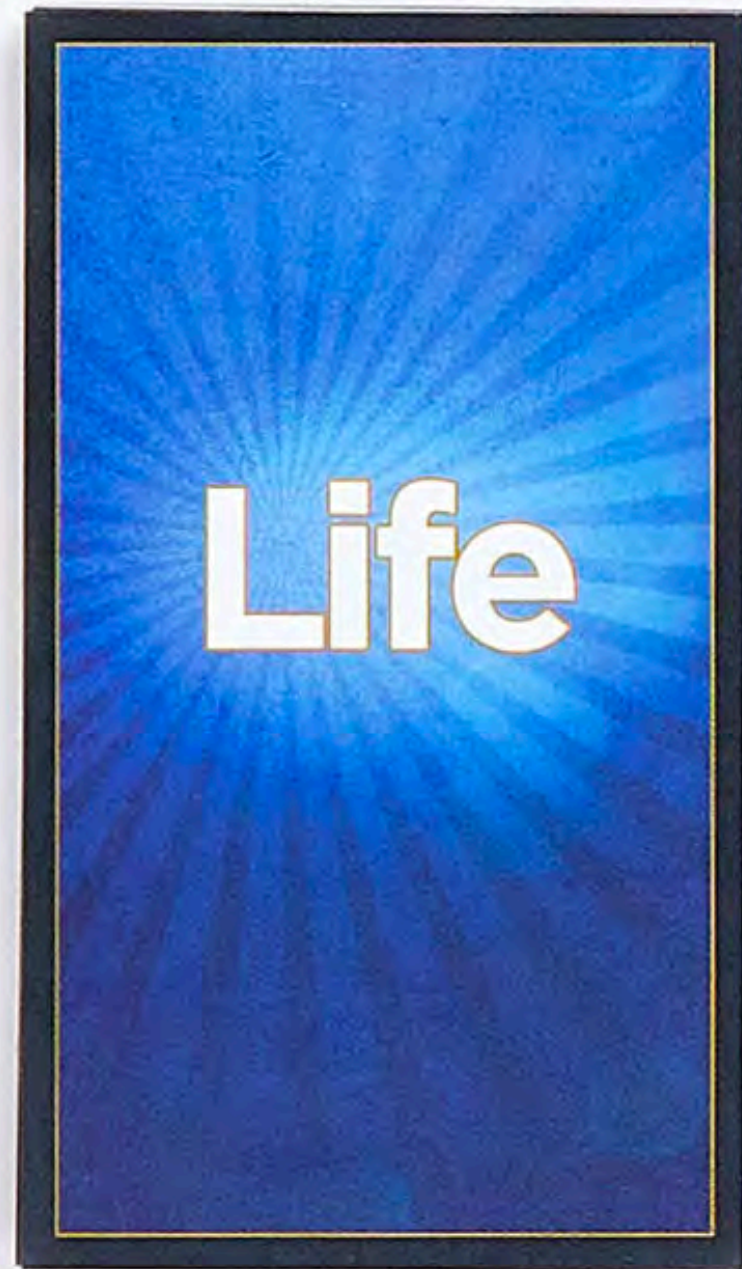


Mortgage Rent


Utilities

Food





Life



JOB: TEACHER
SALARY: **\$44,200**

STATUS: MARRIED
w/ ONE KID

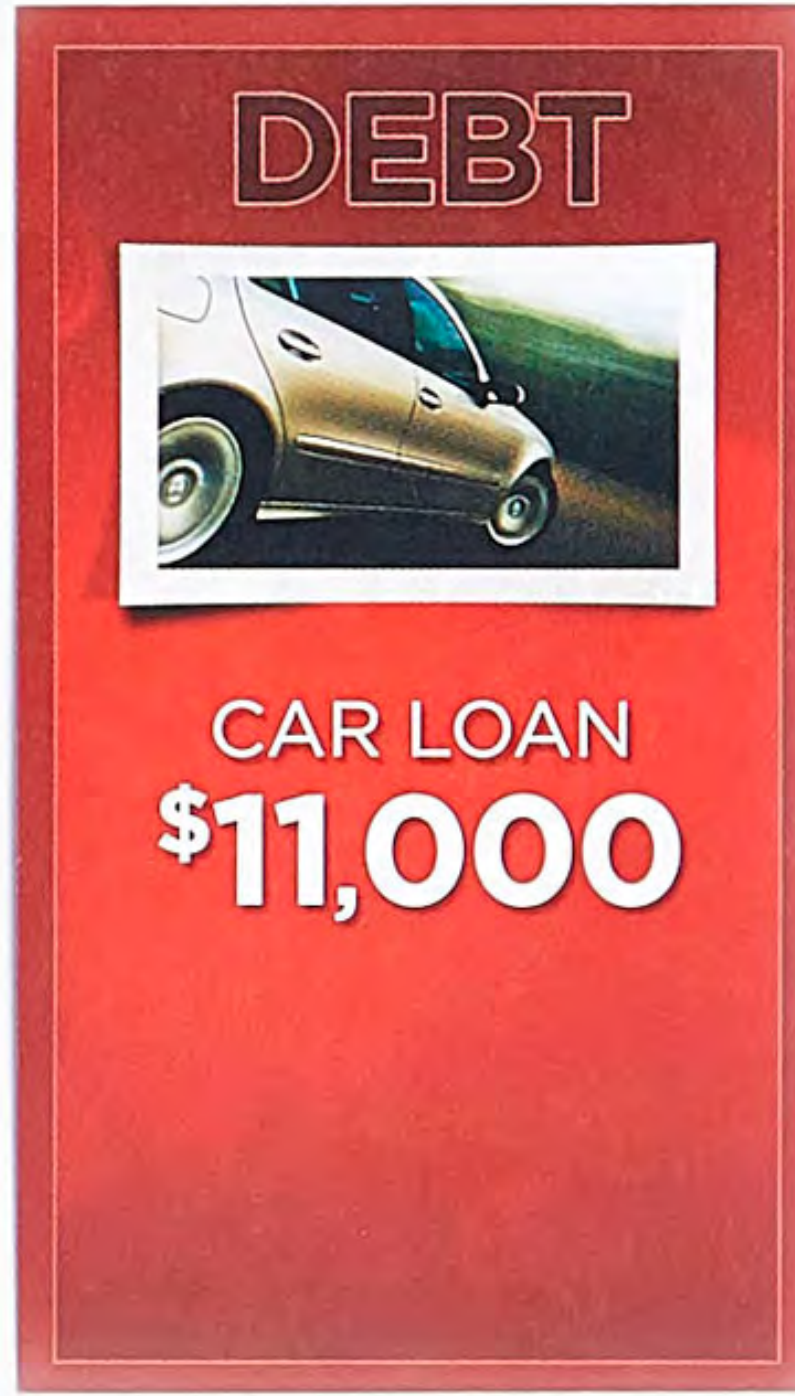
PAYCHECK: **\$1,700**

HOUSING: **\$800**
RENT

UTILITIES: **\$300**

FOOD: **\$200**

Life Card - It All Starts by Learning Each Player's Income and Lifestyle



Debt Card - Avoid These Setbacks at All Costs Throughout the Game

Life



JOB: **TEACHER**

SALARY: **\$44,200**

STATUS: **MARRIED**
w/ ONE KID

PAYCHECK: **\$1,700**

HOUSING: **\$800**
RENT

UTILITIES: **\$300**

FOOD: **\$200**

**D
P
A
I
L**

Give

Kids left the lights on. If you're a parent, pay one month utilities.

Save

Dave Says

Homeowner? Housing rebate brings you **\$700**

Save

Add **\$1,000** to your Emergency Fund.

Make less than 140,000? Side business brings you **\$300**

Dave Says

Spend

BILL PAY
PAY LOAN & RENT
/ MORTGAGE
BUY FOOD



Food

Utilities

Mortgage Rent





You bought a horrible timeshare—
now you can't sell it.

Spend

SPEND \$300

This card features a red background with a faint image of US dollar bills. The word "Spend" is written in large white letters. A smaller red box contains a humorous scenario about a timeshare, and another box indicates a cost of \$300.



You put a little extra into the hands
of a total stranger.

Give

GIVE \$100

This card features a green background with a faint image of US dollar bills. The word "Give" is written in large white letters. A smaller green box contains a humorous scenario about giving money to a stranger, and another box indicates a cost of \$100.



You get gazelle intense about saving.

Save

SAVE \$1,400

This card features a blue background with a faint image of US dollar bills. The word "Save" is written in large white letters. A smaller blue box contains a humorous scenario about being "gazelle intense" about saving, and another box indicates a cost of \$1,400.



Give

- 1. Your neighbor had a death in the family. Buy her groceries and cut her grass. Give \$200.**
- 2. An emergency response organization puts out a call for disaster relief funds. Give \$100.**
- 3. You buy disability insurance for you and your family. Give \$100.**



- 1. You forget the theme parks and choose an in-town "staycation" this year. Save \$600.**
- 2. Your Dave Ramsey Endorsed Local Provider finds a better auto insurance policy for you. Save \$800.**
- 3. Pizza delivery tips are picking up. Save \$400.**
- 4. You attend Financial Peace University and learn a lot about saving. Save \$1,200.**

Spend

- 1. Instead of paying cash and going slowly, you took out a SBA loan to start a small business. Spend \$300.**
- 2. You keep using your credit cards for the cash-back bonus. Bad plan! Spend \$200.**
- 3. You prayed at the altar of the mighty FICO too many times. Spend \$300.**
- 4. Fluffy the kitty makes an unexpected trip to the veterinarian. Spend \$200.**



**Spend
Cards:
The
Stupid
Tax**

It has been a year and you still haven't gone to the gym, despite your two-year membership.

