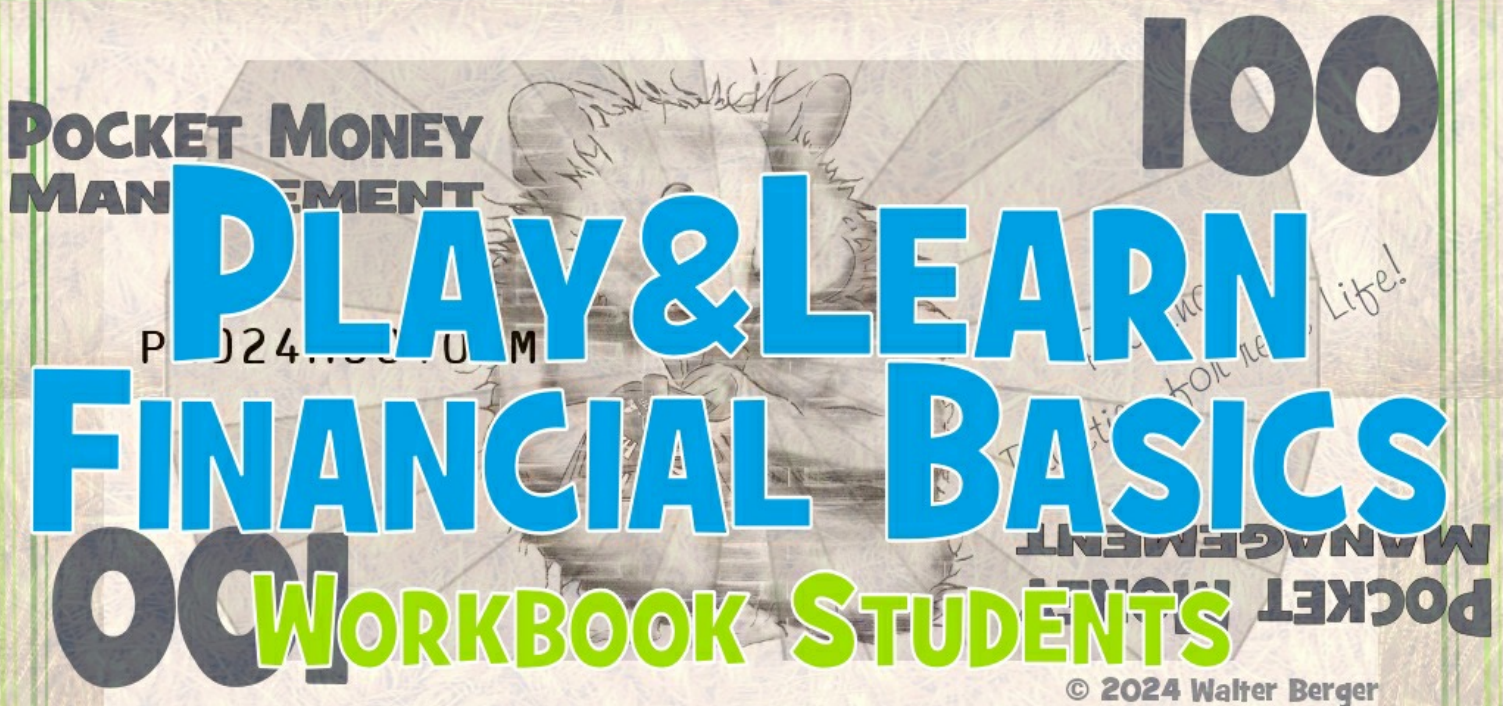




Pocket Money Management  
*Playing=Real Life Practice!*

# Workbook Student on

## Play&Learn Financial Basics



# Workbook Student on

## Play&Learn Financial Basics

### When you play, you will learn

- ✓ to experience typical financial challenges of a private household,
- ✓ how to reduce debt and cut expenses,
- ✓ how to save and build up reserves,
- ✓ to make financial decisions and experience possible economic consequences,
- ✓ keep track of your own finances,
- ✓ mastering financial challenges with ease and
- ✓ talk to each other about money and finances.

### Goal of the game

### Pocket Money Management

*Learning to master financial challenges while playing!*

The player who is the first to

1. reduce his debts and
2. saves up reserves amounting to 6 times their monthly expenses.



# Workbook Student on

## Play&Learn Financial Basics

Definitions to know! Keep an overview about essentials!

