

USING BOARD & CARD GAMES TO ENHANCE FINANCIAL EDUCATION

February 15, 2024

TODAY'S GAMES

Exchange

Can't Stop

Budget Buster

~~**Play the Market**~~

~~**Fishing for Credit Cards**~~

Money Mission

Foreheadz

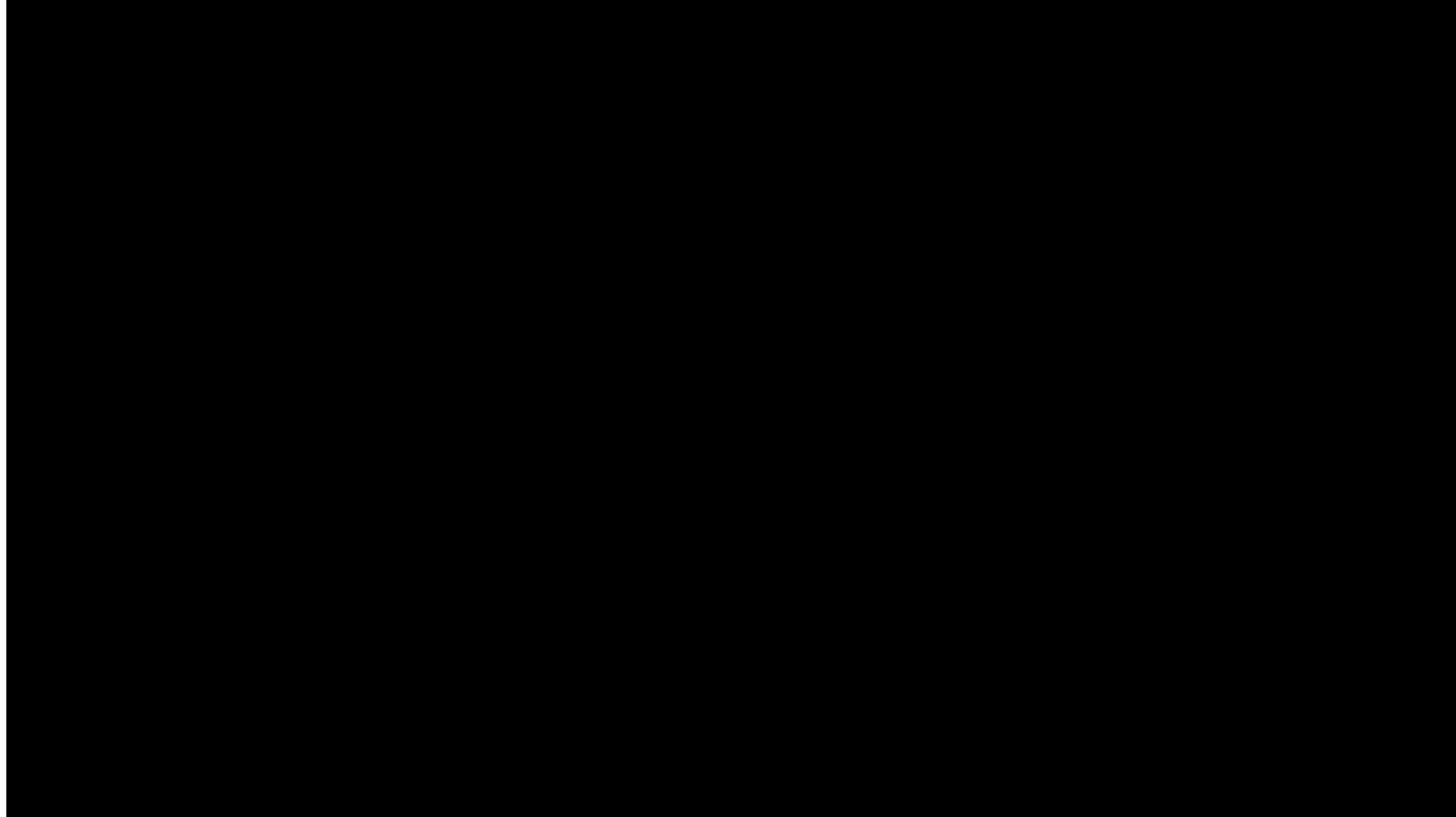
Picture This

Would You Rather?

Commercially Available Games

Exchange

EXCHANGE



EXCHANGE



Basics:

- 3-6 Players
- Plays in 35 Minutes
- Ages 10+

EXCHANGE



EXCHANGE



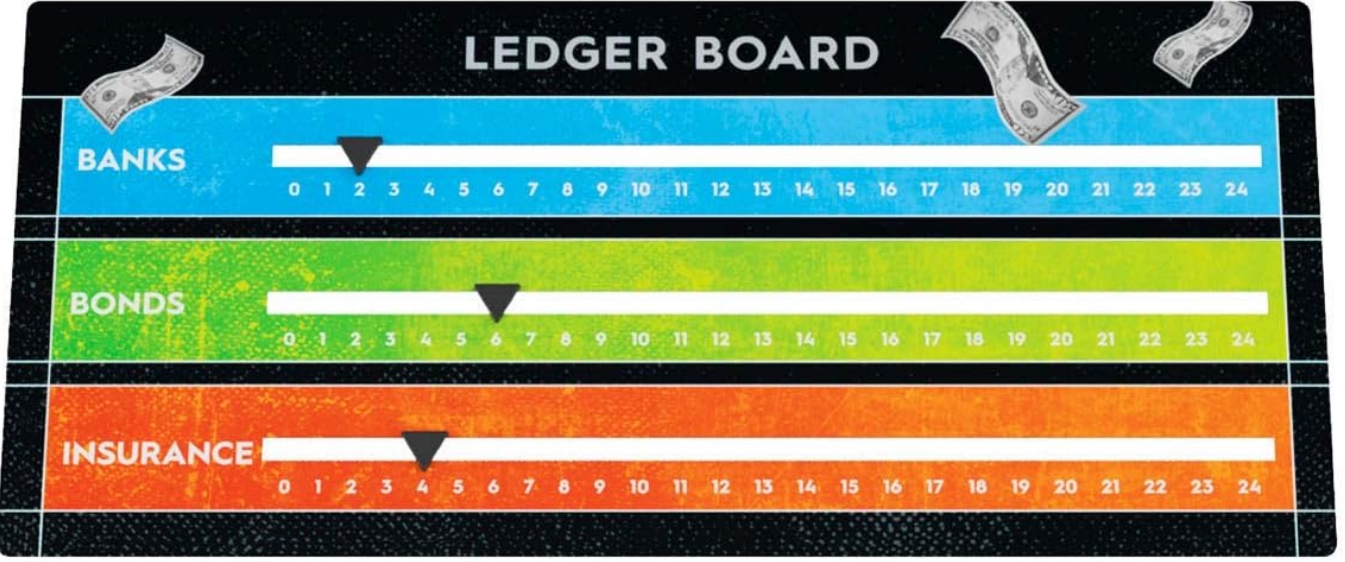
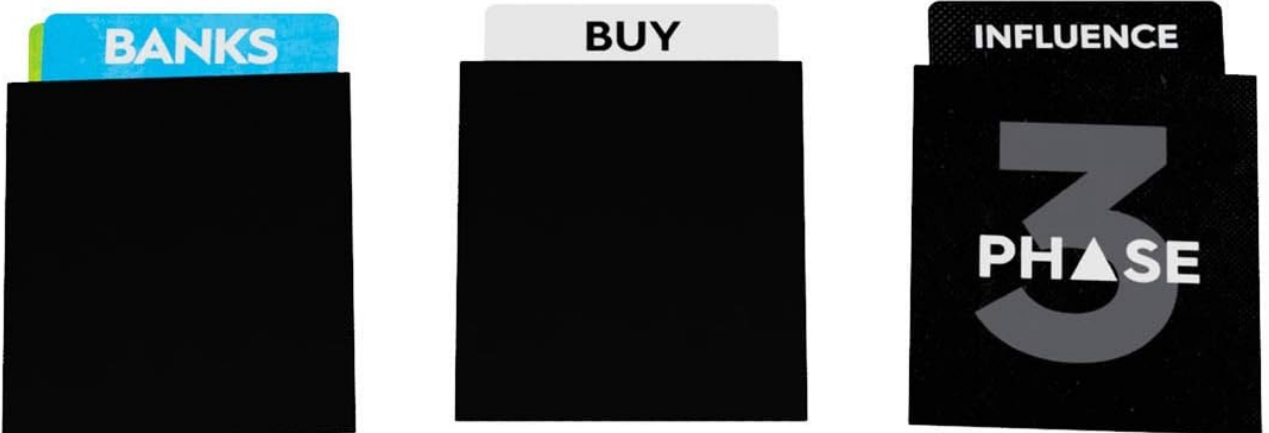
Concepts:

- Buying and selling stocks
- Diversification
- Risk vs. reward
- Market forces
- Net worth

EXCHANGE



EXCHANGE



MERCHANT
PETER AUSPACH

	STARTING SHARES
BANKS	2
BONDS	6
INSURANCE	4
CASH	\$400



EXCHANGE

GAME PLAY

The game lasts 5 rounds. Each round consists of 3 phases of buying and selling securities and follows the pattern illustrated below.



The price of the security is determined by the Market Value board, which ranges in value from \$10-90 per share, and the price of the securities will change over the course of the round. Despite making decisions early in phases, players buy or sell based on the price at the end of the round. When buying or selling securities, players trade with the exchange (not with each other).

Each round, players make a series of three decisions.

Phase 1: Decide which security to trade (Banks, Insurance, Bonds).

Phase 2: Decide whether to buy or sell, and how many shares to buy or sell. *This will not be revealed until the end of the round.*

Phase 3: Influence the market by raising or lowering the value of a chosen security.

During each phase, a player selects the card they would like to play from the available cards in that phase sleeve.



After the selection is made, rotate the card to ensure that the desired action on top.