+ \$500 to total debt

You "cut back your budget" by skipping regular oil changes for your car, resulting in major engine repair.

+ \$500 to total debt



Dave Says



DAVE SAYS... The paid-off mortgage has taken the place of the BMW as the status symbol of choice.

SAVE \$600



- 1. For every hour of television per week you watch, you spend an extra \$200 a year.**
- 2. Insurance is never a good investment vehicle. Keep your money instead and invest it in a good growth stock. Save \$400.**
- 3. Go in debt so you can buildup your credit? The FICO score is an I-love-debt score. It's not a measure of winning financially. Save \$400.**



Get-rich-quick schemes don't work. Working your tail off does. The Bible says, "He who hastens to be rich will not go unpunished."

Prv. 28:20

Save \$700

"The rich rules over the poor, and the borrower is the slave of the lender."

Prv 22:7

Spend \$200

Put your money in things you understand. The Bible says, "In the multitude of counselors there is safety."

Prv 11:14

Save \$700

As Students Play

- Keep track of financial terms you encounter.
 - Budget
 - Debt Snowball
 - Mortgage
 - Savings
 - Debt
 - Wage
 - Salary
 - Tax Credit
 - Envelope System
 - FICO
- Track your income, expenses, and the balance in each envelope throughout the game.

Post-Game Discussion Questions

- How realistic were the income and debt cards?
- Were you able to pay your bills and any unexpected expenses without using emergency savings?
- Should you have to fully fund your emergency savings before paying off a debt?
- What new concepts did you encounter during the game?

Post-Game Discussion Questions

- Play Act Your Wage, Life, and Payday. Compare and contrast them.
- Consider ways to improve the game or make your own. For example, how could players get a choice like in Monopoly?

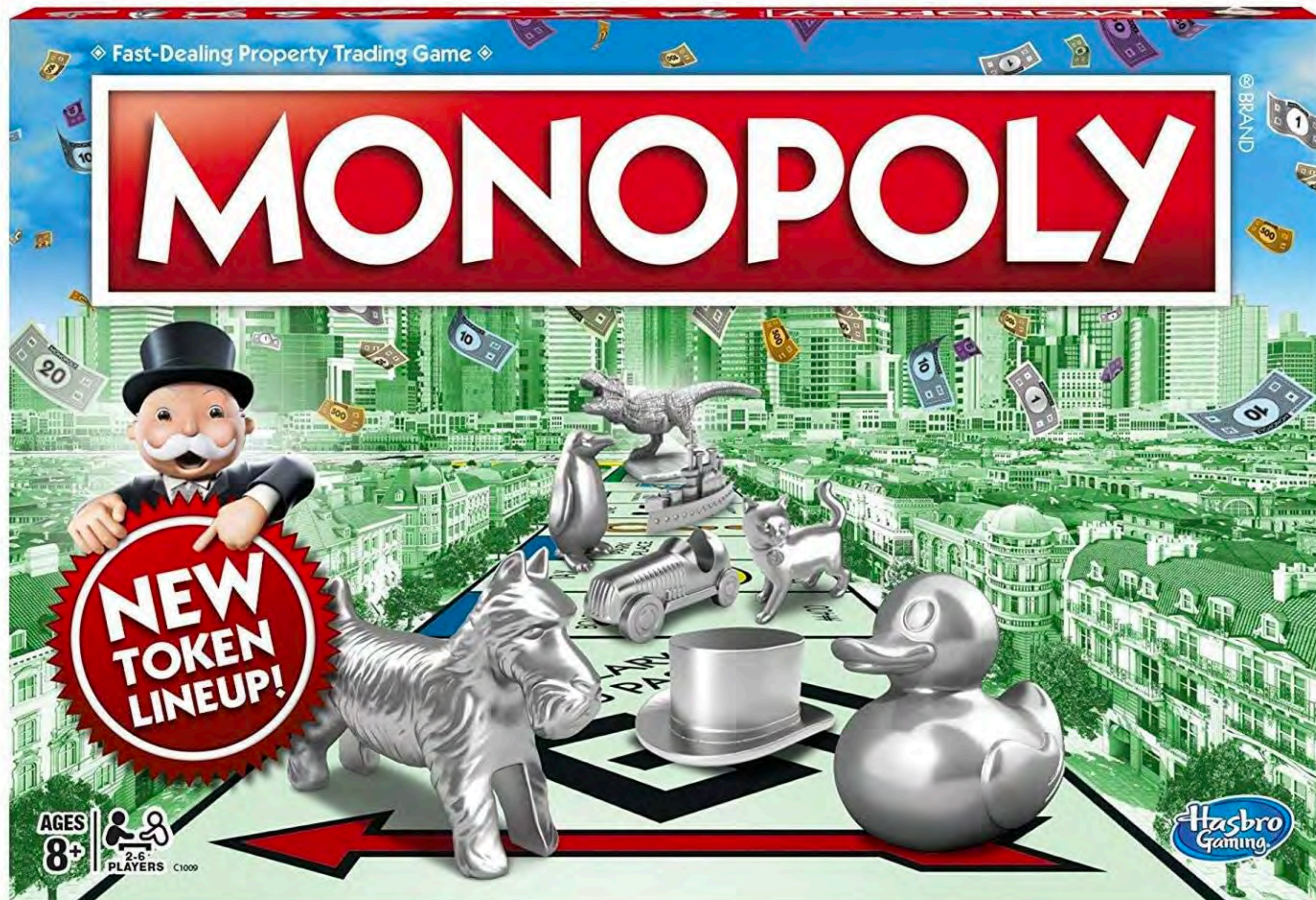
Six in Sixty



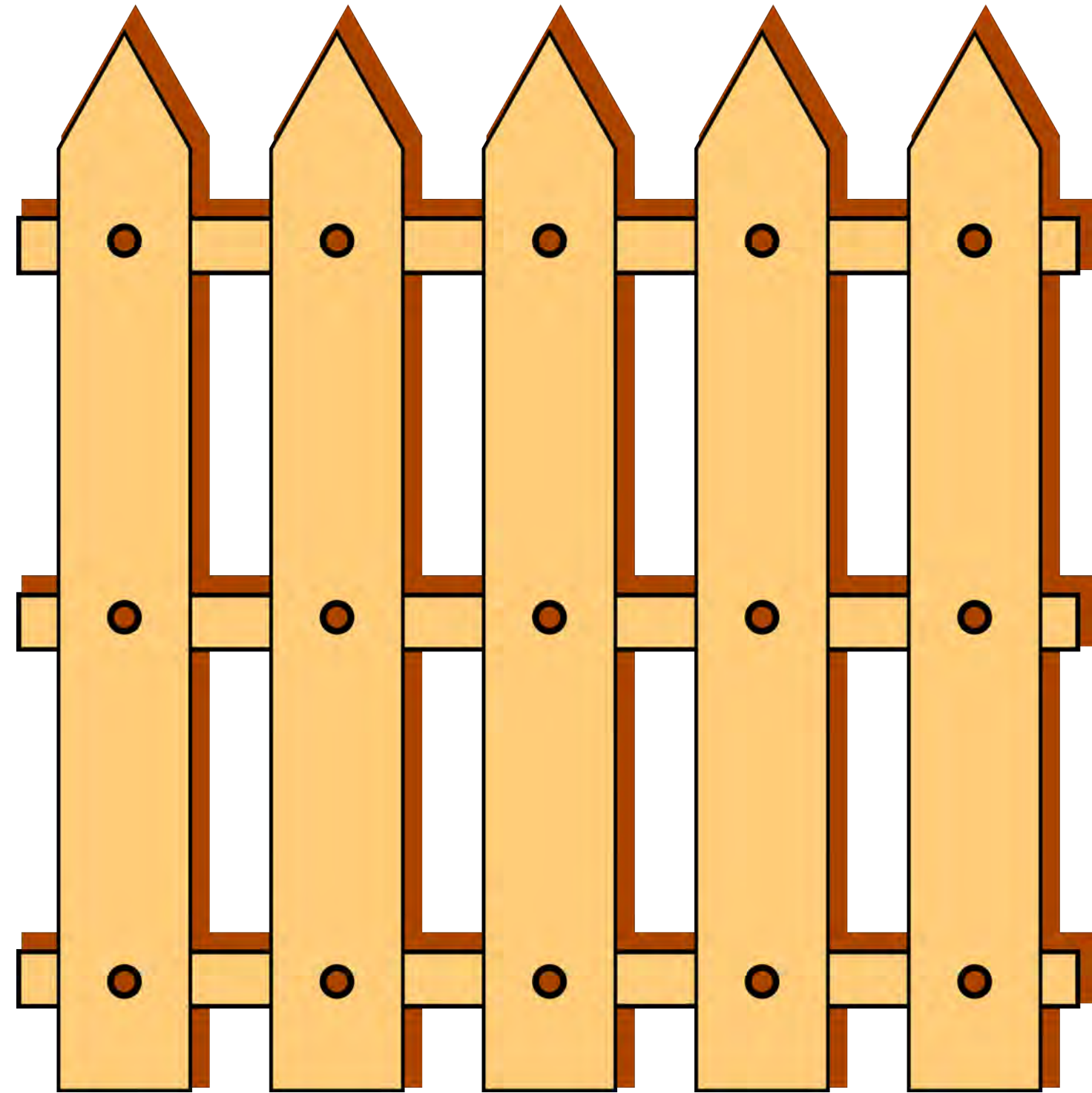
Monopoly



Monopoly



Too Long
No Strategy



**Lessons to
be Learned**

Fun!