**A budget is a list of planned income and expenditure in a specific period.**

*Guiding question: What income and expenditure (amount/type) are planned?*

**A financial status is a comparison of current income, expenditure, assets and debts!**

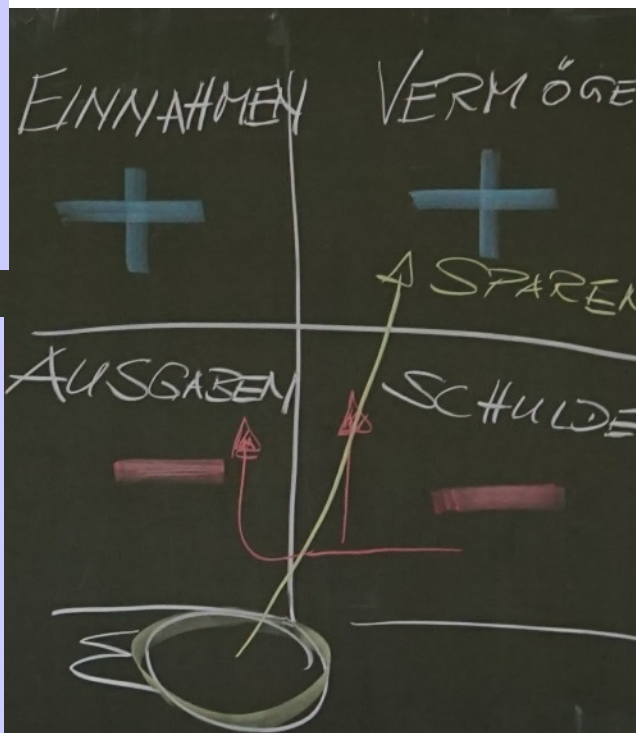
*Guiding question: What is my current liquidity and asset situation?*

**Income are all payments that you receive, i.e. that are paid to you.**

These can, for example, be regular monthly payments (salary, child benefit) or irregular (vacation pay).

**Expenses are all payments that you make, i.e. are paid by you.**

These can be regular monthly payments (rent), irregular payments (coffee, cinema) or one-off payments (repairs).



**Private assets include all your property;**

e.g. financial assets (cash, shares) and tangible assets (real estate and household effects). Valuing household goods is difficult; think of your favorite pair of jeans, how much are they worth to others?

**Debt is created when you buy something for which you currently have no money and/or prefer to take out a loan.**

- Loans often have high interest rates and therefore have to be repaid at great expense.
- Repaying debts can significantly increase your monthly expenses.

**Monthly available** shows whether and how much of the monthly income remains after all expenses have been paid.

**Net assets** show whether the net assets (assets minus liabilities) are positive or negative. If the debts exceed the assets, you are over indebted!

# Workbook Student on Play&Learn Financial Basics

## Playing = Real Life Practice!

At the start of the game each player receives:

- \$ 3,000 cash,
- 1 game cone,
- 1 pencil and
- 1 blank financial status;

The following values are to be entered there:

Salary	\$ 2.000	Cash	\$ 3.000
Rent/costs	\$ 600	Car loan	\$ 3.200
Everyday cost	\$ 600	Consum Cred.	\$ 2.700
Car paym.	\$ 250	Credit Cards	\$ 2.100
Consum Cred.	\$ 200		
Cred. Cards	\$ 140		

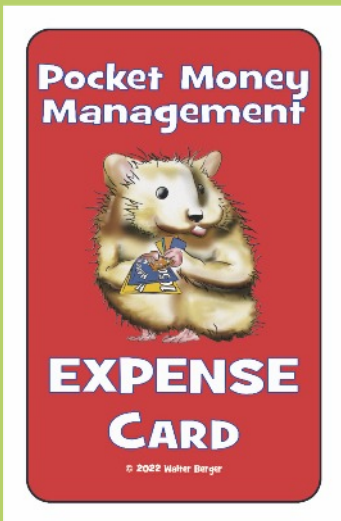
If you land on a **red**, **yellow** or **green** field after rolling the dice, you must draw an event card and master the economic challenge.

If you land on a **blue** field or go over it, you receive the income minus the expenses from the financial status.



# Workbook Student on Play&Learn Financial Basics

## Event cards - Everyday Costs



Player must draw an expense card!

Only affects this player!

