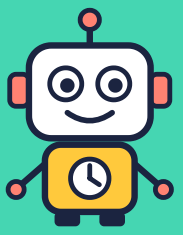
PRINT-AND-PLAY BUDGETING GAME

Tock's Savings Race

Earn, spend, save and share your way round the board. For 2 to 4 players, about 20 minutes.



You need

- The board, one dice and a counter each
- A jar mat for every player
- The money (2 copies) and the three card decks

Set up

1. Everyone takes a jar mat and puts $10 in their **Spend** jar.
2. Choose a banker to look after the rest of the money.
3. Shuffle the three decks. Counters on START.

On your turn

Roll the dice and move clockwise. Then do what your space says.

- **Payday.** Every time you land on or pass a Payday space, collect $5. Put at least $2 in Save and at least $1 in Share. The rest goes in Spend.
- **Need.** Draw a Need card and pay the bank from your Spend jar. If Spend is empty, you must dip into Save.
- **Want.** Draw a Want card. Buy it from your Spend jar and keep the card for its smiles, or put it back for free.
- **Surprise.** Draw a card and do what it says. Money you receive goes in Spend.
- **Share.** Give $1 from your Share jar to the bank and colour in a star on your mat.

How to win

When a player has $20 in their Save jar, finish the round so everyone has had the same number of turns. Then everyone counts points: 5 for having $20 or more in Save, 1 for every smile on the Want cards you bought, and 1 for every star. The most points wins.

Jar rules

- Wants can only be bought with Spend money.
- Save money stays put, unless a Need comes up and your Spend jar is empty.
- Share money is only for Share spaces.

Talk about it afterwards

Who bought the most wants, and did it cost them the race? Did anyone have to dip into their savings? Would you split your payday differently next time?

Print on A4 at 100% and cut along the dashed lines.

START
Payday: collect $5

Want
Draw a Want card

Need
Draw a Need card

Surprise
Draw a Surprise card

Want
Draw a Want card

Want
Draw a Want card

Payday
Collect $5

Surprise
Draw a Surprise card

Need
Draw a Need card

Need
Draw a Need card

Share
Give $1, colour a star

Want
Draw a Want card

Want
Draw a Want card

Payday
Collect $5

Surprise
Draw a Surprise card

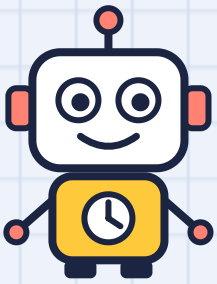
Surprise
Draw a Surprise card

Share
Give $1, colour a star

Want
Draw a Want card

Need
Draw a Need card

Payday
Collect $5



Tock's Savings Race

Be first to save $20 for your goal.

- Payday: land on it or pass it, collect $5
- Need: you must pay
- Want: buy it or skip it
- Surprise: do what the card says
- Share: give $1, colour a star

Move clockwise →

SAVINGS RACE · PLAYER MAT

My three jars

Name: _____

Spend
For Needs and Wants

Put your money here

Save
For your $20 goal

Put your money here

Share
For Share spaces

Put your money here

My savings goal

Tick each box as your Save jar reaches it.