Lessons to be Learned from Monopoly

Plan for the unexpected. *Always have a rainy day fund.*

Don't put all your eggs in one basket. *Diversify your portfolio.*

Generate passive income. *Make money while you sleep.*

Life isn't fair. *It's what you make of it.*

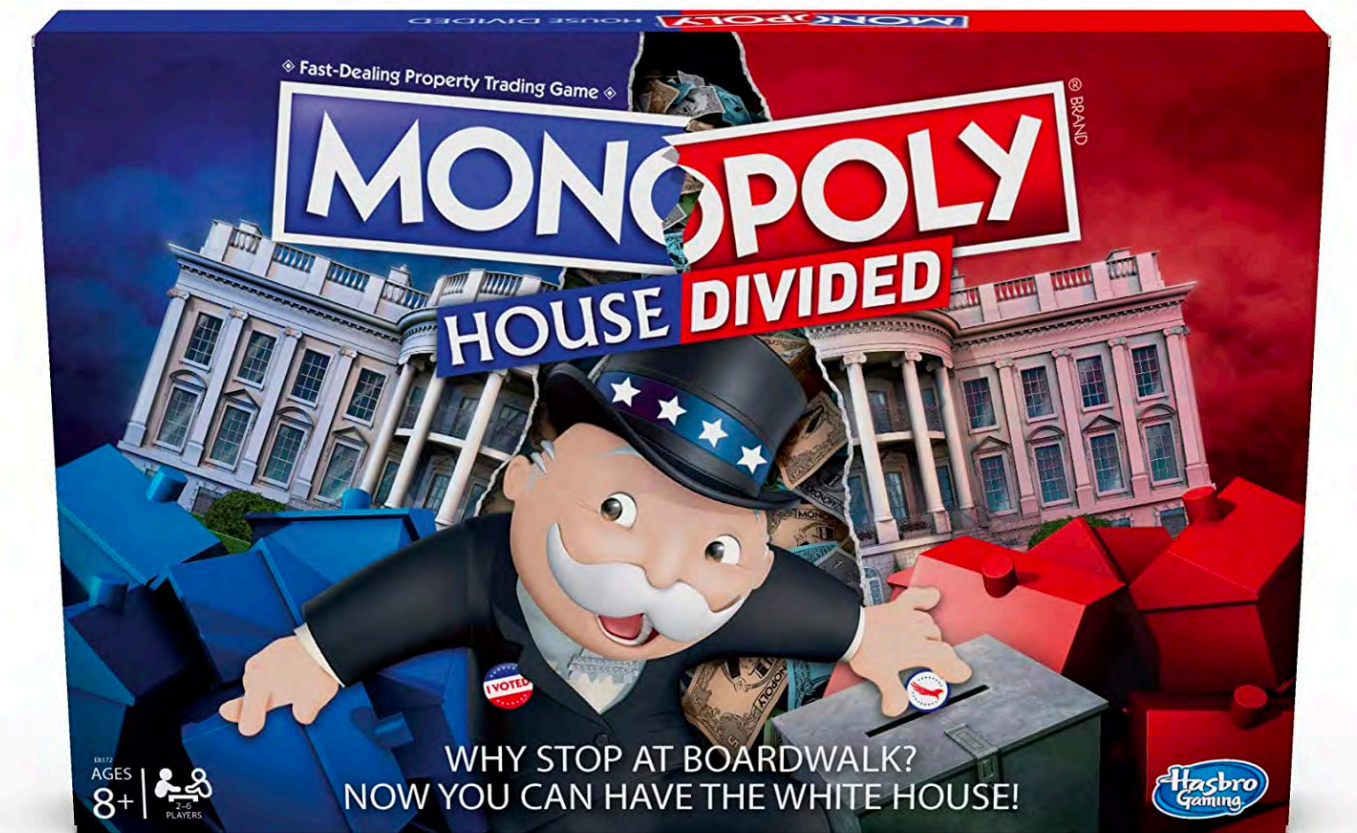
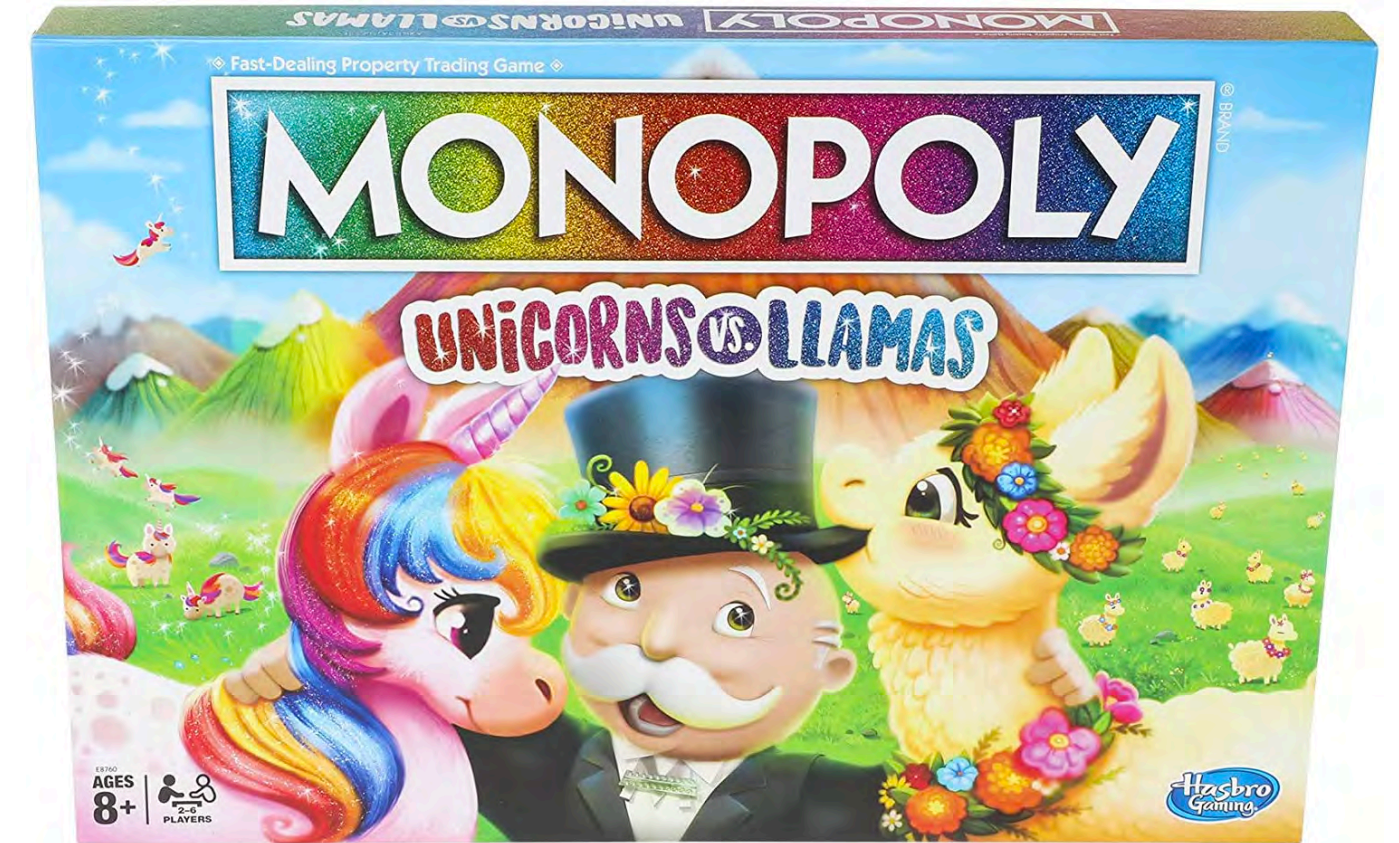
Focus on cash flow. *Budget and plan your purchases.*

Invest early and often. Starting soon builds opportunities.