Pay cash or increase debt

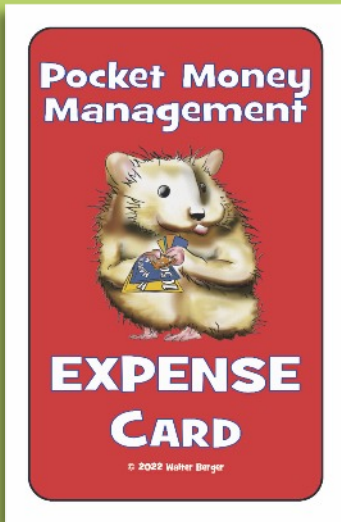
Income/month		ASSET PLAN		Assets	
Income/wage	2.000	1. Cash = 6 x monthly expenses saved AND 2. All debts paid off			
Additional job					
Real estate					
Business					
Shares					
<b>Total Income/month</b>	<b>\$ 2.000</b>				
<b>Expenses/month</b>		TIME ACCOUNT		Debits	
Rent including costs	600	You have <u>  </u> KIDS			
Everyday costs	600				
Mortgage	250	You will receive <b>\$500 BONUS</b> if			
Car payment	200				
Consumer credit payment		<input type="checkbox"/> Monthly available > \$500			
Other expenses		<input type="checkbox"/> Net assets > \$500			
Child support		<input type="checkbox"/> Debt paid off (no mortgages)			
<b>Total Expenses/month</b>	<b>\$ 1.790</b>	<input type="checkbox"/> Cash > 6 x monthly expenses			
<b>Monthly available</b>	<b>\$ 210</b>	POCKET MONEY MANAGEMENT ©2022 WALTER BERGER		Total Debits	
				Mortgage	Interest % Amount \$
				Car loan	9,5 % 3.200
				Consumer credit	12,5 % 2.700
				Credit cards	16,8 % 2.100
				<b>Total Debits</b>	<b>\$ 8.000</b>
				<b>Assets - Debits (net)</b>	<b>\$ - 5.000</b>

**Pay Cash**  
- pay \$ 350 to the bank  
- cash reserves will decrease

**Taking a Loan**  
- debts increase by \$ 350  
- expenses increase by \$ 10/month

# Workbook Student on Play&Learn Financial Basics

## Event cards - Everyday Costs



Player must draw an expense card!

Only affects this player!

Pay cash or increase debt

Income/month		ASSET PLAN		Assets	
Income/wage	2.000	1. Cash = 6 x monthly expenses saved AND 2. All debts paid off			
Additional job			Real estate	Type	Value \$
Real estate			Business		
Business			Shares	name	shares
Shares		<p>You have <u>  </u> KIDS</p> <p>You will receive <b>\$500 BONUS</b> if</p> <input type="checkbox"/> Monthly available > \$500 <input type="checkbox"/> Net assets > \$500 <input type="checkbox"/> Debt paid off (no mortgages) <input type="checkbox"/> Cash > 6 x monthly expenses	Cash	3.000	
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		Total Debts		\$ 8.000	
		Assets - Debts (net)		\$ - 5.000	

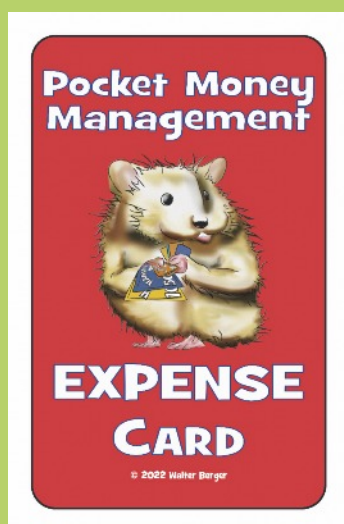
**Pay Cash**  
 - pay \$ 800 to the bank  
 - cash reserves will decrease

**Taking a Loan**  
 - debts increase by \$ 800  
 - expenses increase by \$ 40/month

# Workbook Student on

## Play&Learn Financial Basics

### Event cards - *Everyday Costs*



### Everyday Costs

Increased energy costs.  
Your monthly heating bill has gone up significantly!

All players increase their expenses by \$40.



© 2022 Walter Berger

Player must draw a expense card!

