INSTRUCTIONAL GUIDEBOOK

THE MONEY GAME™

PLAY TO WIN!

An Entertaining Way to Teach Kids & Teens the 'Wealth Rules' they need to grow up Happy, Healthy, Wealthy & Wise

An experiential financial game where the players are the pieces.

WiN THE MONEY GAME

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An Entertaining Way to Teach Kids & Teens the "Wealth Rules" they need to grow up Happy, Healthy, Wealthy & Wise.

An experiential financial game where the room is the board,

the players are the pieces and the lessons last a lifetime.

WiN THE MONEY GAME

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For more information about our unique approach to financial literacy for kids, teens and grown-ups, please give us a call at 805-957-1024 or visit us at www.CreativeWealthIntl.org and www.WinTheMoneyGame.com.

Thank you for your support.

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WiN THE MONEY GAME

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NOTE: We are constanting adding new ideas for playing the game to The Money Game website. Please visit www.WinTheMoneyGame.com often and join our Facebook group here: https://www.facebook.com/groups/creativewealth.

INTRODUCING...
THE MONEY GAME!

Learning about money early in life is critical to one's financial success as an adult. The only problem is that the subject of money is generally relegated to elective status in schools.

Because of severe budget cuts, teachers' overburdened workloads and the imposition of federally-mandated tests that focus on subjects that generally don't lead to a person's financial success later in life, the topic of money isn't taught on a regular basis in school.

Add to this, the fact that parents would rather talk to their kids about drugs and you-know-what than about money, and we have the national and international financial situation we're in...a big mess!

- Debt everywhere you look.
- Adults stressed financially just trying to keep up.
- Children who think that the latest 'this' or the coolest 'that' will make them happy.
- The availability of using credit cards and credit to purchase almost anything for anyone.

This is where Creative Wealth and The Money Game come in and we can't thank you enough for wanting to make a difference.

This game changes the paradigm through which children grow up in to view, think about and handle their finances. Putting students into a real-life game where they experience, conceptually, what adults experience for real, is the perfect way to start giving our youth a 'feel' for what they need to know and do to create financial freedom for themselves.

Did we mention the game is a blast? No sitting behind a desk taking notes and trying to figure out how the information they are being taught is relevant. This isn't how life works. Life is active. Money is active; it moves and flows from person to person, from business to business. This is why we call it Currency!

Educators know that human beings learn best when they are active...especially when they are placed in a situation that is life-like and the experience is somehow relevant for them.

The Money Game is such a game. We know you'll enjoy it. We know you and your students will learn from it. We know it will instill in your student, who will eventually control the financial matters of this country, the basic personal money management skills and wealth creation principles they will need to grow up happy, healthy, wealthy and wise.

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FIRST THINGS FIRST

Are you looking for a fun and entertaining way to get your students excited about personal finances?

Are you looking for an effective way to teach your students (ages 8ish-108) the following basic financial principles?

- I work because I want to, not because I have to.
- I put my money to work for me instead of always working for it.
- Financial freedom is my choice and my responsibility.
- I Pay Myself First.
- Interest is only interesting when I'm receiving it.
- I only borrow money when it makes me money.
- Money is a tool to reach my dreams; and
- Achieving financial freedom is a matter of learning the rules to the "Money Game" and developing the right habits.

Are you looking for a simple way to teach your students basic personal finance skills; such as managing cash flow (i.e., budgeting), paying themselves first, investing in assets and developing passive income streams, in a highly entertaining game setting where your students are the pieces?

Are you looking for a positive way to help your students develop a healthy relationship with money and start practicing supportive money habits that will set them up to be financially healthy adults?

If you answered YES to any of these questions, you found the right game!

WiN THE MONEY GAME

GAME OVERVIEW

The idea for this game began one summer during one of our Camp Millionaire programs as a result of this question: Is there a way to teach the profoundly important information in our camps with one big continuous game where the participants are the pieces? The Money Game® is the answer to that question.

Although the game is conceptual, the power of playing it with a group of kids and adults will blow you away! The game covers important topics such as paychecks, taxes, expenses, credit cards, debt, life events, keeping track and managing your money, assets and liabilities, and the difference between earned and passive income (earning and making money). Simply put, it shows participants how to make, manage, multiply and donate their money wisely so they, too, can grow up financially free.

Most board games, including financial literacy games, rely on lots of little pieces, tallies and complicated calculations, and can only be played with a limited number of students. This game is simple and experiential, starting with the participants serving as the main pieces moving around the 'board' (aka life). They move through the game just like they will move through their lives.