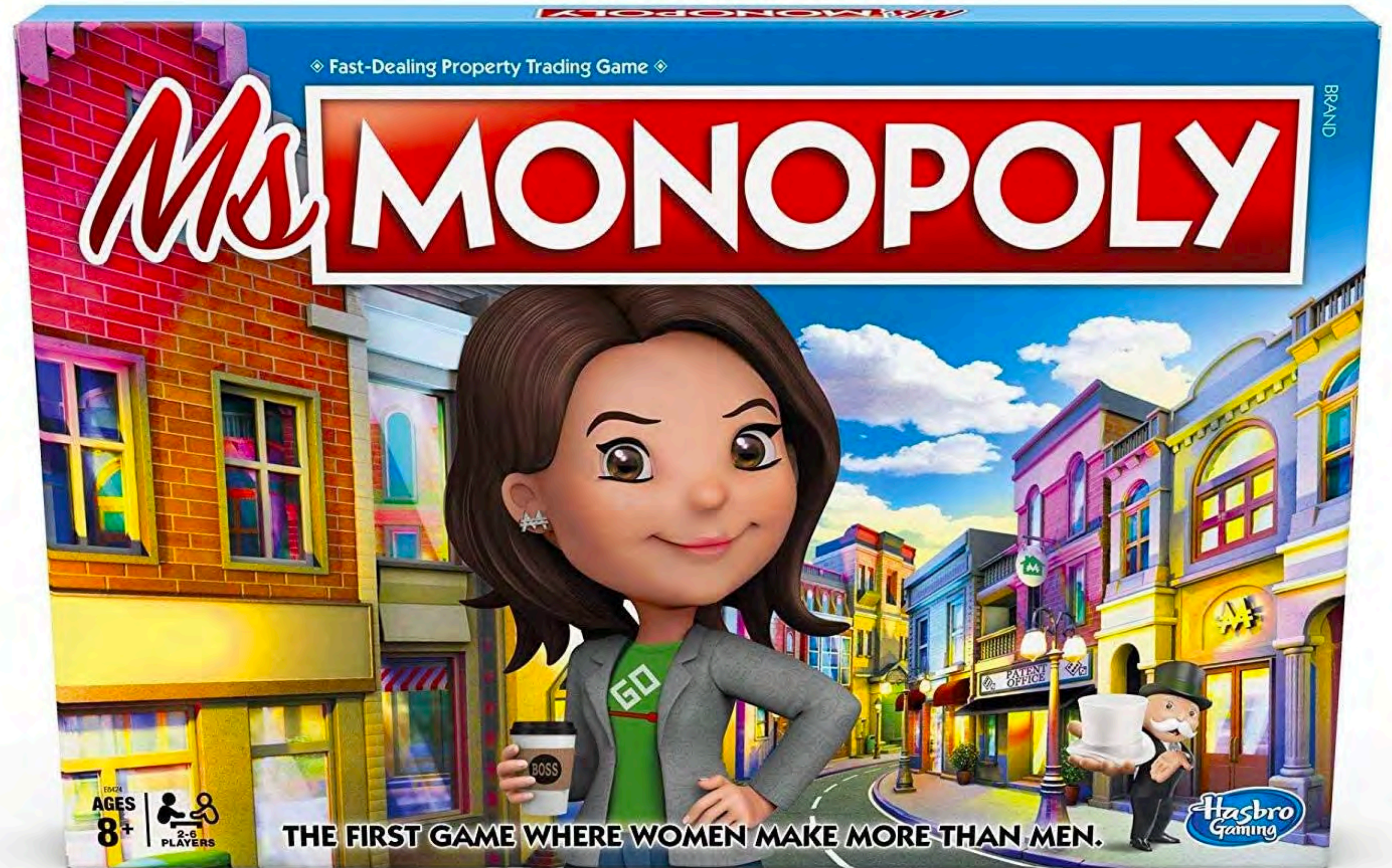
Negotiate. *It is always worth a try.*

Practice discipline. *Be patient and play the long game.*

Monopoly



Ms.
Monopoly

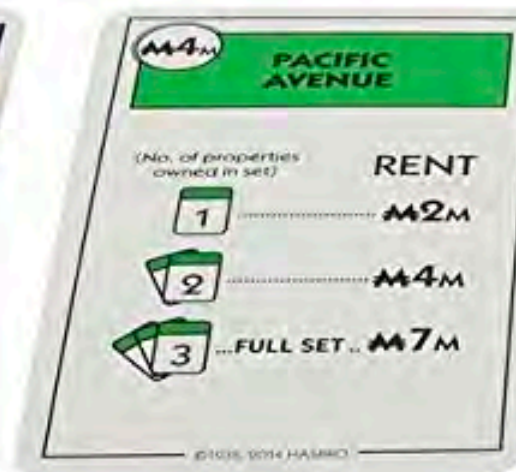


Monopoly Speed

**Need for speed? Play the
game in under 10 minutes.**



Monopoly Deal: The Card Game



Monopoly Ultimate Banking



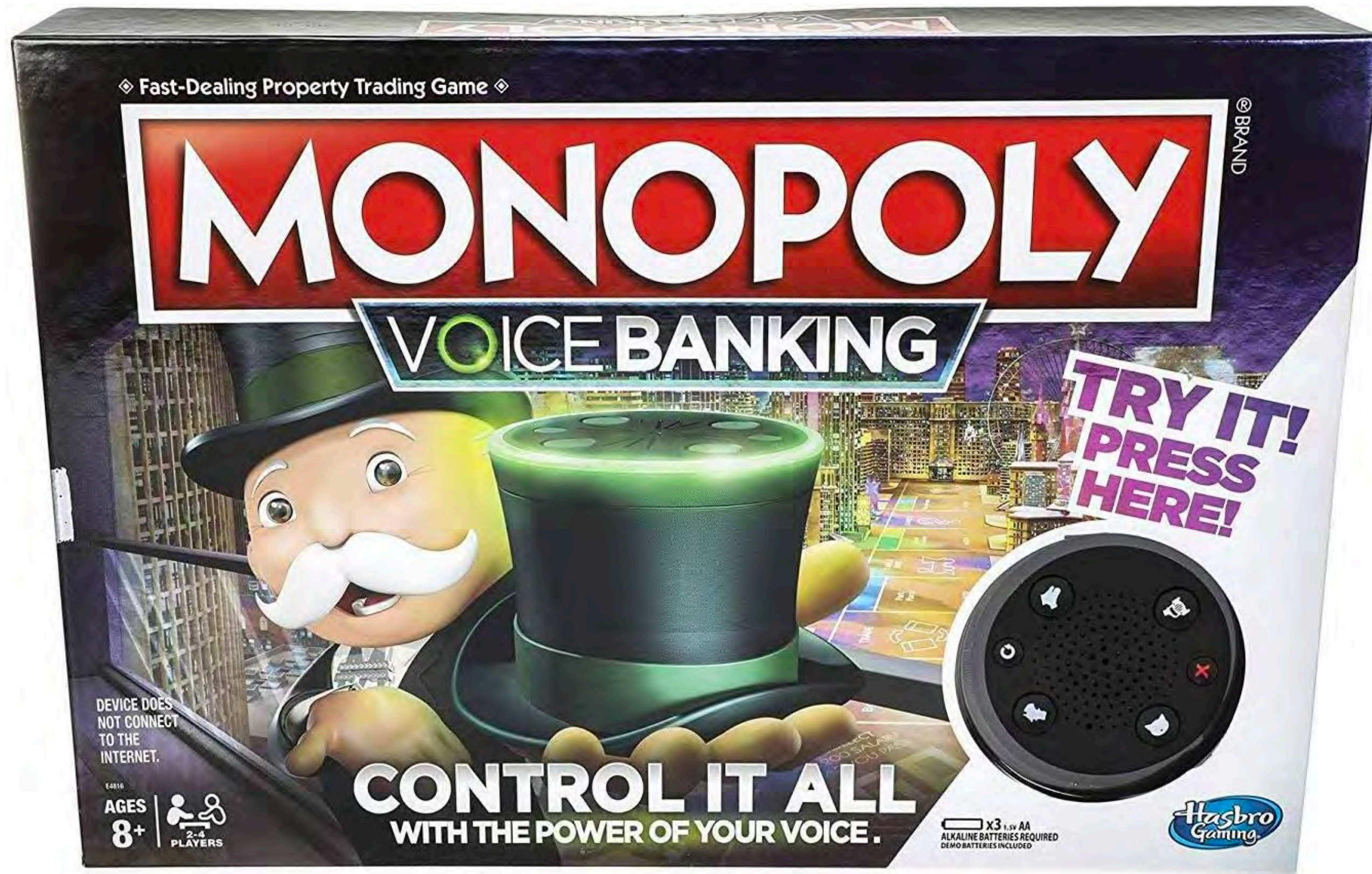
A person is holding a Monopoly-branded credit card over a Monopoly board game. The card is black with a gold stripe and features the Monopoly logo. The board game is spread out on a table, showing various property cards and a calculator. A red banner is overlaid on the image with the text "BANKCARDS REPLACE CASH".

**BANKCARDS
REPLACE CASH**

A Monopoly board game is spread out on a table. A calculator is placed on the board, and several property cards are visible. A red banner is overlaid on the image with the text "UNIT SCANS PROPERTY CARDS & BOOSTS/CRASHES MARKET".