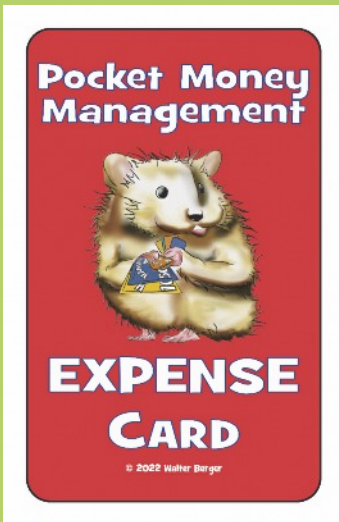
Affects all players!

Income/month		ASSET PLAN		Assets																			
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Monthly expenses of all players increase by \$ 40 per month

# Workbook Student on Play&Learn Financial Basics

## Event cards - Everyday Costs



### Everyday Costs

Increased energy costs.  
Your monthly heating bill has gone up significantly!

All players increase their expenses by \$40.

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Player must draw a expense card!

Affects all players!

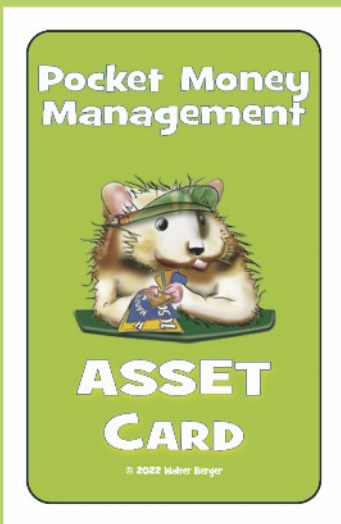
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Monthly expenses of all players increase by \$ 40 per month



# Workbook Student on Play&Learn Financial Basics

## Event cards - Additional Job



Player can draw a asset card!

Only affects this player!

If you take this job - your monthly income increases by \$ 300

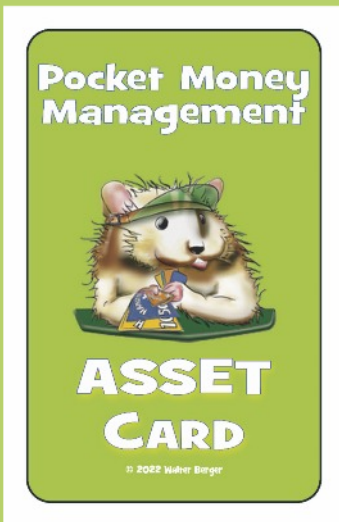
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Income/wage	2.000	1. Cash = 6 x monthly expenses saved AND 2. All debts paid off		Real estate	Type _____ Value \$ _____
Additional job				Business	_____
Real estate	_____			Shares	name shares price
Business	_____				_____
Shares	_____			Cash	3.000
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Rent including costs	600			Mortgage	Interest % _____ Amount \$ _____
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Child support	_____				
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<b>Monthly available</b>	<b>\$ 210</b>				

**Time Account**

- If there is still time available, you can enter 4 hours!
- A less attractive job can be changed!

# Workbook Student on Play&Learn Financial Basics

## Event cards - Real Estate



Player can draw a asset card!

This player can buy!

The market price for a comparable apartment is between \$ 23,000 and \$ 34,000

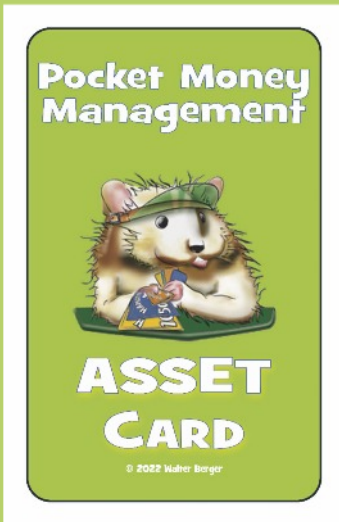
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If you buy the apartment:

- your Assets and your Debts will increase by \$ 25.000
- your monthly income increases by \$ 190
- \$ 1.250 have to be paid to the bank

# Workbook Student on Play&Learn Financial Basics

## Event cards - Shares



Player can draw a asset card!

This player can buy - others can sell!