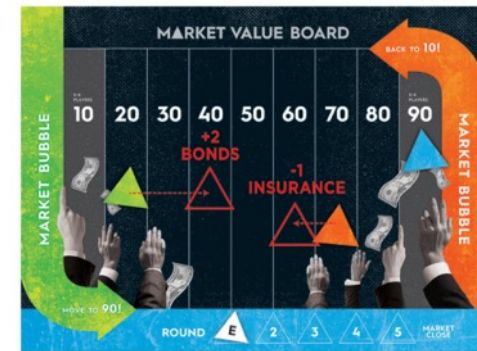


Then place that card in the phase sleeve so that only the top is visible. Place the selection face down on the table, until all players have made their selection, and reveal simultaneously.



ADJUSTING THE MARKET VALUE

After all three phases, draw the top Market Forces card. Then, adjust the Market Value Board, by moving each security token up or down the board based on cumulative effect of the Market Influence Phase (Phase 3) with adding the effect of the Market Forces Card into account.



In this example, Insurance is decreased by 1 and moves from \$70 per share to \$60. Bonds is increased by 2 it will go from \$20 per share to \$40.

After adjusting the market, players reveal the amount of securities being bought or sold (from Phase 2). Players adjust their ledger boards and pay or receive money from the piles in the center of the table.

THE MARKET BUBBLE

If a security increases above the highest value or drops below the lowest value, the Market Bubble “pops” and the price of that security will flip to the other side of the board, resulting in a huge shift in price.



In this example Banks is increased by 2. The first move pops the bubble and flips to \$10 per share. The second move increases the price to \$20.

***Note:** In games with 3 or 4 players, the Market Value board only goes from \$20-\$80. If the price exceeds either of these values, the bubble pops rather than going to \$90 or \$10 per share.

MARKET INTELLIGENCE & THE LOBBYIST

There are two ways to gain an upper hand on opponents. The first is Market Intelligence. Any player may pay \$50 at any time to look at the top Market Forces card. Replace on the top of the deck after reading.

The second is the Lobbyist. Whoever controls the Lobbyist uses the Lobbyist Cards to cast a second vote during the Market Influence Phase (Phase 3). Each round, the player with the most cash (not net worth) controls the Lobbyist for that round. **Note: The Lobbyist is not active during Round 1 or the Market Close.*

MARKET CLOSE

The game lasts 5 rounds. After the fifth and final round, each player gets one last chance to influence the market. This is called the Final Influence. Each player casts one final Market Influence (Phase 3 vote) before the final net worth is calculated. **Note: Neither the Lobbyist nor the Market Forces cards is used here.*

After the Final Influence, adjust the market one final time. Each player calculates their net worth based on their cash and the value of the securities they own.



In the example illustrated to the left the winning player ends with a total net worth of \$1,490.

Banks: 6 shares x \$20 / share = \$120
 Bonds: 0 shares x \$40 / share = \$0
 Insurance: 14 shares x \$70 / share = \$980
 Cash: \$40 + \$150 + \$200 = \$390

Total Net Worth = \$1,490

EXCHANGE



EXCHANGE



EXCHANGE



3 VIDEOS



Roll over image to zoom in



Bicycle Exchange A Light Strategy Board Game for Ages 10 and Up

[Visit the Bicycle Store](#)

4.4  87 ratings | [Search this page](#)

 3 Price Changes

-57% \$12⁹⁸

List Price: \$29.99 

 One-Day

FREE Returns 

Brand	Bicycle
Material	Plastic
Theme	Educational
Genre	Strategy
Number of Players	3 to 6

About this item

- **CASH IN BIG:** Outwit your opponents and corner the market to become the best trader on the Exchange.
- **SURPRISINGLY STRATEGIC:** Easy to learn but the more you play the more ways you can outwit your friends.
- **WHAT'S INSIDE:** Super high-quality components including: 6 Ledger Boards, 220 Cards, 19 Folders, 3 Tokens and a Market Forces board.
- **PERFECT FOR EVERYONE:** Family Or Friends: 3-6 Players, Plays In 35 Minutes, Ages 10+

EXCHANGE



Exchange - How to Play, Overview & Review

 Meeple Mountain
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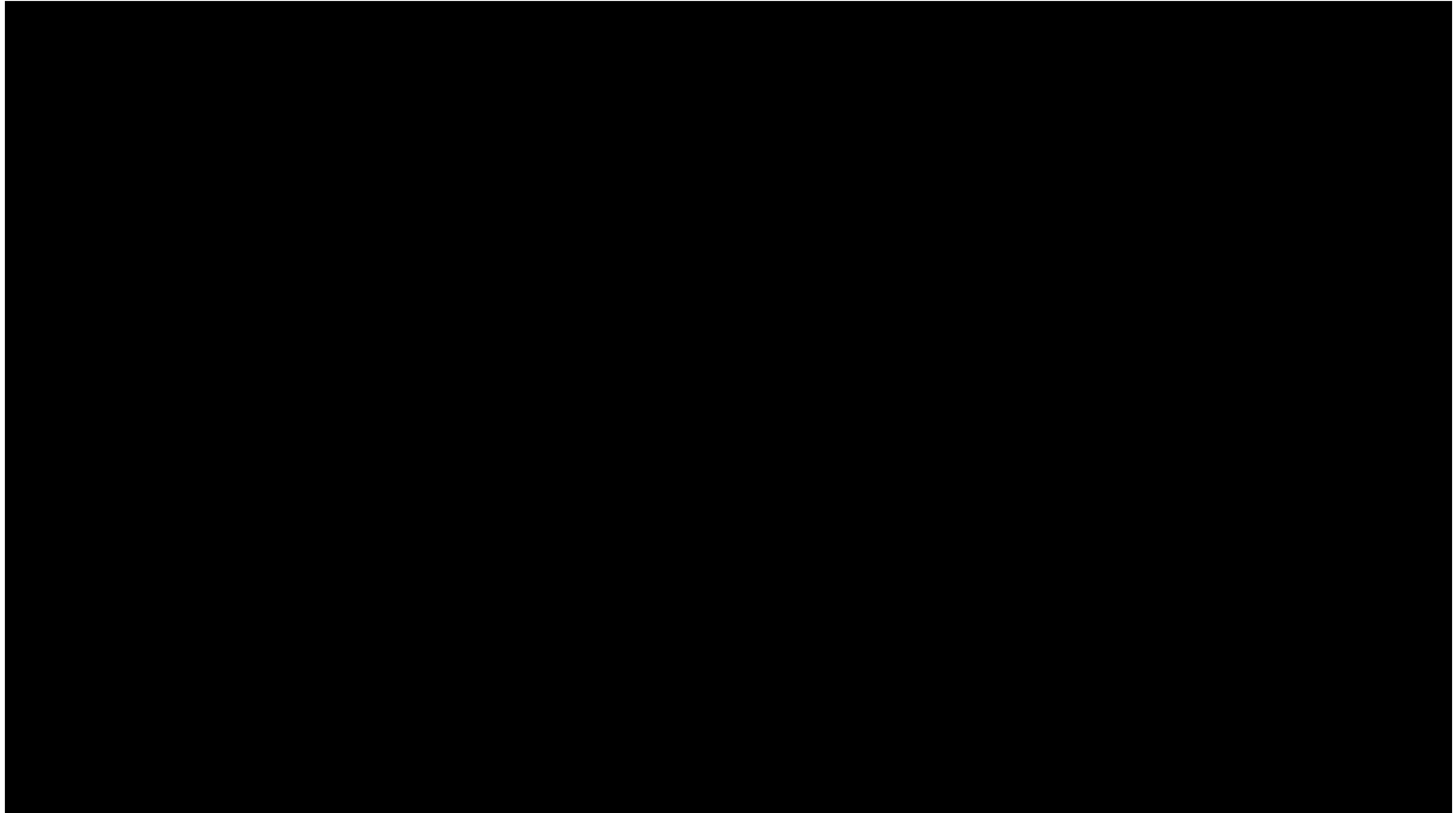
Exchange Play-Through

 The Dice Tower
334K subscribers [Join](#) [Subscribe](#)