**UNIT SCANS
PROPERTY CARDS
& BOOSTS/CRASHES MARKET**

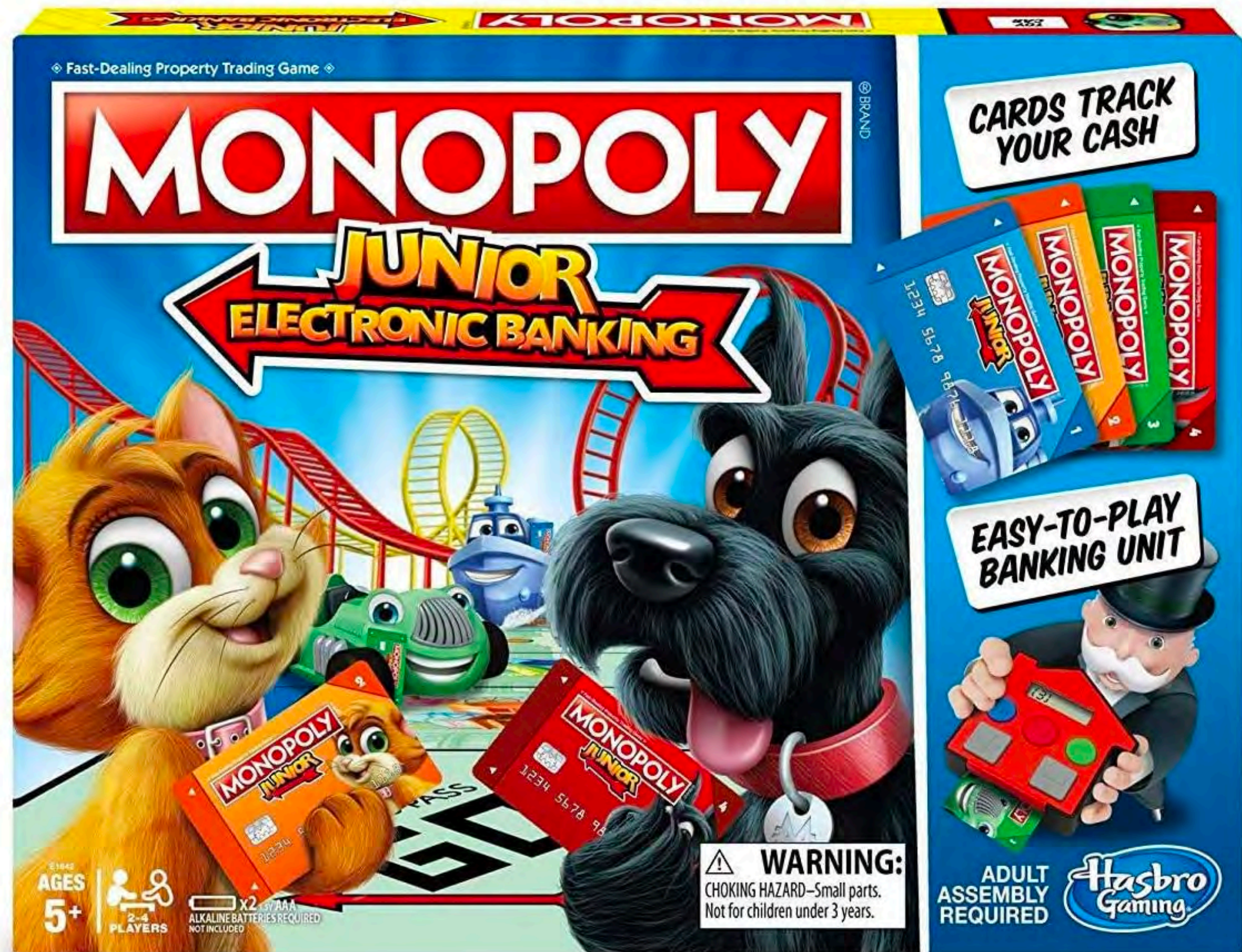
Monopoly
Voice
Banking



Monopoly Junior



Monopoly Junior Electronic Banking



Monopoly Junior Electronic Banking



Monopoly for Millennials



Monopoly for Millennials



PUSHBIKE



LOL EMOJI



HASHTAG



MR MONOPOLY



SUNNIES



VINTAGE CAMERA



BIKE SHARE

FRIEND'S COUCH

AA10

CHANCE

PARENTS' BASEMENT

AA10

COLLECT AA20 SALARY AS YOU PASS

3-DAY MUSIC FESTIVAL

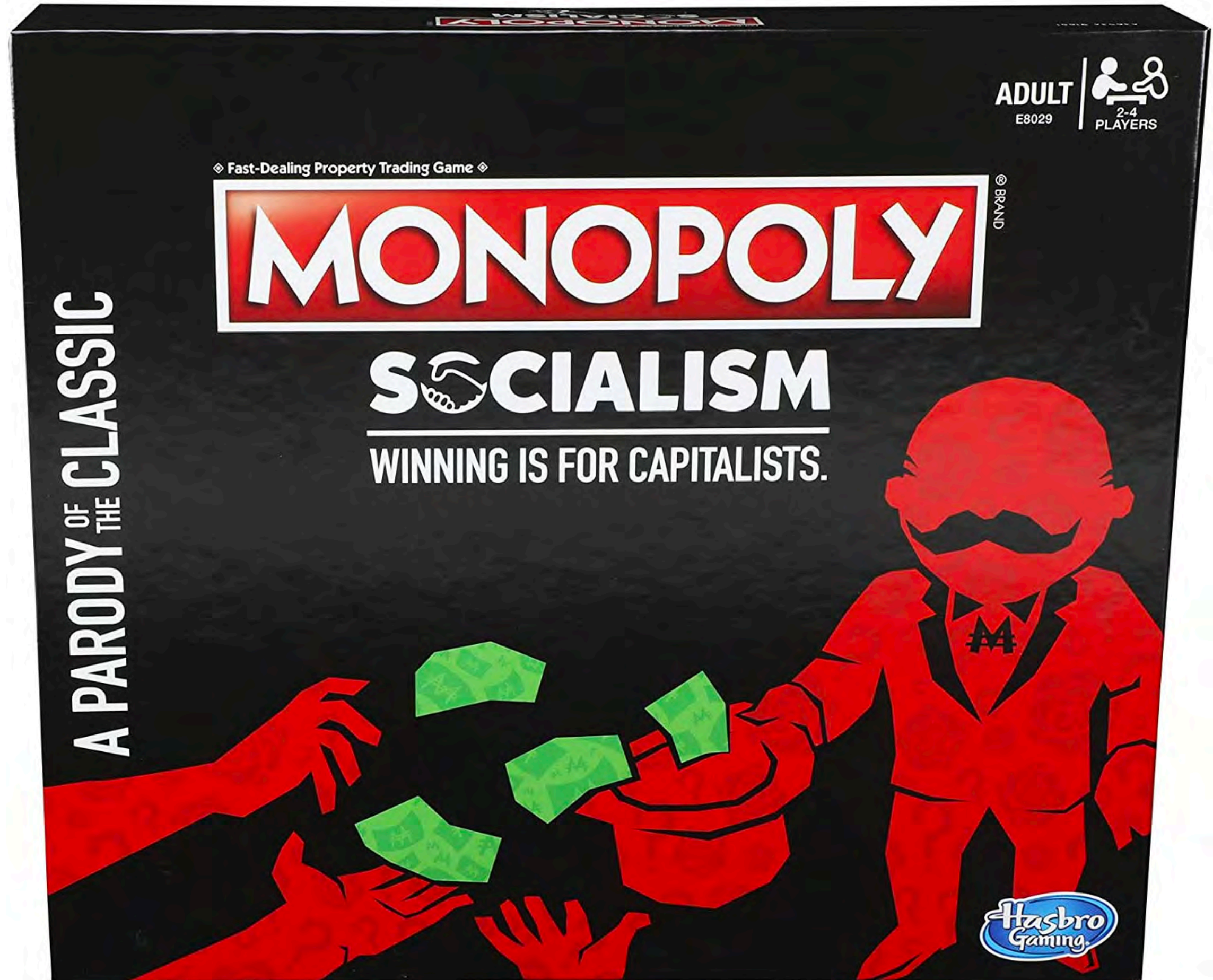
AA45

COMMUNITY CHEST

WEEK-LONG MEDITATION RETREAT

AA50

Monopoly Socialism



Monopoly Socialism

ACTION SPACES



GO

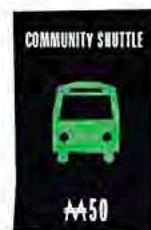
When you pass GO, we **all** collect ~~AA~~50 from the Bank. This is our living wage. Players must immediately pay at least ~~AA~~5 to the Community Fund.



CHANCE

Draw from the deck. You may only keep or use one Chance card at a time.

- If you already have a Chance card before you roll the dice, and you need to draw from the deck, do so, then choose one card to play or keep, and return any others to the bottom of the deck.
- If the card you choose directs you to take money from the Community Fund, you must do so immediately and return the card to the bottom of the deck; if not, you may play the card or keep it for later.
- You may only play one Chance card per turn.



COMMUNITY SHUTTLE

When you land on a Shuttle Stop, you may pay ~~AA~~50 to the Bank from the Community Fund to take the Community Shuttle to any project between that stop and the next stop, then carry out the action of the space you land on. If you wish to move further, you must pay ~~AA~~50 from the Community Fund for each extra Shuttle Stop you pass. No one collects ~~AA~~50 when you use the Shuttle to pass GO.



FREE PARKING

Nothing happens. Relax and enjoy the view of our idyllic community.



JUST VISITING

Don't worry—if you land here, put your token in the Just Visiting section.



GO TO JAIL

Move your token to the In Jail space immediately! The Bank collects ~~AA~~50 from the Community Fund. Do not pass GO. No one collects ~~AA~~50. Your turn is over. While you are In Jail, players can still contribute to projects you manage, and you can auction and trade, but you cannot self-develop or use the Community Fund.