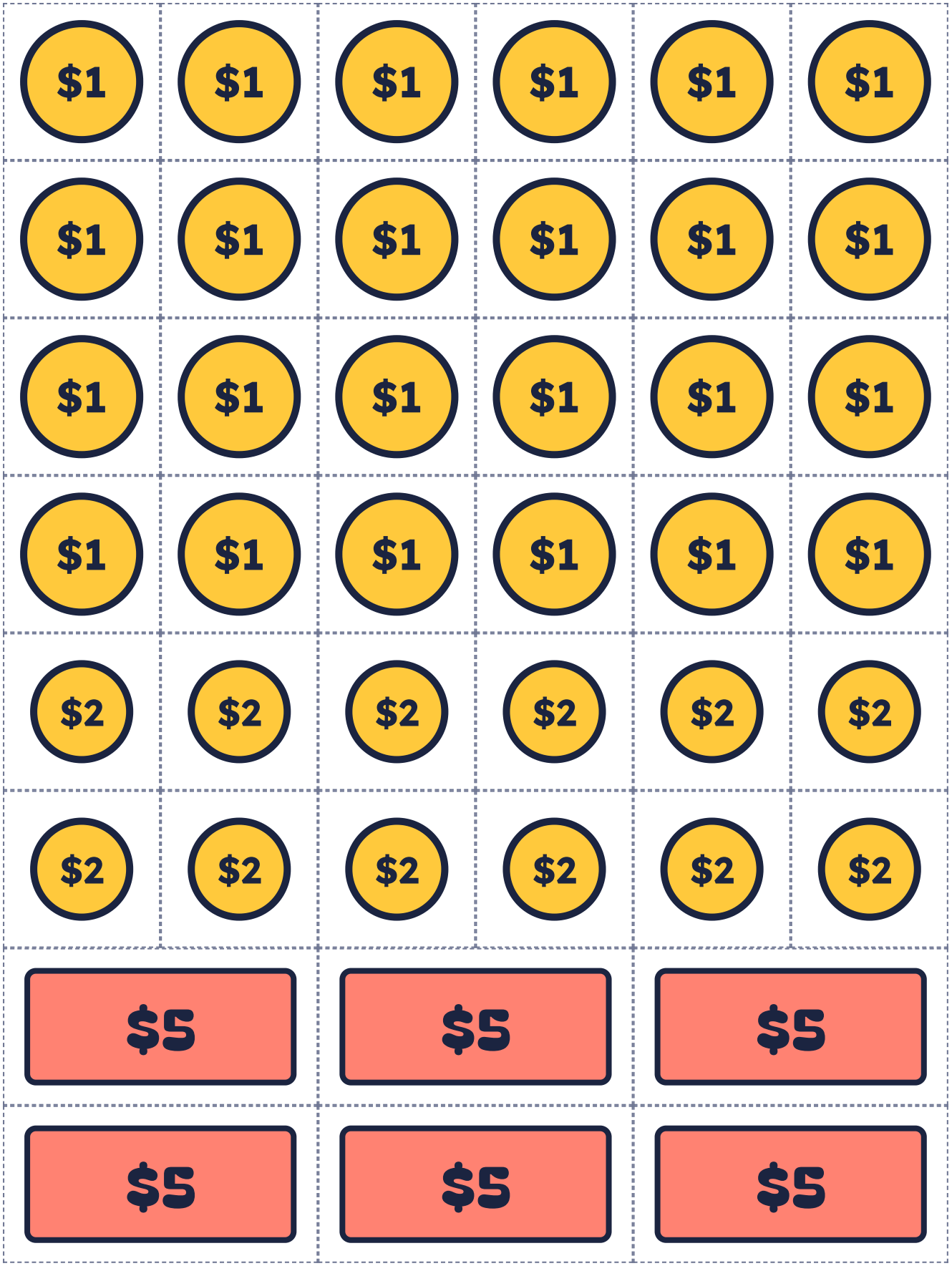
$5 $10 $15 $20

My share stars

Colour one star each time you give.

☆ ☆ ☆ ☆ ☆ ☆ ☆ ☆

Payday rule: at least $2 goes in Save and at least $1 goes in Share. The rest goes in Spend.


$1 $1 $1 $1 $1 $1
$1 $1 $1 $1 $1 $1
$1 $1 $1 $1 $1 $1
$1 $1 $1 $1 $1 $1
$2 $2 $2 $2 $2 $2
$2 $2 $2 $2 $2 $2
$5 $5 $5
$5 $5 $5

Cut along the dashed lines

NEED CARD

School lunch

$3

You must pay. Use your Spend jar first.

NEED CARD

New socks

$2

You must pay. Use your Spend jar first.

NEED CARD

Bus fare

$2

You must pay. Use your Spend jar first.

NEED CARD

Toothpaste

$2

You must pay. Use your Spend jar first.

NEED CARD

Exercise book

$3

You must pay. Use your Spend jar first.

NEED CARD

Water bottle

$4

You must pay. Use your Spend jar first.

NEED CARD

Haircut

$4

You must pay. Use your Spend jar first.

NEED CARD

Sunscreen

$3

You must pay. Use your Spend jar first.

NEED CARD

Pencils and a rubber

$2

You must pay. Use your Spend jar first.

Cut along the dashed lines

WANT CARD

Ice-cream

$2

Buy it from Spend and keep the card, or put it back.

WANT CARD

Sticker pack

$2

Buy it from Spend and keep the card, or put it back.

WANT CARD

Trading cards

$3

Buy it from Spend and keep the card, or put it back.

WANT CARD

Slime kit

$3

Buy it from Spend and keep the card, or put it back.

WANT CARD

Comic book

$4

Buy it from Spend and keep the card, or put it back.

WANT CARD

Toy car

$4

Buy it from Spend and keep the card, or put it back.

WANT CARD

Movie ticket

$5

Buy it from Spend and keep the card, or put it back.

WANT CARD

Game upgrade

$5

Buy it from Spend and keep the card, or put it back.

WANT CARD

Light-up yo-yo

$6

Buy it from Spend and keep the card, or put it back.

SURPRISE CARD

Birthday money!

Collect $5 from the bank.

SURPRISE CARD

Lucky find

You found $2 in your pocket. Collect $2.

SURPRISE CARD

Good neighbour

You washed a car. Earn $3.

SURPRISE CARD

Toy sale

You sold some old toys. Collect $4.

SURPRISE CARD

Flat tyre

Your bike needs a new tube. Pay $3.

SURPRISE CARD

Lost hat

You need a new school hat. Pay $4.

SURPRISE CARD

Forgot your lunch

Buy lunch at the canteen. Pay $2.

SURPRISE CARD

Sale!

Keep this card. Your next Want costs $1 less.

SURPRISE CARD

Interest

The bank adds $1 for every $5 in your Save jar.

HOW TO USE

Thinking prompts

Keep these cards on your desk. Stuck on a problem? Pick a card and ask yourself its question.

MONEY SMARTS · VALUE

1

Count your coins

ASK YOURSELF

What is it worth altogether?

MONEY SMARTS · PRIORITY

2

Needs and wants

ASK YOURSELF

Do I need it, or do I want it?

MONEY SMARTS · INCOME

3

Earn your money

ASK YOURSELF

How could I earn it?

MONEY SMARTS · CHANGE

4

Check your change

ASK YOURSELF

Did I get the right change?

MONEY SMARTS · BUDGET

5

Make a budget

ASK YOURSELF

Where will each dollar go?

MONEY SMARTS · GOAL

6

Save for a goal

ASK YOURSELF

How long until I reach my goal?

MONEY SMARTS · UNIT PRICE

7

Find the best buy

ASK YOURSELF

What does one cost?

MONEY SMARTS · INTEREST

8

Watch it grow

ASK YOURSELF

What will this be worth later?