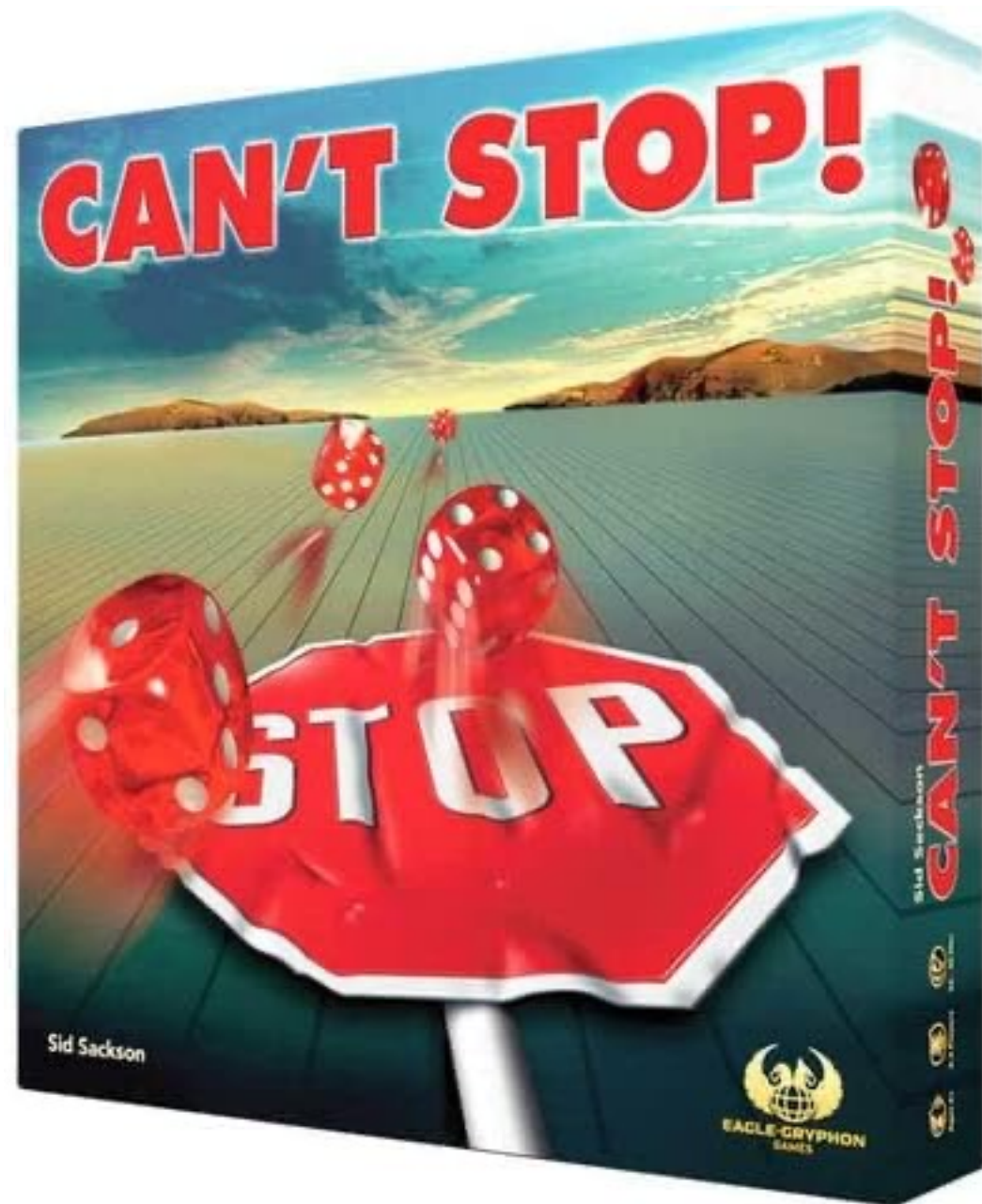
[17](#) [Share](#) [Download](#) [Thanks](#) [Clip](#) [...](#)

Can't Stop

CAN'T STOP



CAN'T STOP



Basics:

- 2-4 Players
- Plays in 30-45 Minutes
- Ages 9+

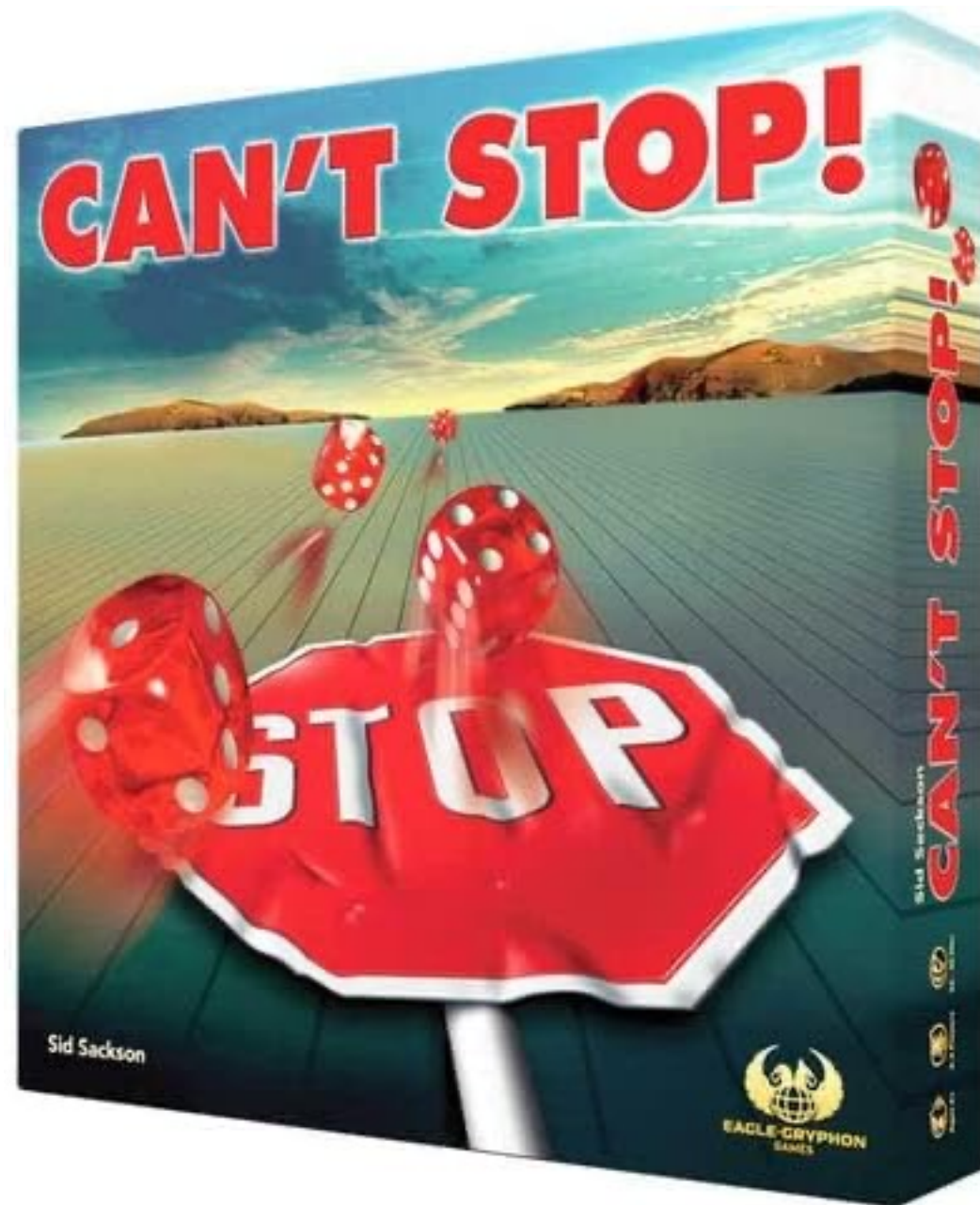
CAN'T STOP



Concepts:

- Risk vs. reward
- Taking informed risks
- Risk tolerance
- The impact of other people and situations on risk tolerance

CAN'T STOP



Sid Sackson
CAN'T STOP!

Ages 9+ 2-4 Players 30-40 Min

COMPONENTS


- 1 Can't Stop Game Mat
- 4 Translucent Red Dice
- 3 White Runner Markers
- 44 Player Markers (11 of each color)

1 Roll the 4 dice to make 2 pairs.

2 Advance your markers up the number columns according to your rolls.

3 Be the first to make it to the top of 3 columns and you win!

Players can keep rolling dice as long as they can advance a marker. If they can't, they lose all of their **progress** made on that turn! Everyone likes to keep rolling again and again. **They can't stop! Can you?**




EAGLE-GRYPHON GAMES
Game Design: Sid Sackson
Development: Rick Souard
Illustrator: Walter Pepparle
Graphic Design: Robby Corrales

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www.Eagle-Gryphon.com
801 Commerce Drive, Bldg #5, Leitchfield, KY 42754

WARNING:
Small parts not for children under 3 years or any individual who has a tendency to place inedible objects in their mouth.

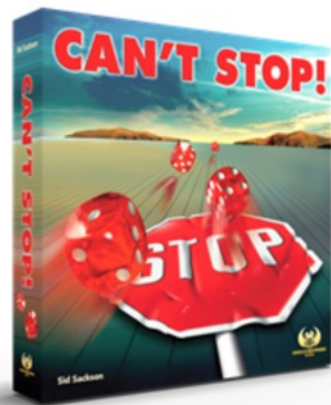
CE
UK
DK



Made in China

CAN'T STOP

Home > Shop Products > Featured Products >



[LARGER PHOTO](#) [EMAIL A FRIEND](#)

[Like 0](#) [Share](#)

Can't Stop (2021)

Our Price: \$24.99

 2 - 4

 9+

 30-40 minutes

Designer: Sid Sackson

Availability: Usually Ships in 24 to 48 Hours
Product Code: 102349

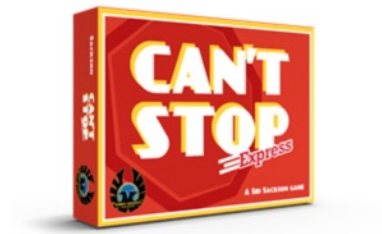
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[ADD TO WISHLIST](#)



CAN'T STOP

Home > Shop Products > All Games >



LARGER PHOTO

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Share

Can't Stop Express

Our Price: \$9.99

Designer: Sid Sackson

Availability: Usually Ships in 24 to 48 Hours

Product Code: 102117

ADD TO CART

ADD TO WISHLIST

CAN'T STOP




Roll over image to zoom in

Can't Stop Board Game Bundle of Base Game and The Expansion Plus Two Treasure Chest Buttons

Brand: AMA

4.5  51 ratings | [Search this page](#)

Amazon's Choice Overall Pick

 Best Price on Amazon

\$39⁹⁹

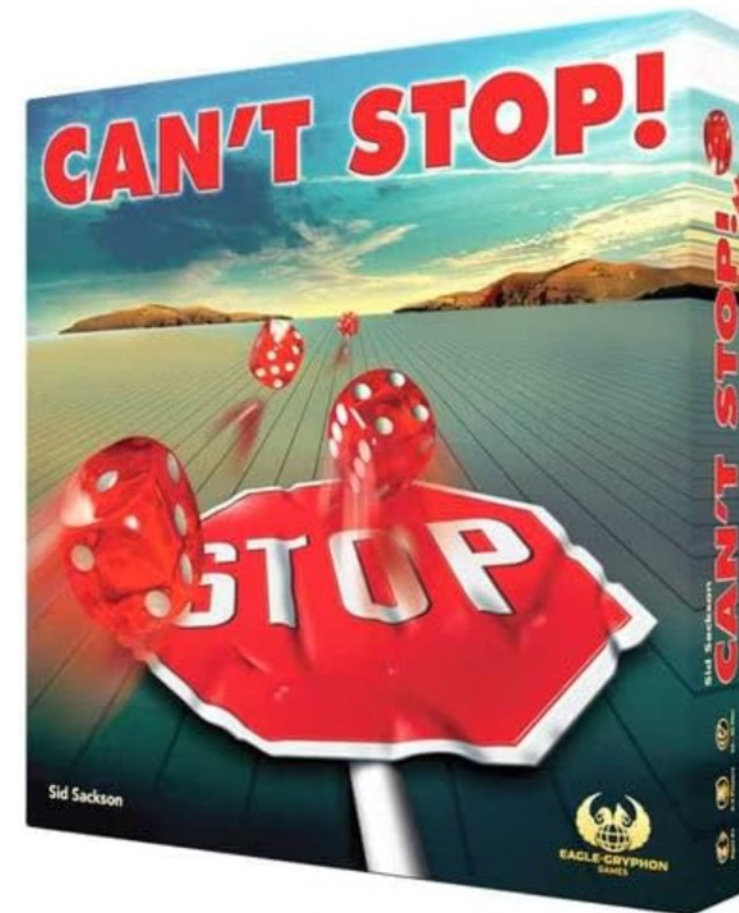
 **Two-Day**
FREE Returns 

Pay ~~\$39.99~~ \$27.31 after using available Amazon Visa rewards points.