Each round of the game represents a pay period where the players earn a paycheck (by giving up a little of their time and energy) and literally have to tear it up to pay their expenses. When they've saved enough money (by paying themselves first), they can then go to a station to invest in assets (represented, on purpose, by poker chips) and another station to collect passive income from those assets after they've owned the asset for one round. Life events make or break their monthly cash flow (passive income) as the game progresses. They have registers that resemble checkbook registers, on which they record the activities and events that take place each round.

The result? Your students learn about money and investing without even realizing it! And the best part is that everyone can win the game and have fun in the process.

When they collect enough assets to generate more than enough passive income to pay their expenses, they win the money game, i.e., are financially free. This reinforces the notion that as long as they learn the rules and play the game with the intention of winning, they can win THIS game as well as the REAL money game of life. The Money Game has the potential to set everyone who plays it up for financial success in life!

Additional financial lessons to empower all ages with the financial intelligence they need to be responsible for themselves and the world are available at www.WinTheMoneyGame.com. Simply log in to learn more.

WELCOME ABOARD!

WIN THE MONEY GAME

INSTRUCTIONAL DIALOGUE

The dialogue in this instruction manual is written using Accelerated Learning Techniques. It may seem a little repetitive at first, but studies have shown that participants who are taught using Accelerated Learning retain a lot more of the information they are exposed to. A few of the principles of Accelerated Learning are:

Experience before content. This means giving participants an experience, such as a game or activity first, then introducing the actual lesson in the debrief when the activity is finished. The entire game is based on this principle. Much of the learning comes in the debrief and the experience.

Keep your participants moving. This game is designed to keep your participants moving: up, down, sideways and around the room. These are called State Changes. The average adult can only focus on a single thing for seven minutes before his mind begins to wander. Imagine how short a child or teen's attention span is! State changes—whether physical, emotional, or mental—keep your participants engaged and help them learn more effectively.

Anchor music. Because cultures are so different and respond to music differently, we haven't developed a Money Game song (yet). You will need to choose a piece of upbeat music that your participants can relate to and use that song for EVERY SINGLE ROUND. The music is played at the beginning of each round and is the participants' cue that it's time to 'work' and then collect their paychecks.

If it's worth learning, it's worth celebrating. In most cases, when you've completed a task in school (or at work), you are simply handed the next task. In a football game, the crowd doesn't just cheer when the players make a touchdown, they cheer at every gain, no matter how small. Every lesson moves the students toward the big touchdown of financial freedom. Celebrating each step along the way motivates them to keep playing and learning. Watch this short video on our YouTube channel for a variety of ways you can celebrate your students' successes: http://www.youtube.com/watch?v=zjoi8StFswA

Ask, don't tell. Human beings love to answer questions and participate in their learning rather than being force fed information. If your teaching methods include asking your students lots of questions instead of telling them what they should know, the information is generally received with a better attitude.

Additional accelerated learning resources can be found in the back of this manual. For a great history of AL, go here: http://www.ialearn.org/ALHistory.php

WIN THE MONEY GAME

SETTING THE STAGE

To start playing the game, do the following **Set-up Activity** to help the students understand the relationship between a boss, an employee and a paycheck.

Materials needed:
Paychecks (white)

Optional Materials:
One hat or container labeled FEDERAL TAXES
One hat or container labeled STATE TAXES
One hat or container labeled MEDICARE TAXES
One hat or container labeled SOCIAL SECURITY TAXES
The Jeopardy song (or some other 30 second tune)

Part One: Working for Your Money

Have everyone in the room stand up and find a partner. Have the shorter person raise his hand, point to his partner and say, "I'm your new boss." This now makes the other person their employee.

Tell the employees that this is their first day of work with their new boss. Ask them if employees usually get paid before they have done any work. Tell the bosses that for the duration of the music (or for the next 30 seconds), they get to tell their employees how they want them to work. The bosses can have their employees do things like:

- Hop on one foot
- Run around the room
- Do pushups, sit-ups, jumping jacks or any variation thereof
- Tidy/rearrange the room
- Retrieve things for the bosses
- Anything else that is safe and in the room—let the students be creative

At the end of the 30 seconds, ask the student if employees normally get paid after one day of work. After the resounding "No," ask them what day that was (coach them that it was Monday). Ask them what day it is now (Tuesday)? The bosses have another 30 seconds to tell their employees what to do. Repeat through Friday.

So, you will have done this 5 times to represent a full workweek. Now say...

Employees, how are you feeling right now? Did it sometimes feel like the boss was making you do pointless things that you didn't want to do? Bosses, how are you feeling right now? Would you rather be the boss or the employee? Who was controlling whom? The bosses get to tell the employees when to work, what to work on, when to take breaks, when they're allowed to go on vacation, and they get to decide when and how much to pay their

employees. Your bosses have decided to pay you weekly.