Monopoly Cash Grab



Six in Sixty

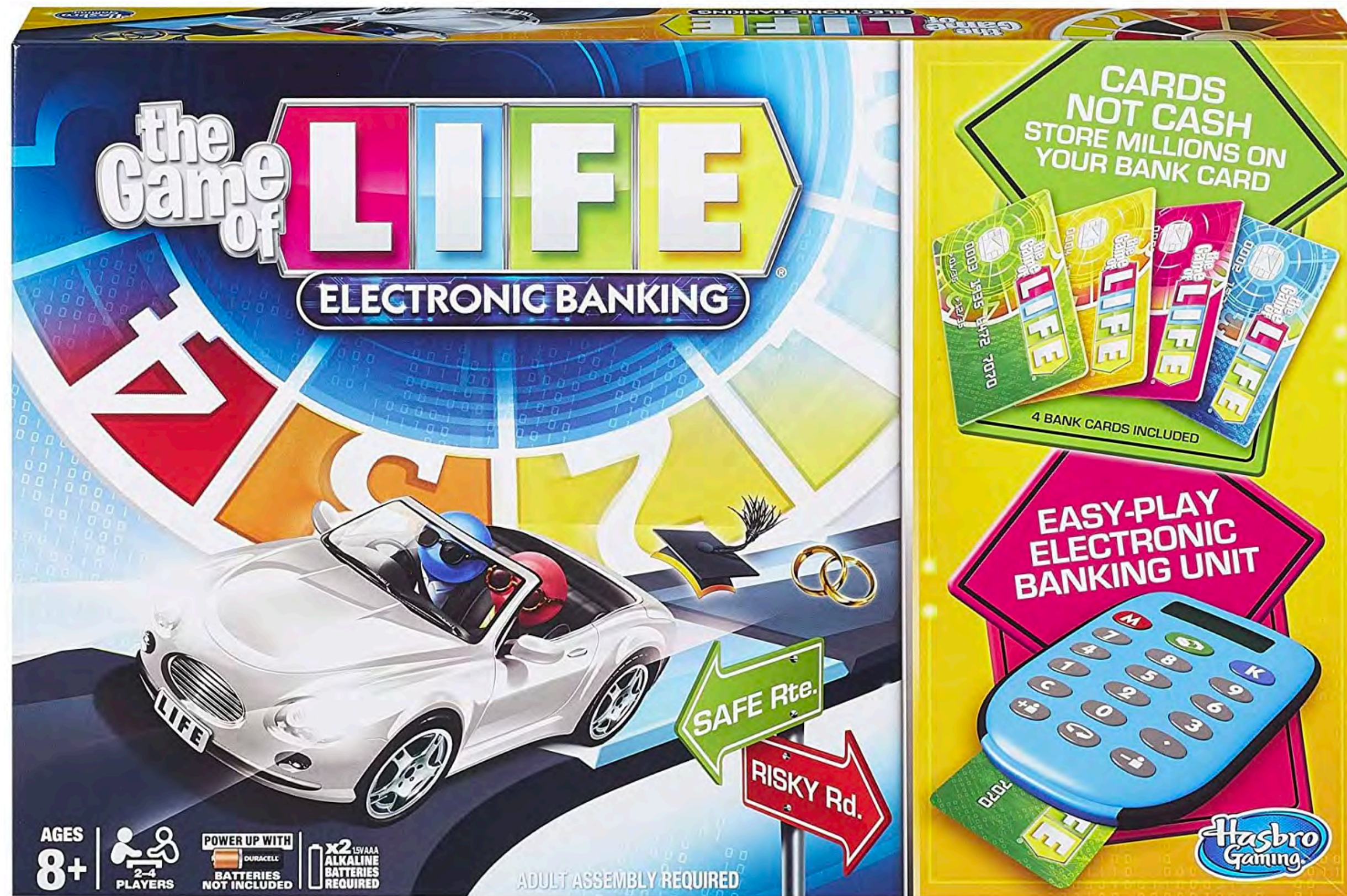
The Game of Life



The Game of Life



The Game of Life: Electronic Banking Edition



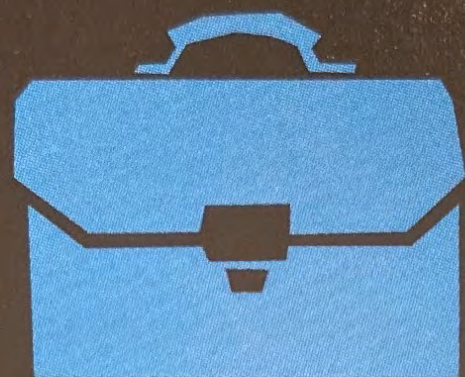
The Game of Life: Electronic Banking Edition



**The
Game of
Life:
Quarter
Life Crisis**

**Target
Exclusive**





JOB

the Game of **LIFE**
QUARTER LIFE CRISIS®

© 2018 Hasbro.



**ARTISAN
CHEESE MAKER**

SALARY 40K

 **50K**

SIDE GIG

ALPACA FARMER

**WHENEVER SOMEONE SPINS 6,
THE BANK PAYS YOU 20K.**



the
Game
of **LIFE**
QUARTER LIFE CRISIS

© 2018 Hasbro.



**GRANDMA'S
HOUSE**

**"DANG IT, GRANDMA!
I TOLD YOU TO
KNOCK!"**

RENT 10K



ACTION

the Game of **LIFE**
QUARTER LIFE CRISIS

© 2018 Hasbro.



**STREAMING
SERVICE**

A NECESSITY ABOVE ALL OTHERS.
EVERYONE SPINS!

SPIN	PAY THE BANK
1-2	20K
3-4	30K
5-6	40K



FIRED!

FOR PANTSING SANTA
AT THE HOLIDAY PARTY.

RETURN YOUR JOB CARD
TO THE DECK. SHUFFLE
AND DRAW A NEW ONE.

D
DARE

STAND WITH YOUR FACE TO
THE WALL IN SHAME UNTIL
YOUR NEXT TURN.



ACTION

the Game of **LIFE**
QUARTER LIFE CRISIS

© 2018 Hasbro.



SPIDER IN THE BATHROOM

YOU HAD NO CHOICE.
YOU HAD TO BURN THE HOUSE DOWN.

RETURN YOUR HOUSE CARD
TO THE DECK. SHUFFLE
AND DRAW A NEW ONE.

D
DARE

IF YOU COULD SAVE ALL BUT
ONE PLAYER HERE FROM A
GIGANTIC SPIDER, WHO WOULD
YOU SACRIFICE AND WHY?



POWER'S OUT

YOUR ROOMMATE FORGOT
TO PAY THE BILL...AGAIN.

CHOOSE THE PLAYER MOST
LIKELY TO FORGET TO PAY A
BILL. THEY PAY YOU 30K.



ACTION

the Game of **LIFE**
QUARTER LIFE CRISIS

© 2018 Hasbro.



OH POOP

GET THE RUNS DURING AN
IMPORTANT WORK MEETING.

PAY THE BANK 10K.

D
DARE

TAKE A SHOT OF A
CONDIMENT. THE OTHER
PLAYERS GET TO CHOOSE
WHAT KIND.



**FIND YOUR
FIRST GRAY**

ONE STRAND CLOSER TO TURNING
INTO YOUR PARENTS.

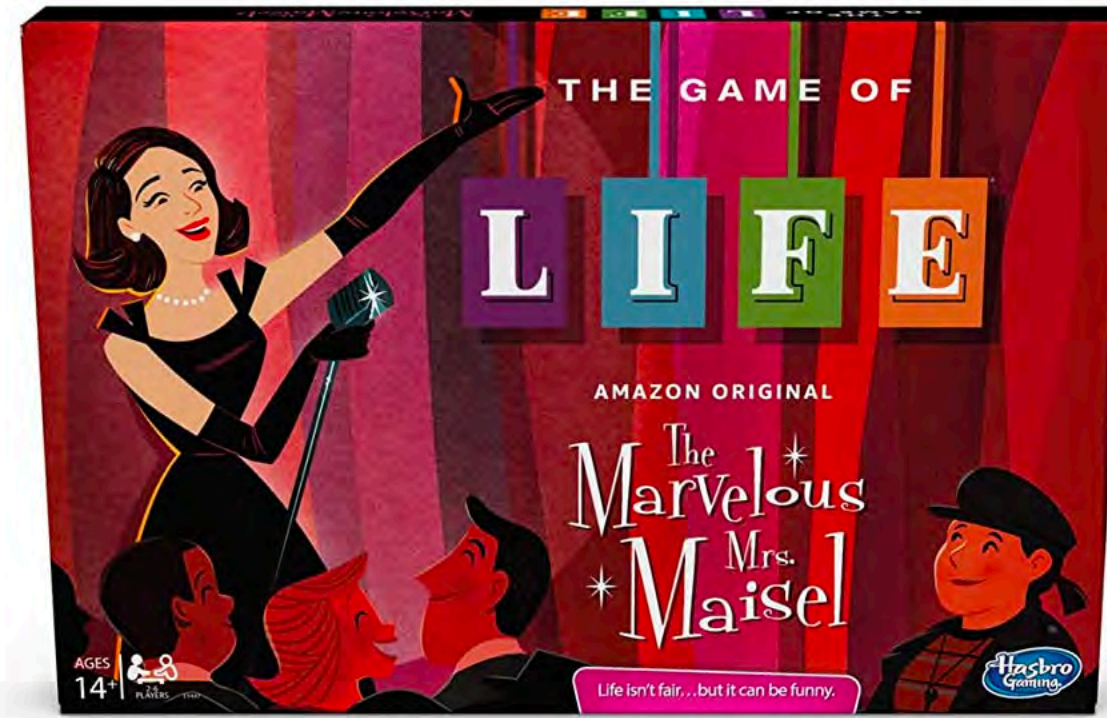
PAY THE BANK 10K.