Age Range (Description)	Teen, Adult
Number of Players	4
Brand	AMA
Theme	Game
Material	Plastic

About this item

- For 2-4 players. 30+ minute playing time
- Can't Stop is the ultimate press-your-luck board game. Once you've started this intense dice game, you just can't stop! Players try to win three of the eleven number columns as quickly as possible.
- You'll go for the dice again and again only to risk losing it all on a single roll. Everybody likes to try just once more, and then maybe once more, they CAN'T STOP! CAN YOU?
- Can't Stop: Rollin' Down the Highway is an expansion for Can't Stop that adds 72 tiles have several different abilities that are placed on the Can't Stop board before play starts.
- Two Bonus Treasure Chest Pin Back Buttons



Click image to open expanded view

Can't Stop Board Game

Brand: Generic

4.3  23 ratings | [Search this page](#)

 1 Price Change

-6% **\$42⁵⁰**

List Price: ~~\$44.99~~ 

 **One-Day**
FREE Returns 

Pay ~~\$42.50~~ \$29.82 after using available Amazon Visa rewards points.

Brand	Generic
Material	Plastic
Genre	Luck
Batteries Required?	No
Color	Red, White

About this item

- Second Edition
- Includes Game Mat

Additional Details

 **Small Business**
This product is from a small business brand. Support small. [Learn more](#)

CAN'T STOP

The screenshot shows the BGG page for the board game 'Can't Stop'. The page features a navigation bar at the top with 'BGG' logo and menu items like 'Browse', 'Forums', 'GeekLists', 'Shopping', 'Community', and 'Help'. A search bar is located on the right. The main content area displays the game's title 'Can't Stop (1980)' with a 6.9 rating, a description, and various statistics. The description states: 'Roll dice to claim three columns. Risk everything earned this turn with each roll.' The game is for 2-4 players, takes 30 minutes, and is suitable for ages 9+. It has a weight of 1.15/5. The page also includes a 'Description' section, 'Awards & Honors', and 'Official Links'. A sidebar on the left contains 'QUICKBAR', 'RECENTLY VIEWED', and 'THE HOTNESS' sections. A large image of the game board is visible in the background.

Can't Stop (1980)
Roll dice to claim three columns. Risk everything earned this turn with each roll. ✎

18K Ratings & 4.4K Comments · [GeekBuddy Analysis](#)

2-4 Players
Community: 2-4 — Best: 3

30 Min
Playing Time

Age: 9+
Community: 8+

Weight: 1.15 / 5
'Complexity' Rating ⓘ

Alternate Names: [Can't Stop!](#) + 8 more

Designer: [Sid Sackson](#)

Artist: [Klemens Franz](#), [Heiko Günther](#), [Gabriel Laulunen \(II\)](#), [Ronan Le Maître](#) + 4 more

Publisher: [Parker Brothers](#) + 21 more

[See Full Credits](#)

My rating ★★★★★★☆☆

[Buy a Copy](#) [In Collection \(Own\)](#) [Log Play](#) [415](#) [Subscribe](#)

Description ✎

In this Sid Sackson classic, players must press their luck with dice and choose combinations tactically to close out three columns. The board has one column for each possible total of two six-sided dice, but the number of spaces in each column varies: the more probable a total, the more spaces in that column and the more rolls it takes to complete. On their turn, a player rolls four dice and arranges them in duos: 1 4 5 6 can become 1+4 and 5+6 for 5 & 11, 1+5 and 4+6 for 6 & 10, or 1+6 and 4+5 for 7 & 9. The player places or advances progress markers in the open column(s) associated with their chosen totals, then chooses whether to roll again or end their turn and replace the progress markers with markers of their color. A player can only advance three different columns in a turn and cannot advance a column which any player has closed out by reaching the end space; if a roll doesn't result in any legal plays, the turn ends with that turn's progress lost.

A predecessor from 1974, [The Great Races](#), exists as a paper-and-pencil game.

AWARDS & HONORS

2021 5 Seasons Best International Filler Game Winner

2021 5 Seasons Best International Filler Game Nominee

1982 Spiel des Jahres Recommended

1981 Spiel des Jahres Recommended

OFFICIAL LINKS

[Propose Official Link](#)

CLASSIFICATION ✎

Type
[Family](#) 🗣️

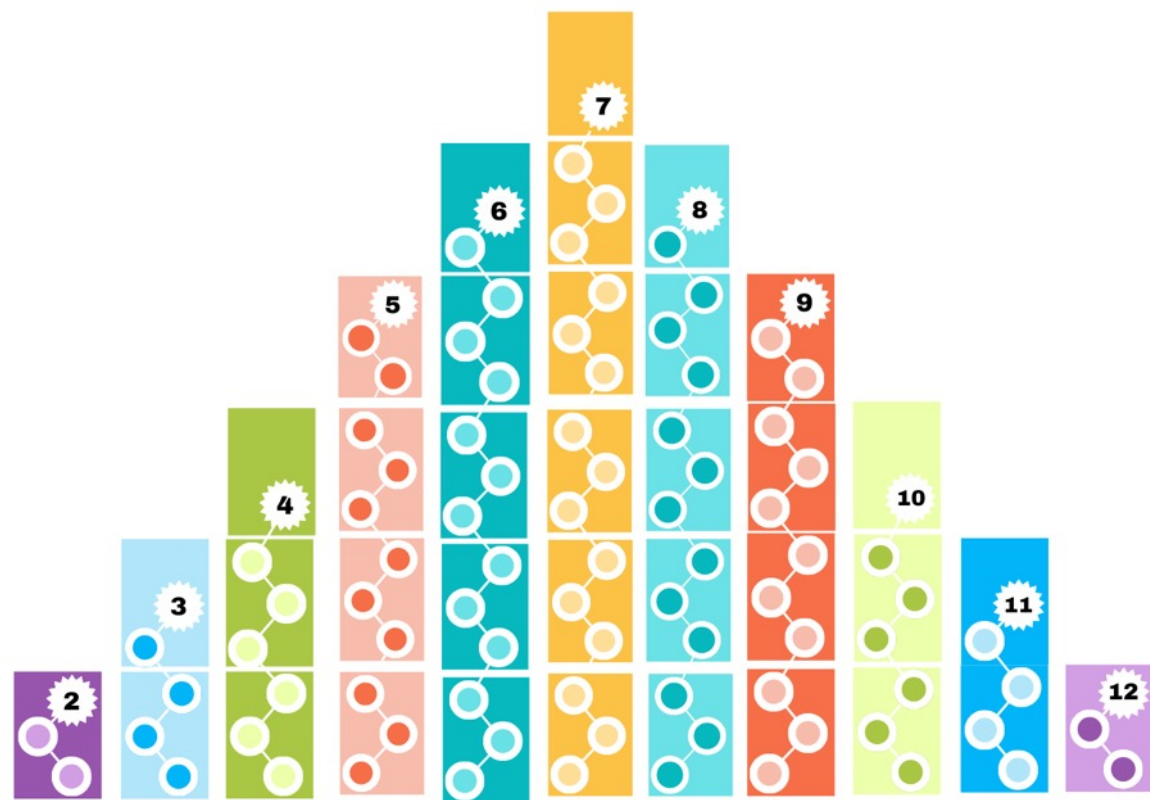
Category
[Dice](#)
[Racing](#)

Mechanism
[Dice Rolling](#)
[Push Your Luck](#)
[Race](#)

Family
[Digital](#)
Implementations:
[Board Game Arena](#)
[Digital](#)
Implementations:
[BrettspielWelt](#)
Series: [L.BOARD \(Playte\)](#)



