

# MONEY CHAMP

## BOARDGAME

### MANUAL

Version: Fun;  
Play Setting: Family



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Play Setting: Family



## Objective:

Have fun while learning basic money management rules  
– Save and Allocate Money Wisely.

Estimated Play Time: ½ - 2 hrs



## Boardgame

### STEP 1: Setting Up

- Open game board,
- Place the cards<sup>†</sup> on the respective colour spaces in the middle of the board.
- Each player takes one token tray and one performance Tracking Card.
- Each player selects a play piece and place it at the Go space;
- Each player picks a wish list card and place his/her Performance Tracking Card.
- Each player takes **10** money tokens\* from the Central token bag and put in Spend compartment of his/her token tray;



<sup>†</sup> For first-time players, it is recommended to exclude Invest cards.  
\*Money Champ and green tokens have the same money values in the game, and can be used interchangeably in this version.



### Recommendations

#### Û DO:

- Create a shopping corner with attractive toys, stationery or snacks, which the players like. This shopping corner will enhance the players' experience.
- Identify one player (*preferably an adult or experienced player*) as Fund Manager to manage the tokens in the central bag of tokens.

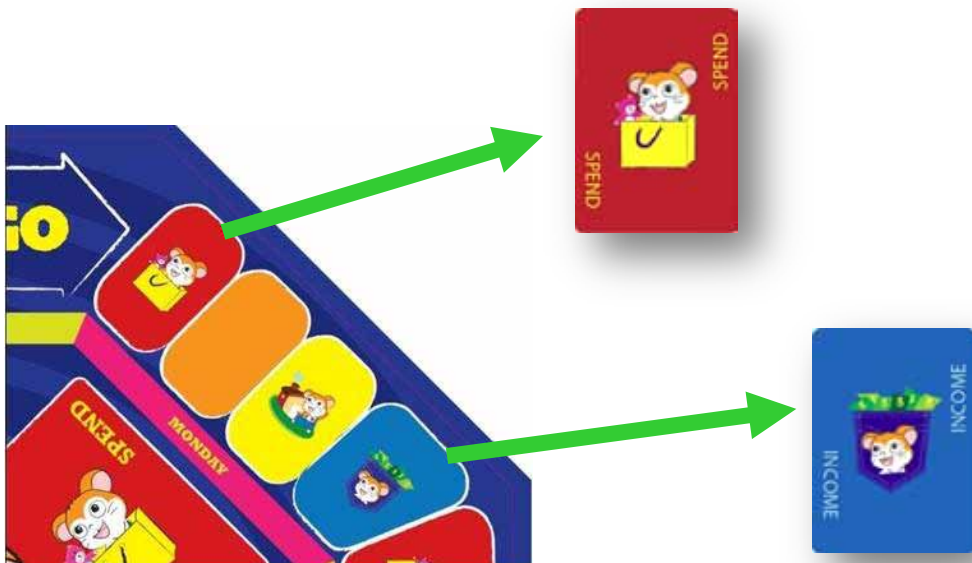
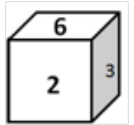
#### Û AVOID

- We discourage introducing investment in this version. Thus, exclude yellow investment cards.
- Without investment cards, you can avoid confusion by players by removing the following cards:
  - Patent and Book Publish Income cards.
  - Government and Property Tax Spend cards.



## STEP 2 : Playing the game

- Player rolls the number dice and move the appropriate number of spaces.
- When player lands on the space with a Money Champ mascot, pick the top card from the deck of respective colour cards;
- Read the card and do as instructed in step 2.1 to 2.3.
- Place the card back to the bottom on the deck.





### STEP 2.1: Review Spend Card

If player picks a red spend card,



• Follow are few available choices based on the types of Spend cards:

- **Shopping Card**

- Player has the “license” to buy at shopping corner.

*Limit one item per shopping card.*



- **Compulsory Expenses**

- Player has to pay the number of tokens indicated on the card.



- **Gifts:**

- Player is encouraged to buy gifts for parents and friends. If player has insufficient money, he/she may be exempted to pay the number of tokens.





## Review Cards At Review Plan Space

### STEP 2.2: Review Invest Cards

*\*We recommend to be played in the Education Version.*

If yellow investment cards are included, and player picks a yellow Invest card,



- Player can use their tokens to invest in different types of investments:

- **Transactional Investments**

- Players can use tokens to buy the investments when the price is low, and sell when it is higher.
- Some cards are open for all players, while some only to the player who picked the card.



- **Passive Income Investments**

- Player can invest with the stated tokens and start enjoying free tokens every 1 or 4 weeks.
- Player starts getting passive income from the next round/ week.



- **Conditional Investments:**

- Refer "**Yellow Investment Cards**" of Playing Guide.



### STEP 2.3: Review Income Card

If player picks a blue income card,



- Player can collect the additional tokens stated on the card from the central bag of tokens.
- The additional tokens received can be explained as additional income for the work or good behavior accomplished.
- Player gets 5 tokens when he/she picked the birthday card.