The Game of Life Junior



**The Game
of Life The
Marvelous
Mrs.
Maisel
Edition**

**Amazon
Exclusive**

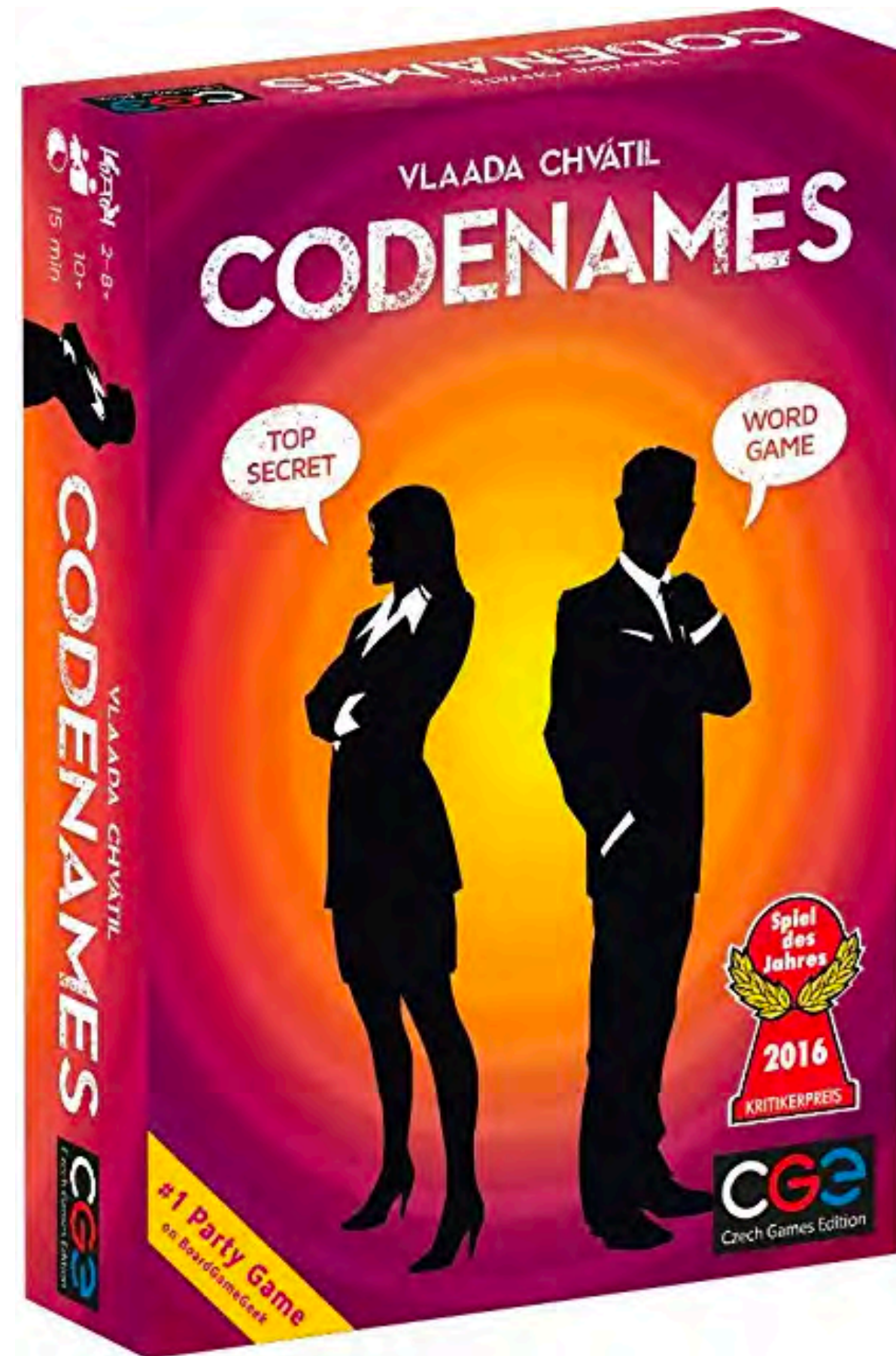


Six in Sixty

Bonus: Make Your Own



Codenames



Codenames



Hedbanz



Hedbanz



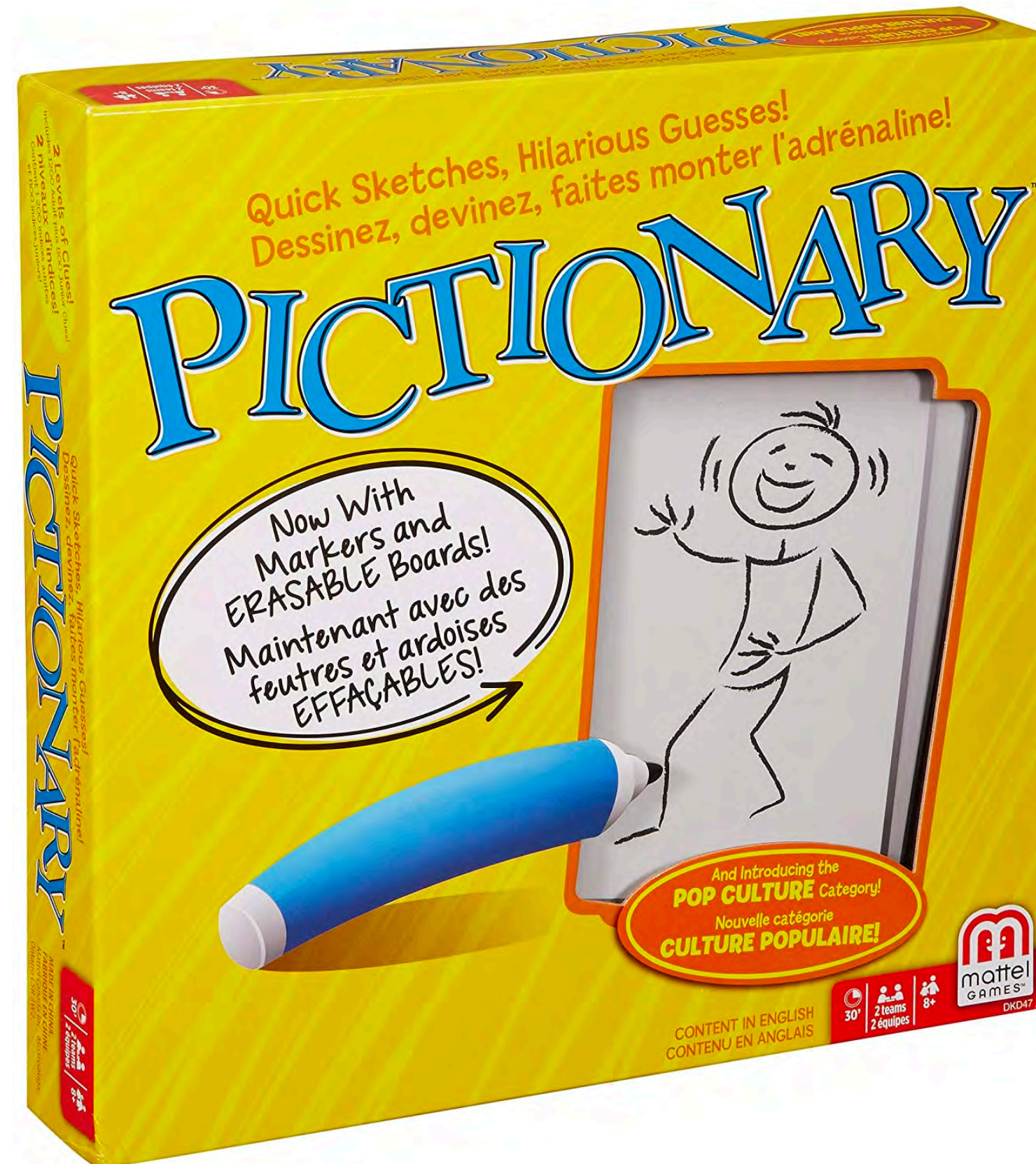
Heads Up



Scattergories



Pictionary



Taboo



Danger Word



Danger Word



You Bet



You Bet



SIX IN SIXTY

USING BOARD AND CARD GAMES TO ENHANCE FINANCIAL EDUCATION

MAY 11, 2020

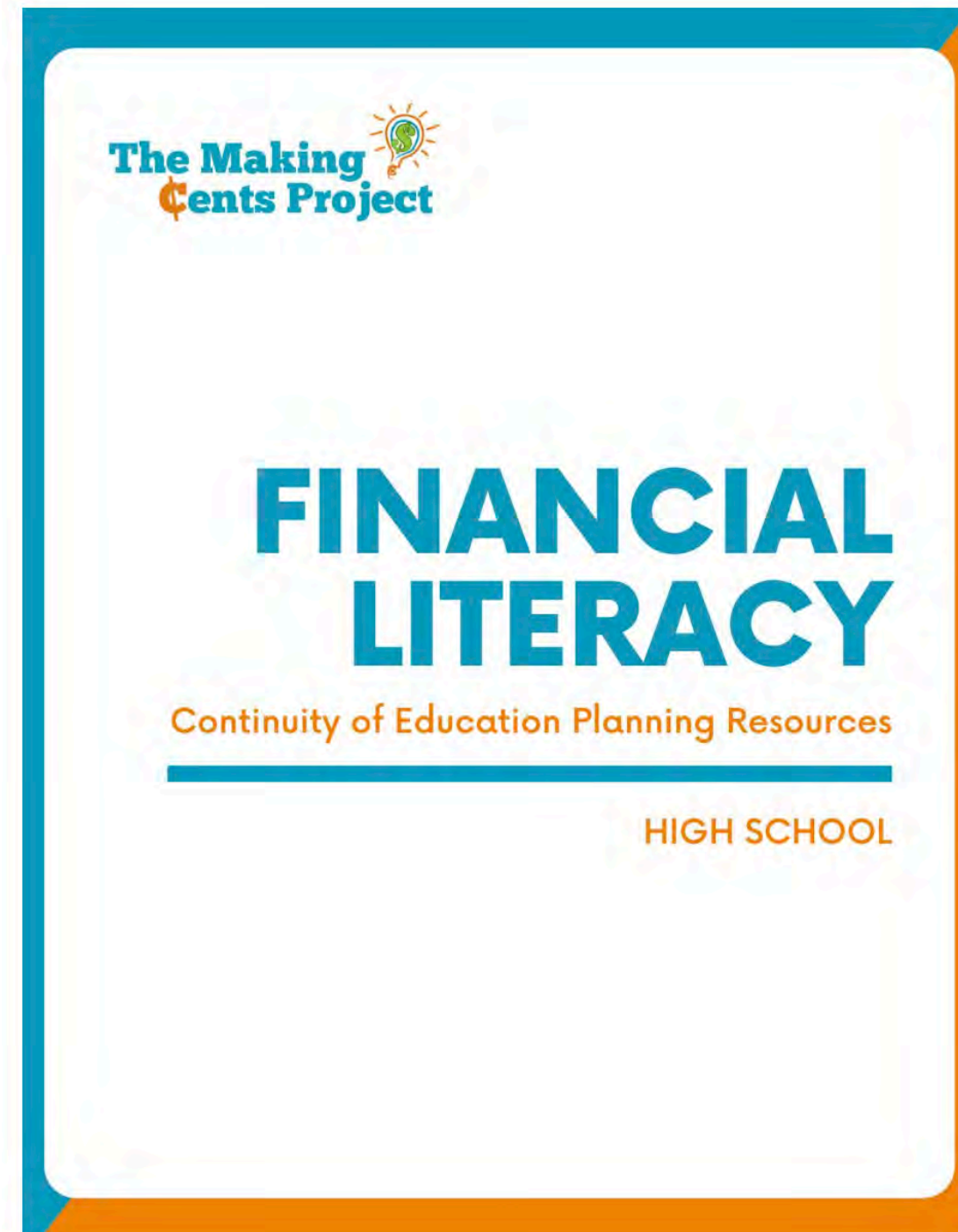
Office Hours - This Tuesday and Thursday