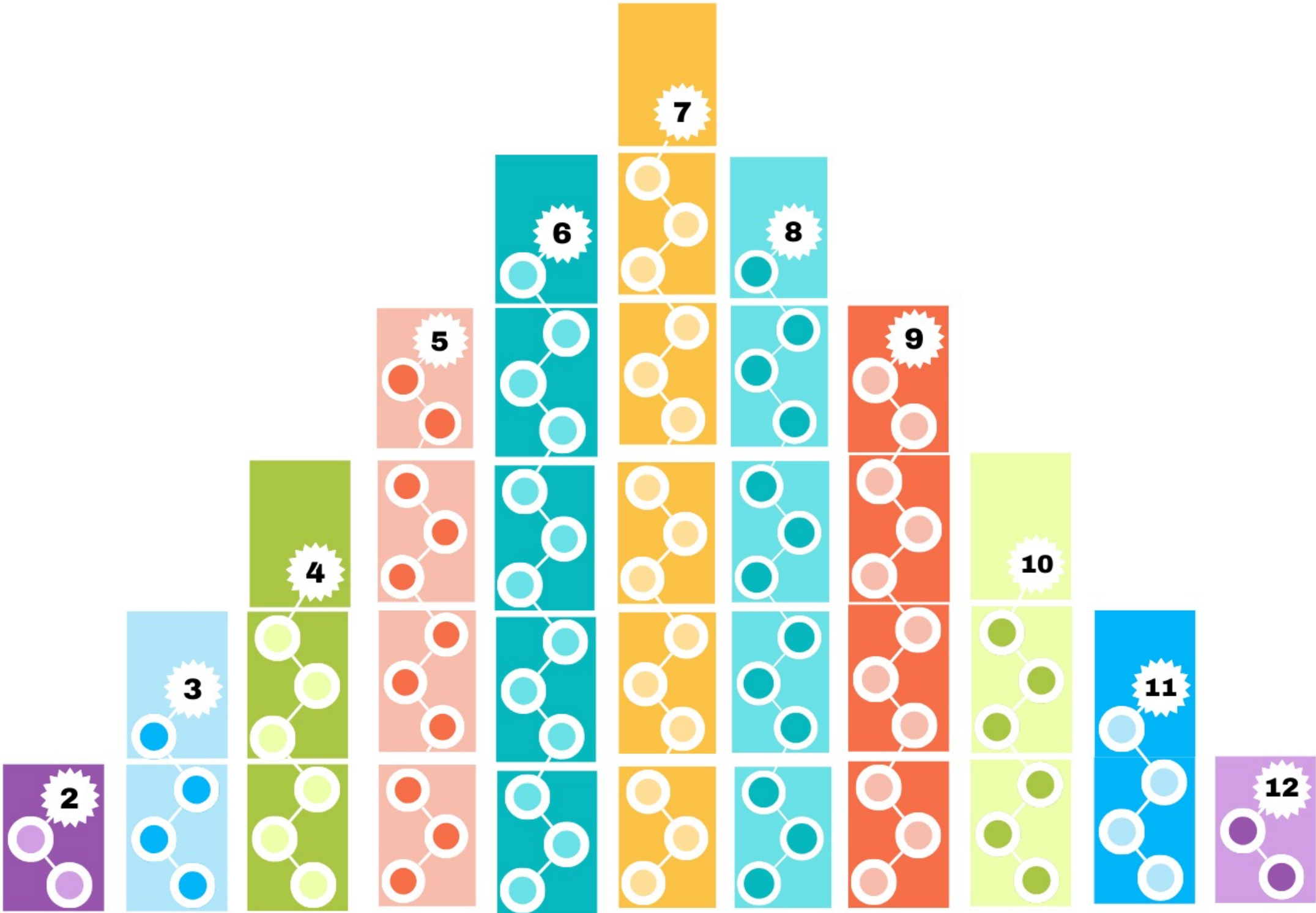
CAN'T STOP



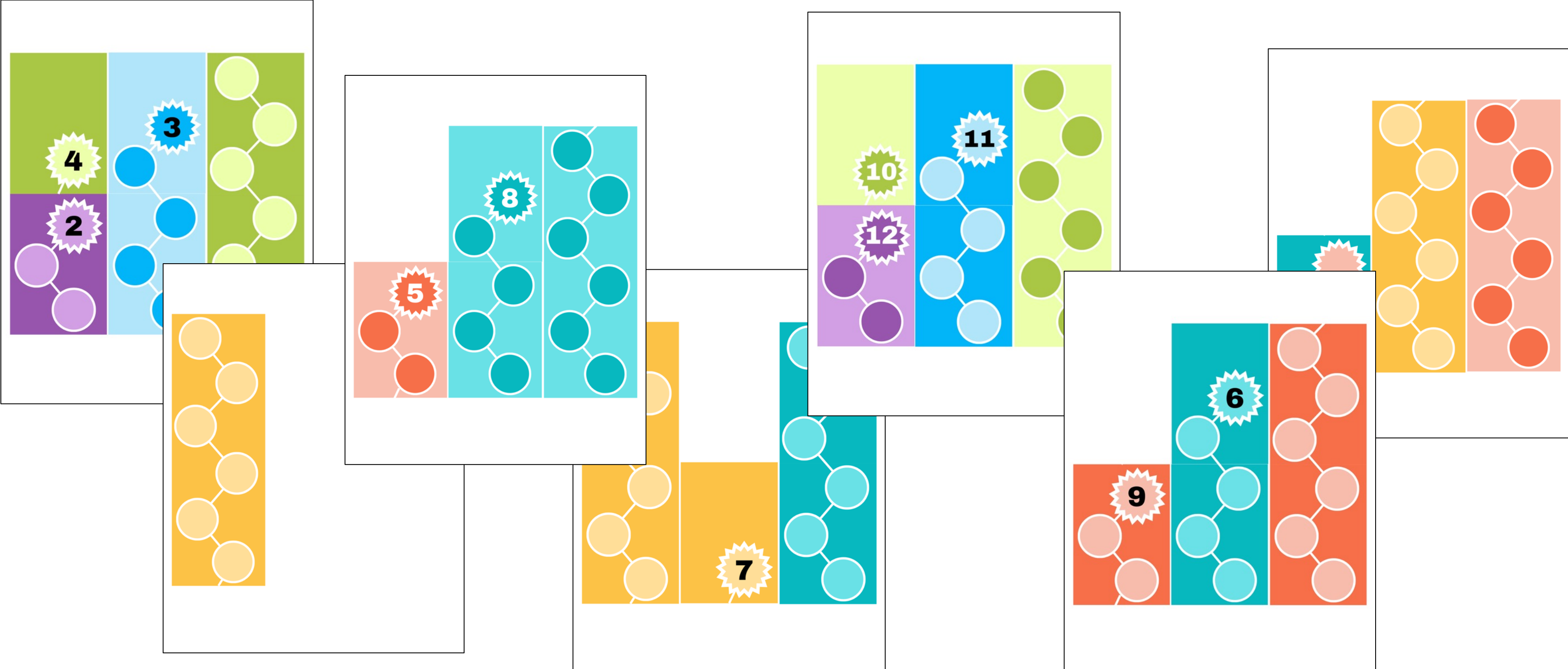
DIY Version:

- Print and cut apart a set of cards for every 3-4 students
- Need:
 - 4 dice
 - Player markers (10/player + 3 extras – coins work well)

CAN'T STOP



CAN'T STOP



Games to Play with Simple Supplies

Budget Buster

BUDGET BUSTER

**Let's Play
Budget
Buster!**



Basics:

- Card game for 3-4 players per team
- Plays in short rounds, suggest playing at least two rounds
- Available to copy or download from Canva

BUDGET BUSTER

**Goal: Be the first player to
balance your budget and
run out of cards!**



Concepts:

- Income
- Expenses
- Unplanned expenses
- Balancing a budget
- Variations in income

**Let's Play
Budget
Buster!**



Setup

- 1 Divide into groups of three to four players.
- 2 Every player will need five sticky notes. Label each one with a budget category and place them in front of you in the order shown.

Housing Food Transportation Fun Miscellaneous

- 3 Each group will need a deck of playing cards (including the jokers).
Divide the deck into three stacks.
 - Face cards: Jacks, queens, and kings
 - Jokers: The two jokers
 - All the rest: Aces through 10s

Setup

- 4 Mix up the stack of face cards. Turn them so nobody can see them. Without looking, each player draws one of these cards.
- 5 The card you picked tells you what your monthly income is for this round. Place this card next to your row of expense categories.



\$2,000



\$2,500



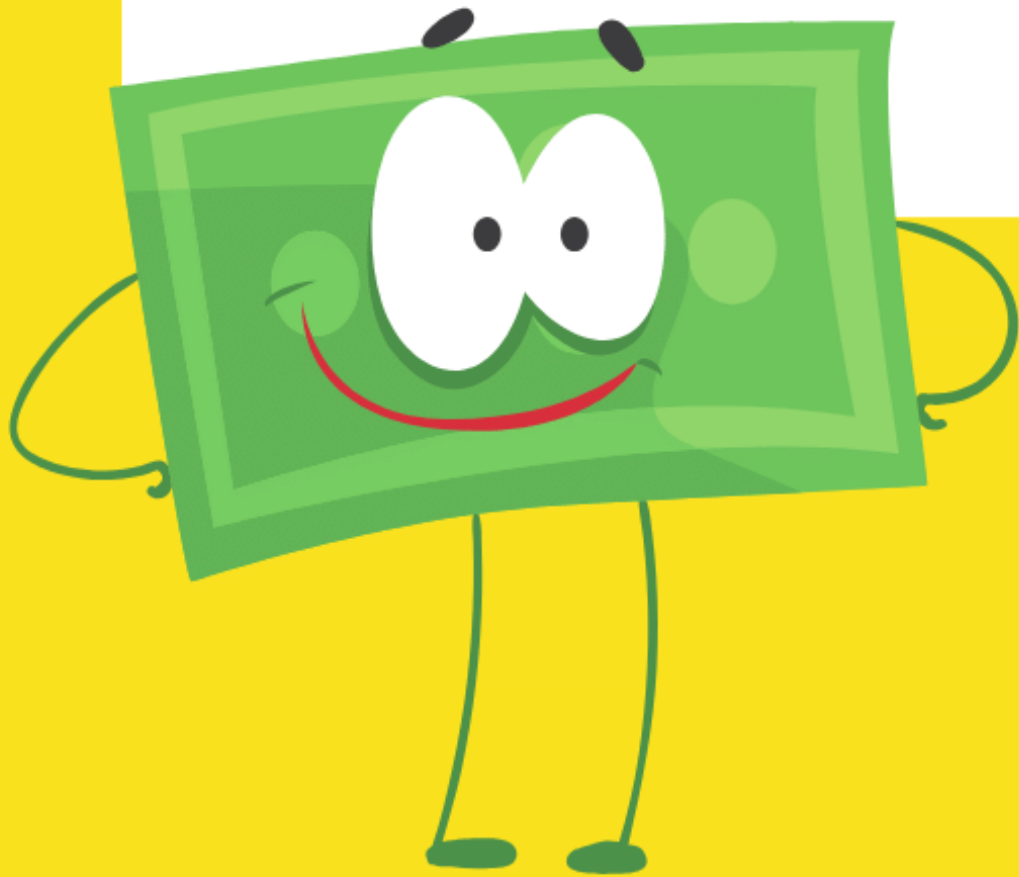
\$3,000

Question: Why do you think players in the game start out with different income levels? Is this fair?