### Suggestion

- *If player is too “mature” to be awarded for cleaning table or other activities stated on the income cards, parent may choose to exclude the award of the additional income. But, state the rule at the start of each round, and not after the player picked the card.*



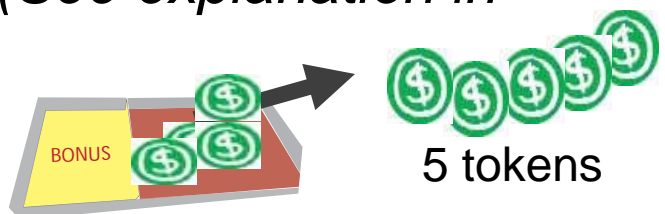
### STEP 3 : At Review & Plan Space

When any one player's play piece reaches or passes the Review & Plan Space:

- The player **MUST STOP** on the Review Plan Space;
- **All** other players **MUST** also **advance** to the Review Plan space.



- All players takes **5 tokens** from the token tray, and returns to the central token bag managed by the Fund Manager. (*See explanation in next page.*)





## Boardgame

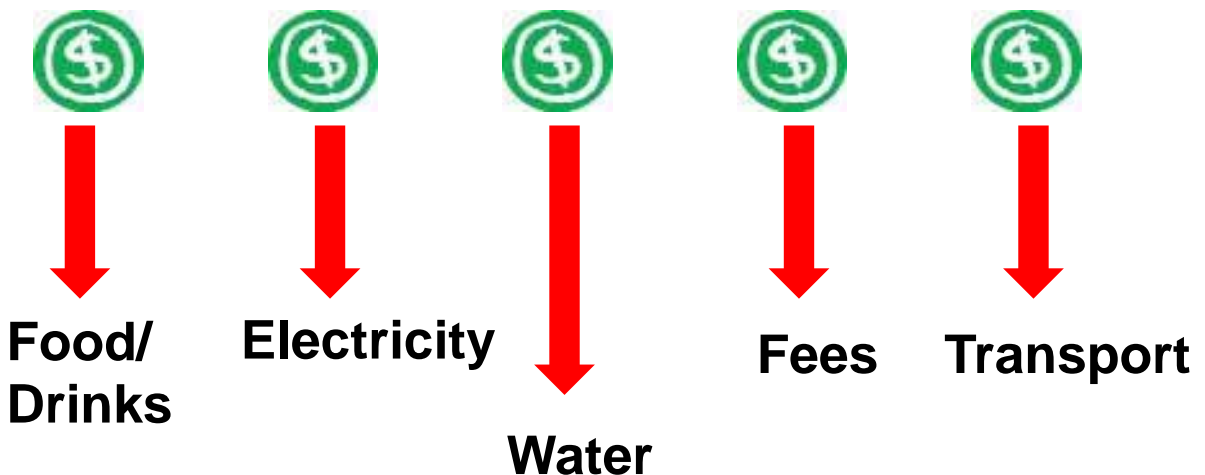
### Special Explanation for giving 5 Tokens at Review Plan Space: idea of basic expenses

- **For younger children age below 9:**

The 5 tokens are weekly basic expenses for food in school canteen from Mon – Fri.

- **For older children age 9+:**

The 5 tokens are weekly basic expenses on:



- **If not enough tokens to pay basic expenses:**

See the rules under “**Bankruptcy**” section in the Playing Guide included in the box.



### STEP 4 : Advance to Go Space

- After player pays for basic expenses, all move to Go Space and be ready to play next round



- Collect 10 money tokens from fund manager – It means allowances for the new week.





### STEP 5: Continue the Game

- The player **who first** reaches the Review Plan space will **start** the next round.
- Continue game by repeating steps 2 – 5, until one or all players achieve wish list item(s) on their performance tracking card(s).
- **The winner of this game version is any of the players who achieves his/her wish list item.**
- Refer next page on the tips we share to enhance this game experience.





## Boardgame

### Play with a Shopping Cart

- **Set up a shopping cart** or corner with real toys, stationery, and/or snacks, which can be “purchased” with the money tokens used in the game.
- Price the items with different price tags – min 3 different price value, e.g. 5, 10, 20 tokens.
- **Setting alternate wish list** - allow players to choose their own wish list items from the shopping cart, and replace the wish list card on the performance tracking card.
- The new wish list item is recommended to be an item costing 20 tokens or above.
- Allow players to keep the items “purchased” during the game.
- **With real toys, you can quickly identify players’ spending patterns and preference.**





## Boardgame

### Key Learning

By just playing this play version of Money Champ Boardgame, the young players will learn the following lessons on money:

- The **basics** of what money is about and how it functions;
- The need to **work** to exchange for income or money to spend;
- The importance to of spending **within limits**;
- The need to reserve for **basic expenses** before spending
- The merits of **delayed gratification**.

### Next Step

*Move to Educational version when the player understands above lessons. The player is ready to develop his /her money management skills.*



## Other Versions

### More Versions are available:

#### For All

- Play version in Party
- Education version at Home

#### For Licensed Partners only

- Education version in Class(different level)
- Customized version for different subject

Money Champ Boardgame complements with **Home Practice Kit** , it is a **effective system** to teach money management to young children.

**More details available from our official websites.**



## Official Websites

We look forward to work together to develop a new generation who are ***successful, wealthy and happy.***

Official websites:

[www.moneychampkids.com](http://www.moneychampkids.com)

(Singapore & rest of the world)

[www.moneychamphk.com](http://www.moneychamphk.com)

(Hong Kong)

[www.facebook.com/moneychamp](http://www.facebook.com/moneychamp)

For enquiries, please send email to:

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