Part 2: Paying Taxes on Your Money

Have each of the bosses come up to the front of the room and get a paycheck and return to their partners. Have the bosses attempt to give their employees their paychecks, but instead go through the following scenario:

Have the four hats or containers ready, but hidden. Have the FEDERAL TAXES container ready first. If you do not have four containers, you can use a garbage can to collect the taxes.

*Bosses, go ahead and give your employees their paychecks—**oh wait!** I almost forgot. Rip $100 off their paychecks, bosses.*

Pull out the FEDERAL TAXES container and hold it up for everyone to read.

What does this $100 represent? Your employee's federal taxes. Please come up and throw the $100 into the Federal Taxes container. What do federal taxes pay for? Federal employees, wars, freeways and highways that cross state lines, the military, etc.

Have the STATE TAXES container ready next.

Bosses, go ahead and give your employees their paychecks—oh wait! I just remembered. Rip another $100 off their paychecks, bosses.

Pull out the STATE TAXES container and hold it up for everyone to read.

What does this $100 represent? Your employee's state taxes. Please come up and throw this $100 into the State Taxes container. What do state taxes pay for? State employees, public schools, interstate highways, the governor's salary, state programs, etc.

Have the MEDICARE/MEDICAID TAXES container ready next.

Bosses, give your employees their paychecks—oh wait! I just remembered. Rip off another $100.

Pull out the MEDICARE/MEDICAID TAXES container.

What does this $100 represent? Your employee's Medicare and Medicaid taxes. Please come up and throw this $100 into the Medicare and Medicaid Taxes container. What are Medicare taxes? If you're over 65 years old and you meet the eligibility requirements, you qualify to have some of your hospital and medical bills covered by the federal government.

What are Medicaid taxes? While Medicare taxes are entitlement-based (meaning your eligibility is determined by what you have contributed) and funded solely by the federal government, Medicaid is need-based (meaning your eligibility is determined by your

income) and funded by both state and federal taxes. Those who qualify for Medicaid are lower-income families and individuals with little or no health insurance.

Have the SOCIAL SECURITY container ready next.

All right, bosses, give your employees their paychecks—wait! I almost forgot. Rip off another $100.

Pull out the SOCIAL SECURITY container (see Flip Chart drawing that helps illustrate this part).

What does this $100 represent? It represents your employee's Social Security tax. What is Social Security? The Social Security program was started in the Great Depression. What is the Great Depression? The Great Depression happened in the 1930s because the stock market crashed in 1929 and people panicked and took all of their money out of the banks. The banks didn't have all the money to give them because they had loaned it out to other people—that's how banks make money. The people of the United States had lost faith in the economy and one out of every four people was unemployed.

Do you know who was president during the Great Depression? Franklin D. Roosevelt. He started lots of programs to help people get back on their feet and one of them was called Social Security. What he did was take a little bit of money out of employees' paychecks to help support retired people (over 65) so they could stop working.

Have one third of the students go to one side of the room and two-thirds of the students go to the other side of the room.

The side with fewer people represents the "old people" and the side with more people represents the "young people."

Back then, were there more or less young people? More. These younger people were the workers and Roosevelt only took a little bit of money out of a lot of paychecks to help fund Social Security. Did people live longer or shorter than they do now? Shorter. The average lifespan of a person in the 1930s was 61. So if you made it to 65, you got to collect Social Security. Were people having fewer kids or more kids? More kids, because you needed people to help work for the family.

Go to the side with the "young people."

What happens to young people as time passes? They get older!

Tap the "young people" on the shoulder and direct them to go to the other side of the room until the ratio is now one-third young people and two-thirds old people.

This is what it looks like today. Are people having more or fewer kids now? Old people. Do people live longer or shorter now? They live a lot longer. The average lifespan of a person today is 76 and by the time your parents are at that age, the average lifespan is predicted

to be 85. Are people having less or more kids now? Less kids, because kids are expensive! Are the young people getting more money taken out of their paychecks? No. This means that older people are getting less to live on. Pretty soon, when you are ready to collect Social Security, if it is still around, it will look like this:

Tap the young people on the shoulder until there is only one young person left.

Do you want to rely on Social Security for your retirement? No! So what should you do now? Start saving and investing now. Give someone a high five and tell them, "I'm going to take care of my own retirement!"