The Making
Cents Project

SIX IN SIXTY
**USING BOARD AND CARD
GAMES TO ENHANCE
FINANCIAL EDUCATION**

MAY 11, 2020



The Making
Cents Project

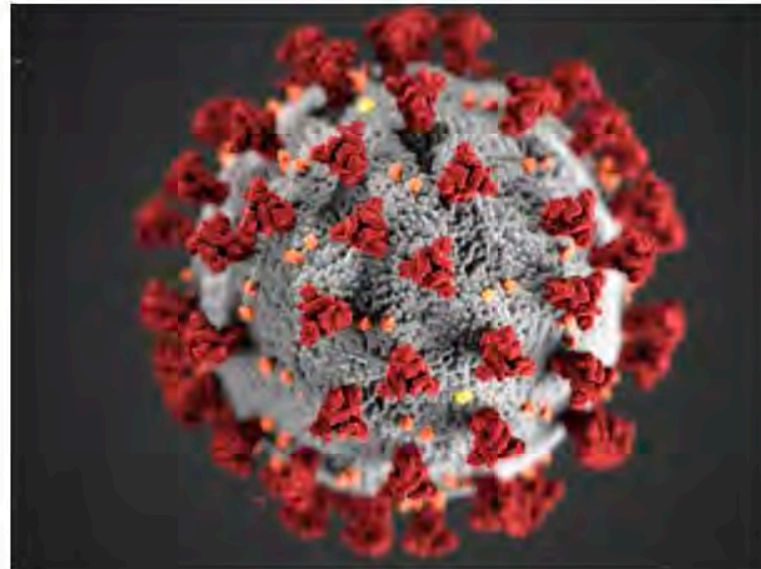
**FINANCIAL
LITERACY**

Continuity of Education Planning Resources

HIGH SCHOOL

Standards Aligned System

The Standards Aligned System (SAS), developed by the Pennsylvania Department of Education, is a comprehensive, researched-based resource to improve student achievement. SAS identifies six elements that impact student achievement: Standards, Assessments, Curriculum Framework, Instruction, Materials & Resources, and Safe and Supportive Schools. Schools and educators across Pennsylvania are supported in their efforts to implement SAS by the development of a state-of-the-art portal.



Continuity of Education - Resources for Instruction

As schools provide continuity of education for all students, PDE Content Advisors have compiled resources for educators to use when planning instruction. Resources are arranged by subject area and include both teacher and student-friendly sites.

[READ MORE](#)

More SAS News

May, 4, 2020

ADDRESSING EDUCATION OF ENGLISH LEARNERS (EL): VIRTUAL OFFICE HOURS

In an effort to respond to concerns about the education of English Learners...

[READ MORE](#)

April, 30, 2020

CONGRESSIONAL MEDAL OF HONOR: CHARACTER FROM A DISTANCE

While SAS Materials and Resources include Medal of Honor lessons developed ...

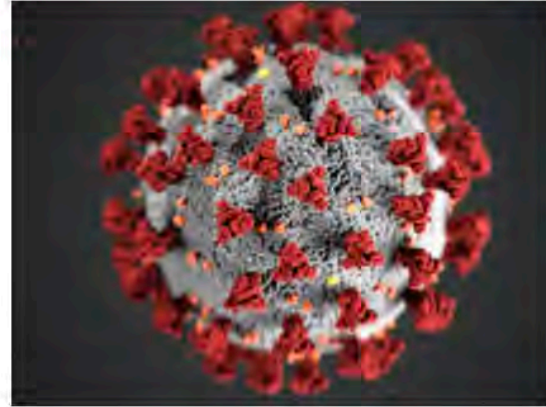
[READ MORE](#)

April, 29, 2020

A MUSICAL MESSAGE

The Derry Township School District Music Department offers you a musical me...

[READ MORE](#)



Continuity of Education - Resources for Instruction

As schools provide continuity of education for all students, PDE Content Advisors have compiled resources for educators to use when planning instruction. Resources are arranged by subject area and include both teacher and student-friendly sites.

Note: These external sites are not under the management or control of the Commonwealth of Pennsylvania and are not governed by the privacy or security policies of the Commonwealth. We have provided links to these sites because they have information or features that may be of interest to you. The Commonwealth of Pennsylvania does not necessarily endorse the views expressed, or the facts presented, on these sites. Furthermore, the Commonwealth of Pennsylvania does not endorse any commercial products that may be advertised on these sites.

Available Resources:

[Career Ready Resources](#)

[Dance Resources](#)

[Driver Education Resources](#)

[Environment and Ecology and Agriculture Education Resources](#)

[English Language Arts Resources](#)

[English Learner Resources](#)

[Financial Literacy Resources](#)

[Mathematics Resources](#)

[Music Resources.pdf](#)

[Science Resources](#)

[Social Studies Resources](#)

[Technology and Engineering and STEM Resources](#)

[Theatre Resources](#)

[Visual Arts Resources](#)



FINANCIAL LITERACY

Continuity of Education Planning Resources

HIGH SCHOOL

Using This Document

The resources provided in this document align to the six ideas from [Pennsylvania's PreK-12 Model Curriculum for Pennsylvania Financial Education Programs](#) as shown below.

1. **Money Management:** Money management includes setting goals and developing a plan for how to spend, save, and share financial resources.
2. **Earning Money:** Earning capabilities over a lifetime are maximized by career planning, education, and job choices.
3. **Borrowing Money:** Borrowing money has costs and benefits.
4. **Financial Services:** Financial institutions offer services for people to secure, access, and transfer their money.
5. **Risk Management:** Risk management strategies are used to protect against potential loss.
6. **Saving and Investing:** Saving and investing habits influence lifelong opportunities for financial independence.

For each big idea, you will find an overview, accompanying essential questions, sample activities and links to complete lesson plans and/or units.

- **Sample Activities:** These are designed to be "easy grab and go" activities that educators can incorporate into their remote learning system of choice. They require no user-logins or additional steps in order to assign. How students complete and/or submit their work is left to the educator and should align with the local education agency's continuity of education plan.
- **Complete Units:** These are complete unit plans that educators may access and choose which components to assign. For the purpose of this document, these come from a limited number of resource providers and were selected due to their ease of access and implementation. No user logins are required for students to access the materials. A free educator account is required to access answer keys and/or additional supporting materials, as desired.

In addition, the next section provides information on a wide variety of resources and financial education providers which may also be of use. All of the programs and resources are offered free of charge.



MONEY MANAGEMENT

Continuity of Education Planning Resources

Big Idea 1: Money Management

Money management includes setting goals and developing a plan for how to spend, save, and share financial resources.

Overview

Students learn about goal setting, budgeting, consumer decision making, and financial record keeping in order to be successful financial managers. Students set SMART goals, create a budget, make purchasing decisions, and other money management activities.

Essential Questions

- How do financial goals vary across a person's lifetime?
- In what ways does money management impact reaching financial goals?
- What constitutes sound financial decision making?
- How does organized record keeping impact finances?
- What factors impact a person's spending plan?

Sample Assignments

What's Your Money Personality?

Take this money [personality quiz](#) from The Simple Dollar then share your results. Do you agree with it? How can knowing your money personality benefit you in the future?

Age and Money

How is the way you spend money different from people who are older or younger than you? Examine the graph and answer the questions from this [worksheet](#) from Next Gen Personal Finance.

Offline alternative: Print the worksheet found above for students.

Setting SMART Goals

Complete the interactive learning module, [Imagining Your Financial Future](#). Then, locate three videos online that explain what SMART goals are and how to set them. For each video provide the following: who created it, something you liked about the

Complete Units

Module 1: Money Management from NEFE's High School Financial Planning Program

A complete lesson with [student materials](#) and teacher support resources ([free educator login](#) required to access the [educator materials](#)).

Budgeting Unit from Next Gen Personal Finance

A budgeting [unit](#) with lesson plans, case studies, activities and more. To access the assessment answer keys, request an educator login (from the [home page](#), select Create Free Account at the top right).

The Making Cents Project



Thank you for participating!