Setup

- 6 Shuffle the stack of number cards. Deal six of these cards to each player.
- 7 Combine the remaining cards: the extra face cards, the rest of the number cards, and the two jokers. Shuffle them together then place them in the center of the playing area (face down) as a draw pile.

**Goal: Be the first player to
balance your budget and
run out of cards!**



How to Play

- 1** Your objective is to get rid of all of your cards and have the total of your expenses equal or less than your income.
- 2** On the first round, everyone places one card from their hand under the **Housing** expense category and another under the **Food** category. These are considered basic needs. You must keep at least one expense card in each of these categories throughout the game. If you are caught with an empty housing or food expense category after your first turn, you automatically lose.

How to Play

- 3 After the first round, each turn starts with drawing a card.
- 4 Then you:
 - Add a card to an expense category **OR**
 - Replace your income if you drew a higher card **OR**
 - Pass your turn because you can't place an expense or change your income **OR**
 - Lose your turn because you drew a joker
- 5 Finally, you end your turn by discarding a card.

How to Play

- 5 Continue taking turns until one person wins.
- 6 You win the game by having ALL of the following:
 - At least one expense card in each of the five categories
 - Your total income is more than the total of your expenses
 - You have no more cards in your hand

Rules

- 1 Once a card is laid down as an expense, it can't be removed unless your income changes.
- 2 You can have up to three cards in any expense category, but the total of all of your expenses can never add up to more than your income.
- 3 Jokers represent large unexpected expenses and cause you to lose your turn.

Question: What types of unexpected expenses can “bust” someone’s budget in the real world? Can you still win the game if your budget is busted with a joker?

Card Values



\$100



\$200



\$300



\$400



\$500



\$600



\$700



\$800



\$900



\$1,000



\$2,000



\$2,500



\$3,000

In what ways is the game like budgeting?

How is it different?



Credits

- 1 Inspiration for this game came from the [Money Management Games for Teens](#) blog post by Michele Meleen, M.S.Ed.
- 2 The slides are based on the [Blue and Pink Simple Clean Digital Bingo Game Fun Presentation](#) template by Canva Creative Studio.

Vocabulary or Review Games

Money Mission

MONEY MISSION

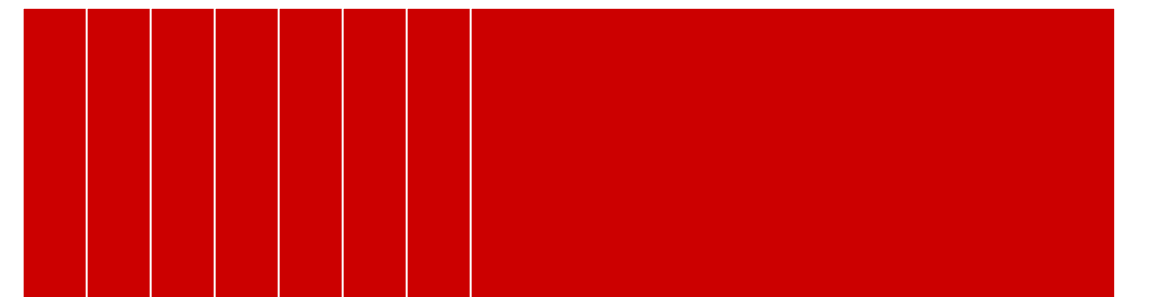
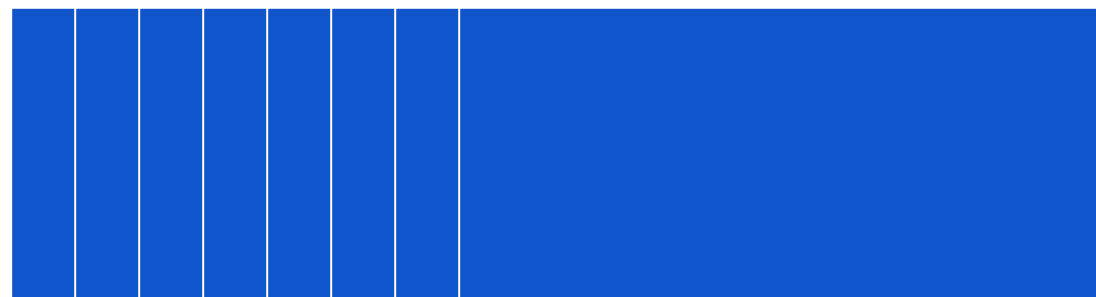
Medicare	HSA Health Savings Account	Electronic Transfer	Refinance	Vehicle
Interest Rate	Credit Limit	Progressive Taxation	Bankruptcy	Prepaid Card
Liability	Compound Interest	FICO Score	Gross Income	Escrow
Collateral	Robo-Advisors	Phishing	Portfolio	Money Market Account
Joint Account	Roth IRA	Impulse Purchase	Mortgage	Income

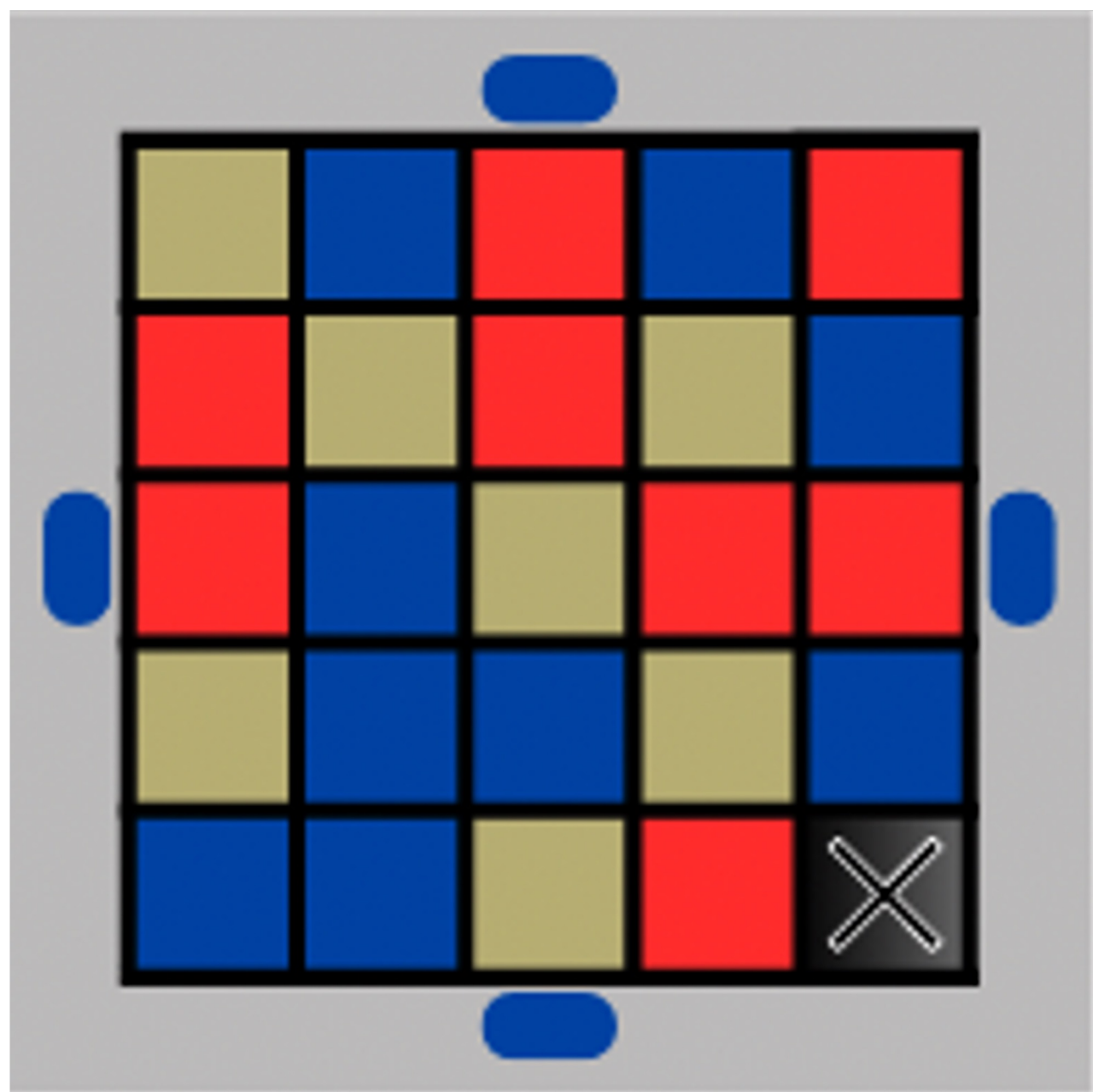


Basics:

- A spinoff of Codenames
- Played in two larger groups (can split the class or play in just two teams)
- Concepts vary based on the terms used