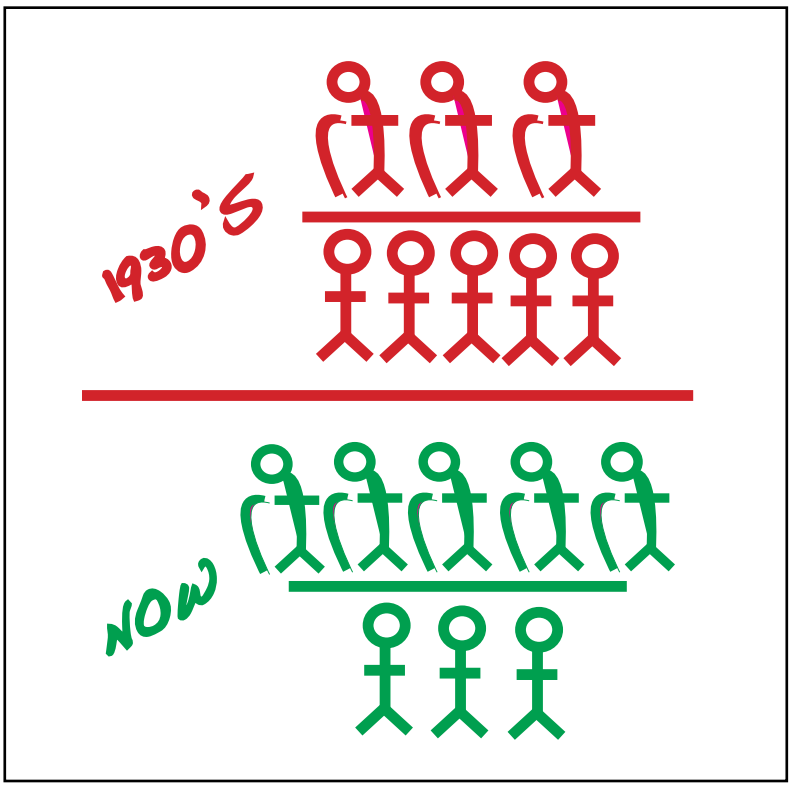
Have the participants go back to their original pairs.

Bosses, go ahead and hand your employees their paychecks. Employees, how do you feel? Almost half your paycheck is gone. Most employees work for the government from January to May. That means about 40% of their paychecks go to taxes of one type or another.

How often do employees have to pay their taxes? Every time they collect a paycheck. How often do business owners and self-employed people have to pay taxes? One to four times a year. How many of you would rather be the boss than the employee?

Turn to someone next to you and tell them, "I want to be the boss!"

SOCIAL SECURITY FLIP CHART



WiN THE MONEY GAME

You have now experienced the **Setup Activity** for The Money Game. Great job!

After the Setup Activity come the actual Rounds of the game. Each Round is a pay period where the players have to 'work' or trade their time and energy for a paycheck. Part of the fun is that you and the players get to come up with what that 'work' looks like. We generally make it physical in some way to keep it even more active.

Once they give you a little of their time and energy, they come get their Paycheck (to music that you put on before each round) and they literally run around to the Expense Bags and rip off $100 increments of their Paychecks to pay their Expenses.

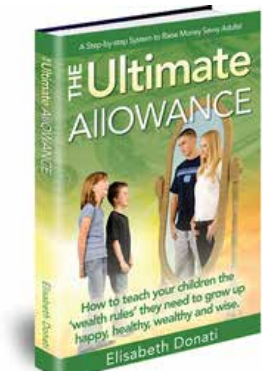
All of the Expenses are mandatory except Piddlyjunk which we set along with the Expense Bags. The decision to buy Piddlyjunk plays an interesting part in the game and players learn early on that they are wasting their precious financial resources on stuff they don't NEED.

As the Rounds progress, the players learn more and more about money, saving, investing, donating, passive income, etc. They discover lots of Rich Habits that are required to grow up with more than enough money to live the way they want...and isn't that the point?

One of the themes that we stress is the idea of Donating, Giving Back and Doing Good. Players learn that when they have more money than they need each month to live the way they want to, they can take their extra time, energy and money and really make a Difference in the world. We don't know about you, but in our many years on the planet, this is the main aspect of life that brings us satisfaction and joy. We think most people agree.

So, do you want more? Do you want to experience the best financial literacy game on the planet? **Visit www.WinTheMoneyGame.com/winning.php** and grab the entire game. We're here to help you make a difference every step of the way!