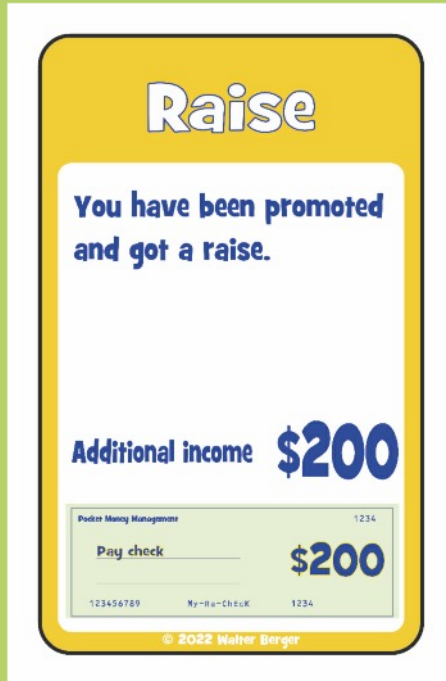
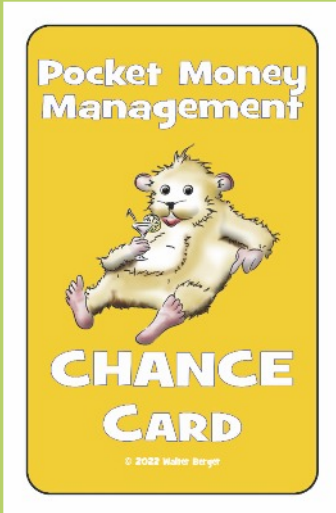
Good price to buy? On the chart you can see the lowest and highest price from the past - you can also see the current price (today: 10 €)!

<b>Income/month</b> Income/wage <u>2.000</u> Additional job _____ Real estate _____ Business _____ Shares _____ <b>Total Income/month</b> <b>\$ 2.000</b>	<b>ASSET PLAN</b> 1. Cash = 6 x monthly expenses saved AND 2. All debts paid off <b>GOAL</b> <b>TIME ACCOUNT</b>  You have <u>   </u> KIDS You will receive <b>\$500 BONUS</b> if <input type="checkbox"/> Monthly available > \$500 <input type="checkbox"/> Net assets > \$500 <input type="checkbox"/> Debt paid off (no mortgages) <input type="checkbox"/> Cash > 6 x monthly expenses POCKET MONEY MANAGEMENT ©2022 Walter Berger	<b>Assets</b> <table border="1"> <thead> <tr> <th>Type</th> <th>Value \$</th> </tr> </thead> <tbody> <tr> <td>Real estate</td> <td>_____</td> </tr> <tr> <td>Business</td> <td>_____</td> </tr> <tr> <td>Shares</td> <td>_____</td> </tr> <tr> <td>Cash</td> <td><u>3.000</u></td> </tr> <tr> <td><b>Total Assets</b></td> <td><b>\$ 3.000</b></td> </tr> </tbody> </table>	Type	Value \$	Real estate	_____	Business	_____	Shares	_____	Cash	<u>3.000</u>	<b>Total Assets</b>	<b>\$ 3.000</b>						
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You can buy as many funds as you like. Others can sell at this price. Pay the value / purchase price to the bank. You also need to adjust the cash and asset values!

# Workbook Student on Play&Learn Financial Basics

## Event cards - Raise



Player can draw a chance card!

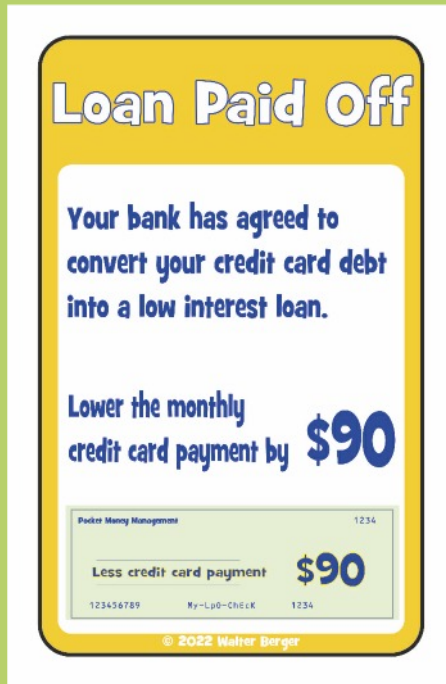
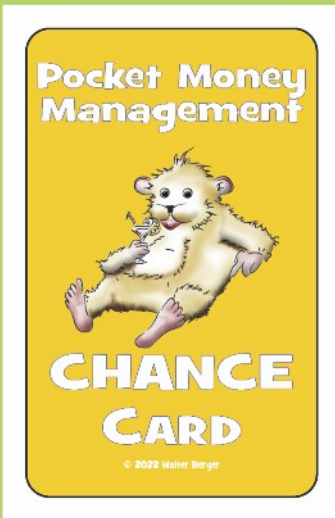
Only affects this player!