1	2	3	4	5
6	7	8	9	10
11	12	13	14	15
16	17	18	19	20
21	22	23	24	25

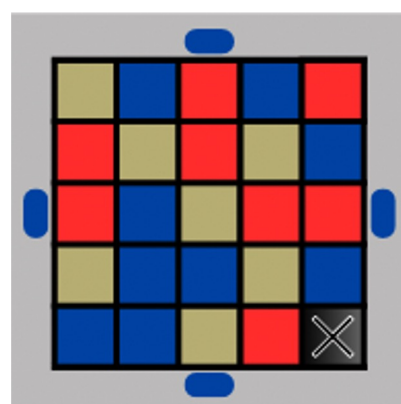
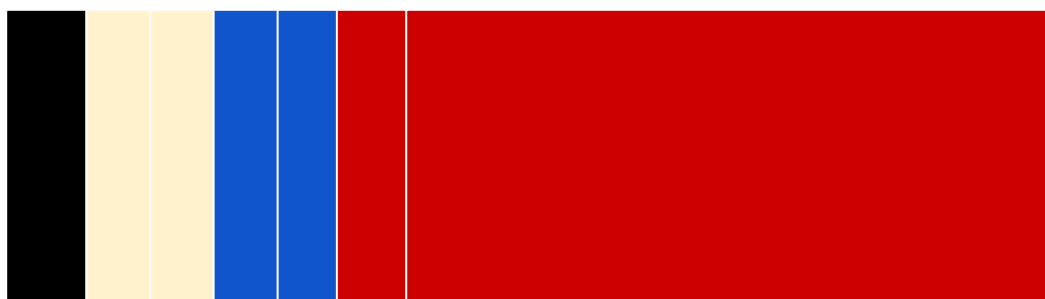




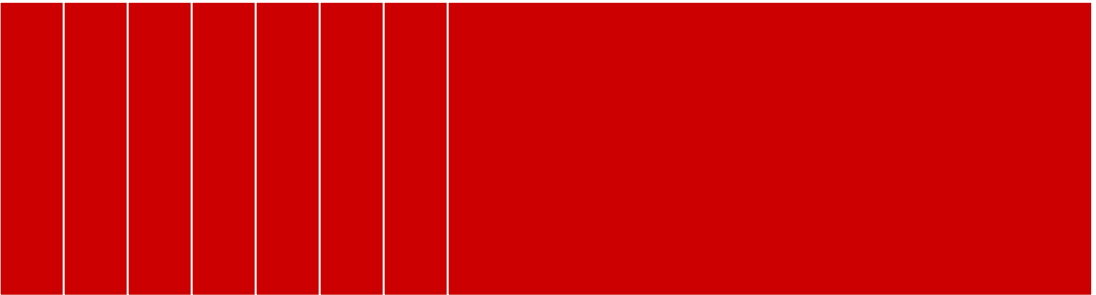
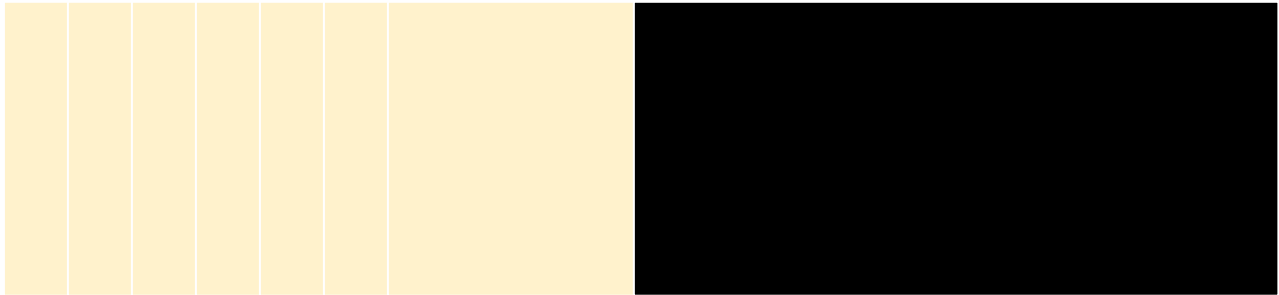
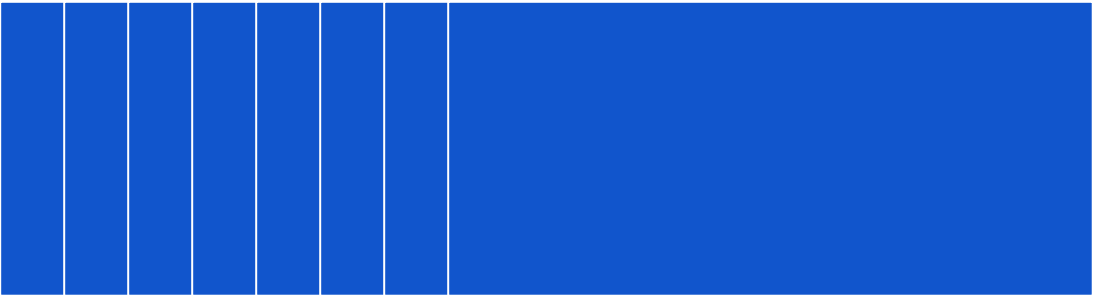
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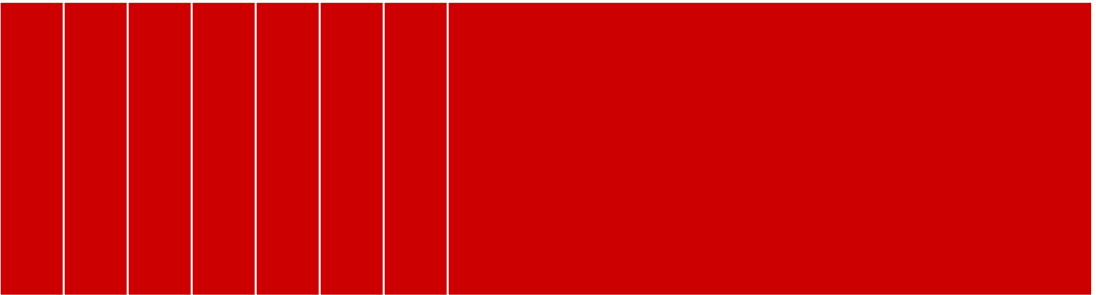
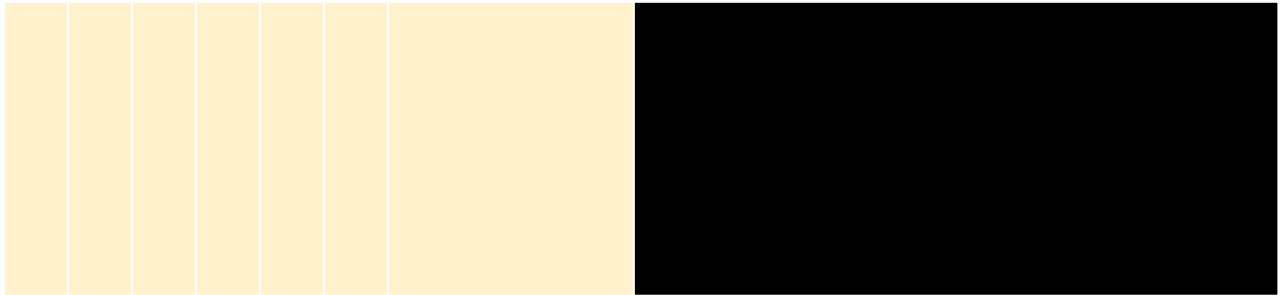
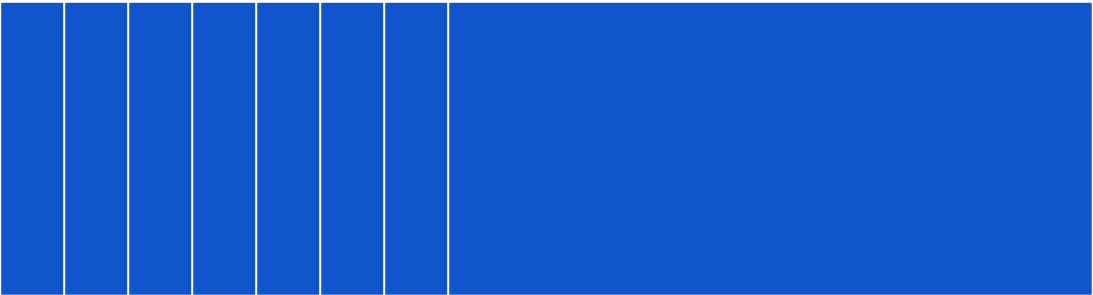
Train	Green	Apple	Bug	Worm
Dog	Seven	Brown	Lemonade	Taco
Purple	Sad	Paper	Chalkboard	Superhero
Laptop	Book	Teacher	Lawn	Weeds
Tulip	Milk	Hand	Scissors	Phone