WIN THE MONEY GAME
ADDITIONAL RESOURCES



The Ultimate Allowance

Written by Elisabeth Donati, creator of Camp Millionaire® and The Money Game®, The Ultimate Allowance is the only financial parenting book parents need to raise money-savvy adults. A step-by-step system to take the money you already spend ON your children and run it THROUGH them instead. This way they get the practice they need to move out and stay out! **More at www.UltimateAllowanceBook.com**

COST: $19.95 (Print or PDF)

Creative Cash for Kids

Want to make sure YOUR kids leave home without YOUR wallet? This simple, easy-to-use home program was designed for you, the parent, teacher or guardian, with that purpose in mind. We know you don't have a lot of time but you want your children prepared to handle the financial aspects of their lives successfully.
More at www.CreativeCashforKids.com

COST: $49 Print/$29 PDF

Raising Money Savvy Adults is Easy with Camp Millionare and Moving Out! for Teens.

Camp Millionaire and **Moving Out! for Teens** are game and activity-based financial education programs for kids and teens. We use powerful teaching techniques that allow kids to learn by experience.

Camp Millionaire™
Financial Wisdom for Life

Your kids and teens will learn how to make, manage and multiply their money wisely, and they'll have a ton of FUN doing it. Teens learn extra things like how to rent an apartment or buy their first car. Imagine kids land teens earning to be responsible with money BEFORE they leave home and venture out on their own! Use at schools, churches, youth groups...anywhere there are kids ages 10-20. Weekend and summer camp events available. **More at www.CampMillionaire.com.**

Moving Out!

WIN THE MONEY GAME

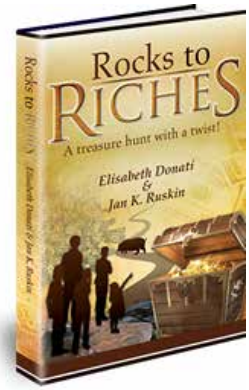
ADDITIONAL RESOURCES

The 3 Keys to Raising Money Savvy Adults

Author: Elisabeth Donati

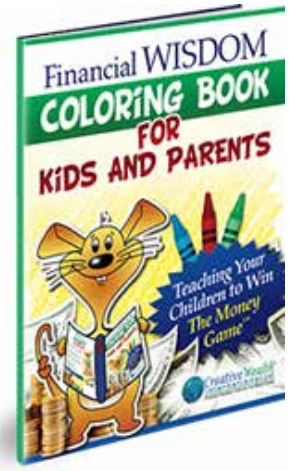
Visit **www.CreativeWealthIntl.org** and sign up for our FREE Report...The 3 Keys to Raising Money Savvy Adults. plus 52 weeks of Creative Wealth Principles delievered right to your inbox.

Rocks to Riches (ages 9-14ish)



Ever wish your kids or students could learn about money in a way that didn't look like you were teaching them about money? Rocks to Riches is your answer. Based on the principles of *Think and Grow Rich* by Napoleon Hill, Rocks to Riches is a story about 5 kids who embark on a treasure hunt to save one of the older kid's family from losing their house. Think treasure hunt with a twist. **More at www.RockstoRichesbook.com**

COST: $12.95



Financial Wisdom Coloring Books for Kids

Authors: Elisabeth Donati & Steve Gordon
Illustrator: Shayla Gordon (age 15)

All kids love to color. For Ages: 3-103! What if your children could learn the 26 most important Creative Wealth Principles simply by coloring? This coloring book isn't just for kids. Each left hand page contains information about the principle on the right hand page to help you begin to talk to your child about money. **More at www.FinancialColoringBooks.com**

Cost: $14.95 (Print or PDF)

NOTE: If you'd like to order the Financial Wisdom Coloring Book in bulk or private label it for your company, please give us a call at 805-957-1024.

ACCELERATED LEARNING RESOURCES

All Creative Wealth camps and programs are taught with Accelerated Learning Techniques. You can learn more here:

Quantum Teaching

Authors: Bobbi DePorter, Mark Reardon and Sarah Singer-Nourie.

Quantum Learning: Unleashing the Genius in You

Authors: Bobbi DePorter with Mike Hernacki

The Accelerated Learning Fieldbook: Making the Instructional Process FAST, FLEXIBLE and FUN

Author: Lou Russell

The Accelerated Learning Handbook

Author: Dave Meier

How to Lead, Teach & Inspire

Author: Blair Singer

High Impact Training & Amazing Presentations

Authors: Blair Singer and Sarah Singer

Visit **www.creativewealthintl.org/accellearn.php** for a brief history of Accelerated Learning (AL) and more.

WiN THE MONEY GAME

Please check out our main site at:

www.CampMillionaire.com

for more information on our camp/school curriculums, financia literacy events and even more financial education resources.

OUR MISSION:

"Empowering People to Be Responsible for Themselves and The World!"

REST EASY KNOWING YOU'VE DONE YOUR PART.

THANK YOU!