Your monthly income will increase by \$ 200!

<b>Income/month</b> Income/wage <u>2.000</u> Additional job _____ Real estate _____ Business _____ Shares _____ <b>Total Income/month</b> <b>\$ 2.000</b>		<b>ASSET PLAN</b> Cash = 6 x monthly expenses saved AND 2. All debts paid off <b>GOAL</b>		<b>Assets</b> <table border="1"> <thead> <tr> <th>Type</th> <th>Value \$</th> </tr> </thead> <tbody> <tr> <td>Real estate</td> <td>_____</td> </tr> <tr> <td>Business</td> <td>_____</td> </tr> <tr> <td>Shares</td> <td>_____</td> </tr> <tr> <td>Cash</td> <td><u>3.000</u></td> </tr> <tr> <td><b>Total Assets</b></td> <td><b>\$ 3.000</b></td> </tr> </tbody> </table>		Type	Value \$	Real estate	_____	Business	_____	Shares	_____	Cash	<u>3.000</u>	<b>Total Assets</b>	<b>\$ 3.000</b>						
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<b>POCKET MONEY MANAGEMENT</b> ©2022 WALTER BERGER		<b>Assets - Debts (net)</b> <b>\$ - 5.000</b>																					

# Workbook Student on Play&Learn Financial Basics

## Event cards - Loan paid off



**Player can draw a asset card!**

**Affects only this player!**

Income/month		ASSET PLAN		Assets	
Income/wage	2.000	<b>GOAL</b> 1. Cash = 6 x monthly expenses saved AND 2. All debts paid off	Real estate	Type	Value \$
Additional job			Business	name	shares
Real estate		<b>TIME ACCOUNT</b> 	Shares		
Business			Cash		3.000
Shares			Total Assets		\$ 3.000
<b>Total Income/month</b>	<b>\$ 2.000</b>	You have <u>  </u> KIDS You will receive <b>\$500 BONUS</b> if <input type="checkbox"/> Monthly available > \$500 <input type="checkbox"/> Net assets > \$500 <input type="checkbox"/> Debt paid off (no mortgages) <input type="checkbox"/> Cash > 6 x monthly expenses	<b>Debts</b>		
Expenses/month		POCKET MONEY MANAGEMENT ©2022 WALTER BERGER	Mortgage	Interest %	Amount \$
Rent including costs	600		Car loan	9,5 %	3.200
Everyday costs	600	Consumer credit	12,5 %	2.700	
Mortgage	250	Credit cards	16,8 %	2.100	
Car payment	200	<b>Total Debts</b>		<b>\$ 8.000</b>	
Consumer credit payment		<b>Assets - Debts (net)</b>		<b>\$ -5.000</b>	
Other expenses					
Child support					
<b>Total Expenses/month</b>	<b>\$ 1.790</b>				
Monthly available	<b>\$ 210</b>				

**Good news from your bank!**

- You can reduce your monthly credit card payments by \$ 90
- monthly available amount will also increase by \$ 90











# Workbook Student on

## Play&Learn Financial Basics

### Evaluation Questionnaire

#### *Play&Learn Financial Basics*

#### Your Rating

1. My expectations for the workshop were met. 
2. The topic is important for now and my ,later' life. 
3. The workshop encouraged me to discuss expenses and income with my family. 
4. A budget for a private household provides a quite good overview. 
5. An up-to-date overview of income and expenditure is important. 
6. Financial challenges in the game are comparable to real life situations. 
7. My questions and objections were answered. 
8. The workshop was interesting and fun. 
9. Debt can cause high monthly expenses and can be difficult to repay. 
10. Saving and building up liquidity reserves are important. 
11. Important to me would be:





Taschengeld Management  
*Spielen = Training für den Alltag!*

# **Workbook Student** on Play&Learn Financial Basics

**Part A - Expenses**

**Part B - Advertisement/Cosumption**

**Part C - Income + Saving**

**Part D - Budget + Financial Options**

**Part E - Play&Learn Financial Basics**

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