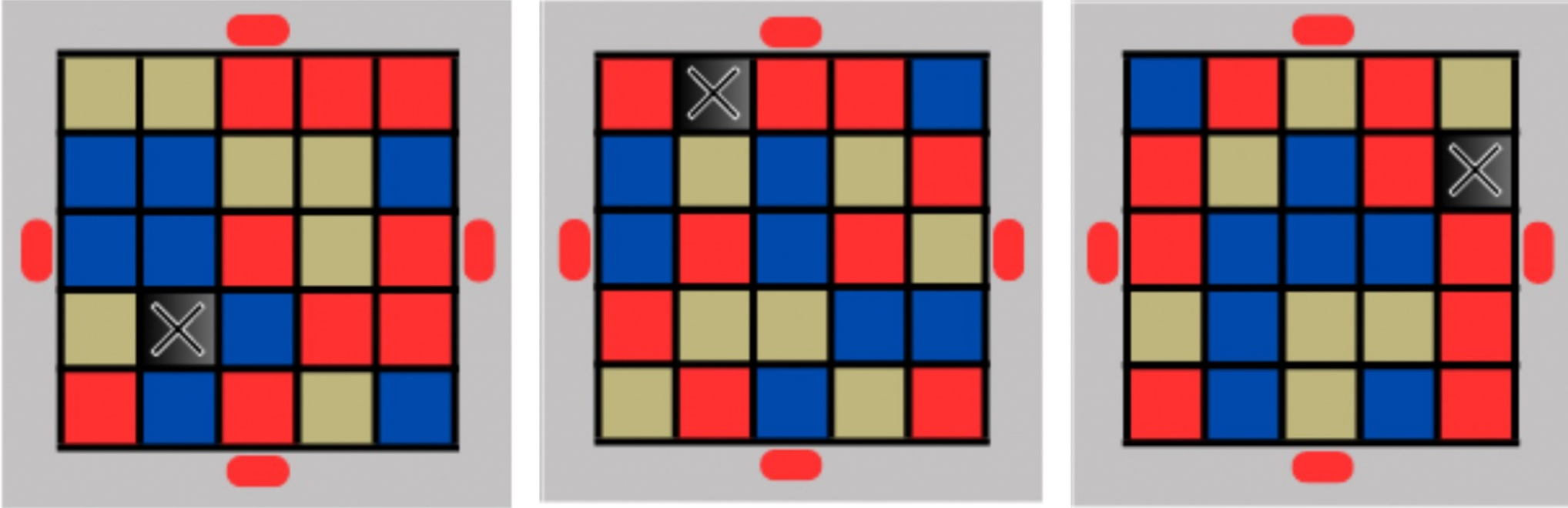
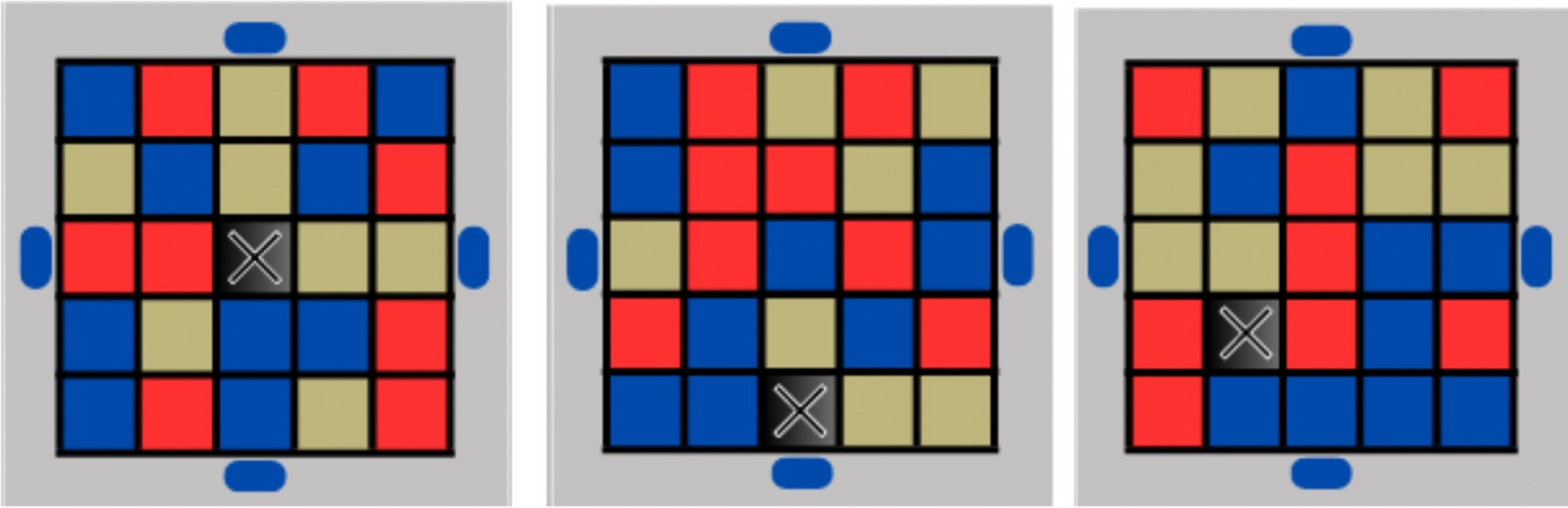
Medicare	HSA Health Savings Account	Electronic Transfer	Refinance	Vehicle
Interest Rate	Credit Limit	Progressive Taxation	Bankruptcy	Prepaid Card
Liability	Compound Interest	FICO Score	Gross Income	Escrow
Collateral	Robo-Advisors	Phishing	Portfolio	Money Market Account
Joint Account	Roth IRA	Impulse Purchase	Mortgage	Income



W-2 Form	International Remittance	Debt	Index Fund	Rent
Estate tax	FDIC	Loan Forgiveness	SEC Securities and Exchange Commission	Diversification
Expense	Foreclosure	Discretionary Spending	Sales Tax	Bear Market
Peer Pressure	Deductible	Asset Allocation	Savings Account	Budget
Human Capital	Credit Report	Retirement	403(b)	Digital Wallet



MONEY MISSION



Foreheadz

Guess the
Money Term



Basics:

- A spinoff of Headbandz or Heads Up
- Played in pairs, small groups, or full class
- Concepts vary based on the terms used

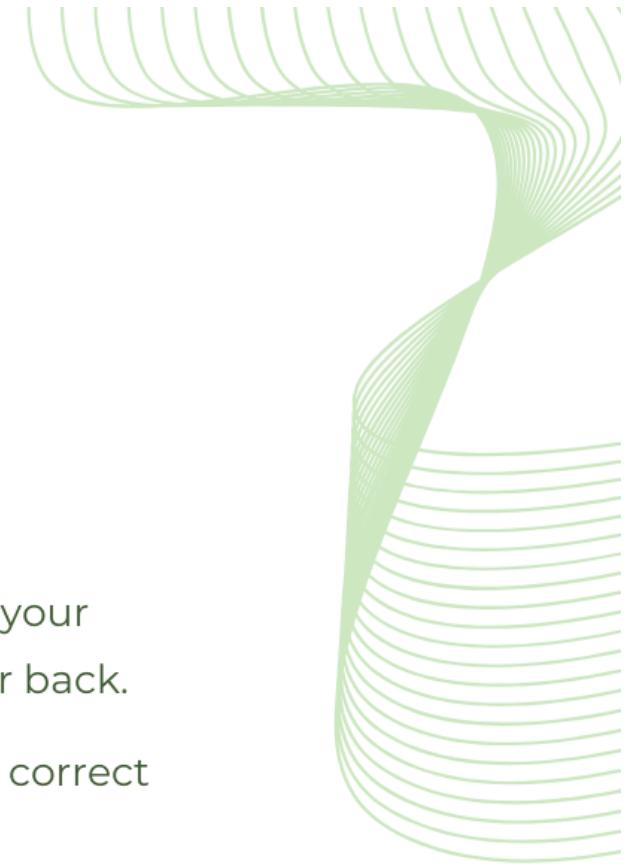
Can You Guess the Term You Have?



Without looking at your card, place it on your forehead or have someone tape it to your back.

Ask yes/no questions until you guess the correct term.

People can answer only yes or no questions.



FOREHEADZ

CREDIT SCORE	DEBIT CARD	FAFSA	PRINCIPAL	ENTREPRENEUR	PIN
TIPS	NEEDS	WEALTH	EMPLOYEE	STOCKS	RATE OF RETURN
BONDS	RULE OF 72	HOME INSURANCE	CHECKING ACCOUNT	GIFT CARD	CREDIT UNION
CREDIT REPORT	COMMISSION	BANK	DIVIDENDS	DOW JONES INDUSTRIAL AVERAGE	S&P 500

MUTUAL FUND	ETF	COMPOUND INTEREST	LANDLORD	APR	

Picture This

PICTURE THIS





Basics:

- A spinoff of Pictionary
- Played in groups or full class
- Concepts vary based on the terms used

PICTURE THIS

Intro Rules Score Board Final Results

LET'S PLAY
PERSONAL FINANCE
PICTURE THIS



Intro Rules Score Board Final Results

HOW TO PLAY



- Each team will send a different player to draw in each round.
- The person drawing will be given a word or term to draw. Their team gets 1 minute to guess.
- If the term isn't guessed, the other team gets a try.
- Points are scored for each correct guess.
- The team with the most points wins!


Intro Rules Score Board Final Results

SCORE BOARD

Team 1	Team 2	Team 3

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★

Intro Rules Score Board Final Results



**THE
WINNER IS...**

PICTURE THIS

ACCOUNT
BALANCE

EMERGENCY
FUND

CASH

GETTING
PAID

DEBT

IDENTITY
THEFT

INCOME

STOCK
MARKET

EXPENSES

CASH

TALKING
ABOUT MONEY

PAYDAY

WALLET

ALLOWANCE

CAR
INSURANCE

SAVINGS
ACCOUNT

CREDIT
CARD

STUDENT
LOANS

PAYING WITH
AN APP

SETTING
FINANCIAL
GOALS

WITHDRAWING
MONEY
FROM AN
ATM

DONATING
MONEY

PAYING
TAXES

BUDGETING

**Would You
Rather?**

WOULD YOU RATHER?

WOULD YOU RATHER...



Educator Notes

This slide deck includes a wide variety of Would You Rather style questions that can be used to spark conversation or ignite interest in a broad range of financial topics. Feel free to use whichever ones you think will resonate with your students and apply to your course, unit, or lesson. You can adapt the questions, add your own, etc.

When facilitating the activity in class, consider having students use a thumbs up or down to indicate the top or bottom response. Another option is to have them stand up (top response) or sit down (bottom response).

Basics:

- A slide-driven or read-aloud version of the game
- Available to copy or download from Canva
- Concepts vary based on the questions used

WOULD YOU RATHER?

**Would
You
Rather...**

Have your credit card
denied in public

or

Trip in front of a crowd

Have people know how
much money you have

or

The grades you have in
all of your classes

Keep cash in a piggy
bank

or

Keep cash in a savings
account at a bank or
credit union

Borrow money from
parents

or

Borrow money from a
bank

USING BOARD & CARD GAMES TO ENHANCE FINANCIAL EDUCATION

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