Money Master
Improving Financial Literacy among Youngsters
Game Manual
Final Version
www.moneyms.eu
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Published by:

Money Master - Improving Financial Literacy among Youngsters,

Title:

Financial and economical contents (Handbook to the Money Master Game)

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This project has been funded with support from the European Commission. This website and all its contents reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

Project Website: http://www.moneyms.eu/

Project Number: 530878-LLP-2012-TR-KA3-KA3MP

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INTRODUCTION

Money Master is an educational tool, comprised of a *computer game* and *other learning materials*, to be used in regular education settings and other contexts (e.g. blended learning, self-organised learning), that provides a simulated real life-like environment in which users are presented with key financial concepts and are required to make decisions regarding the use of money, in order to:

- Prepare them for their financial responsibilities in life, providing them with the knowledge and skills to ensure a successful transition from financial dependence to independence;
- Strengthen their behaviours leading to increased saving, more productive and responsible spending and borrowing for sound reasons.

The game provides 2 two major components: **Free Play** and **Missions**

- **Free Play:** computer game-based simulation where the user will freely play the game, making financial decisions to achieve the game's overall objectives while being exposed to financial concepts.
- **Missions:** game-based exercise using simulation (game based or offline) but also other active learning methods – e.g. group discussion, case study, etc. When using the game, it used the same elements and mechanisms as the Free Play component.

This Manual provides guidelines for a better understanding and use of the Money Master Computer Game

ABOUT THE GAME | GENERAL CONCEPT

In the game, the Player embodies the role of a young adult facing for the first time the challenges of financial independence, eager to reach success.

The game objective is to attain an increasingly higher level of **Comfort/Satisfaction (C/S)** and **Financial Stability (FS)** by earning money and making smart decisions regarding spending, savings and investments, to achieve a **Money Master** status.

The Player will have to work, pay for training required to obtain job promotions, make decision on savings, loans, insurance services, current spending, car and house purchases, etc., …all of this with impact on the level of **C/S** and on the level of **FS**.

While some spending and purchases contribute to higher levels of **C/S**, they endanger **FS**, like vacation packages, a new car, small comforts, etc.. Others, like education expenses, although financially demanding in the immediate time, can have a very positive impact in the long run on both **C/S** and **FS**, as they allow for a job upgrade with a higher pay-check. Even other expenses, like repairing the car, have a negative impact on both **C/S** and **FS**, as they imply extra spending just to reset (put back) to a previous situation.

Also some random events will occur to test players options, like for example car troubles, sudden illness requiring medical attention, etc.

ABOUT THE GAME | GENERAL CONCEPT

ABOUT THE GAME | MECHANICS AND COMPONENTS

The game flows with a **turn mechanism**. Each turn equals a month and each month the Player can make 40 Moves (explained ahead).

The Player earns **Coins** by mainly getting a job and he/she uses it to purchase products and services that allow for **Comfort/Satisfaction (C/S)**. To achieve **Financial Stability**, the player has to maintain controlled levels of debt (explained ahead).

A **Message Window** pops-up to give the Player feedback, reinforcing the desired behaviours during the game.

There are 3 **Levels** of progression. Each **Level** gives access to new decisions, improved goods and services, and different financial products.

Wealth (Assets)

Wealth is expressed in Coins that can be accumulated throughout the game. For the Wealth calculation is considered the Coins the player has available, bank deposits and property value (house and car). There is no limit as to the amount of Wealth one can accumulate.

Comfort/Satisfaction (C/S)

C/S is **a measure of success in the game** that adds to Financial Stability (see explanation ahead). C/S is expressed in units. The Player will accumulate C/S points from 7 game dimensions: job, education, house, car, food and small comforts, vacations and free leisure activities.

C/S can increase but also decrease with the decisions the Player makes. For instance if he/she has a job demotion, sells a house, etc., the C/S points will decrease. Inversely, this points will increase if the Player buys a better house, a better car or takes a new degree or training course.

Turns

Turn is what enables the game action to move forward. Each turn represents a month and each month the Player can perform 40 Moves. A Move is the measure for distance between city buildings/areas. If the Player does not want to use the 40 moves, he/she can hit the End Turn button to go to the next month. Before each turn it will be presented to the player a Budget with the expected income and the bills (electricity, food, insurances, interest, etc.) for the month.

More detail is presented ahead in “Moving Around the City”

Coins and Current Account

Coins is the currency in Money Master. The Player can use them to buy the goods and services, and to contract the financial services that he/she needs to go through the game stages and attain higher levels of C/S.

To earn Coins, the player has to get a job and make bank deposits and investments to get interests. Other way to earn money in the game is to participate in the Money Master lotteries (see Lottery building information ahead).

The Coins the player earns are automatically deposited in a Current Account in the bank.

Financial Stability (FS)

FS is the other **measure of success in the game** that adds to Comfort/Satisfaction. FS is calculate for each month (turn) as the **debt-to-income ratio**, i.e, FS expresses how much the debt monthly obligations weights on the monthly income. Another way to see it is that FS tries to measure the capability to meet future financial obligations that result from debt.

FS will be presented as a coloured bar, from dark green to red, expressing a low debt-to-income ratio to a high debt-to-income ratio.

For the player to win Money Master, he/she has to present manageable levels of debt, i.e, **a FS below 35%**.

Achievements

Achievements translate upgrades to the lifestyle of the Player. This achievements are related to housing, mobility, job, education, etc.. The player can also loose achievements with drawbacks such as having to sell a house to go for a cheaper one.

Along his/her journey in the game, the Player has to collect these achievements in order to progress through levels and reach Money Master status. Different game levels give access to different achievements.

Message Window

A Message Window is a mean to reinforce desired behaviors for the Player and to give him/her directions. It’s a way of giving feedback and contribute to engagement.

Levels

Levels is what makes the Player journey more engaging and fun overtime, enabling for him/her to be challenged every step of the way. The first level enables the “on boarding” of the Player. He/she can get familiar with the game mechanics and graphic elements. The next levels are **increasingly more difficult**, with a **higher number of decisions/options** available to the Player.

ABOUT THE GAME | OBJECTIVES

The game objective is to progressively achieve higher levels of **Comfort /Satisfaction (C/S)** while keeping a good level of **Financial Stability (FS)**, that reflect an increased ability to manage finances and to deal with **increasingly more complex** financial challenges in life. The Player goes through 3 challenging Levels till reaching a **Money Master** status.

The Player has to reach a total of **1.000 C/S points** and a manageable level of debt (or no debt at all) expressed by a "green" level of **FS** (debt-to-income ratio below 35%). The player should achieve these objectives using as less **turns** as possible.

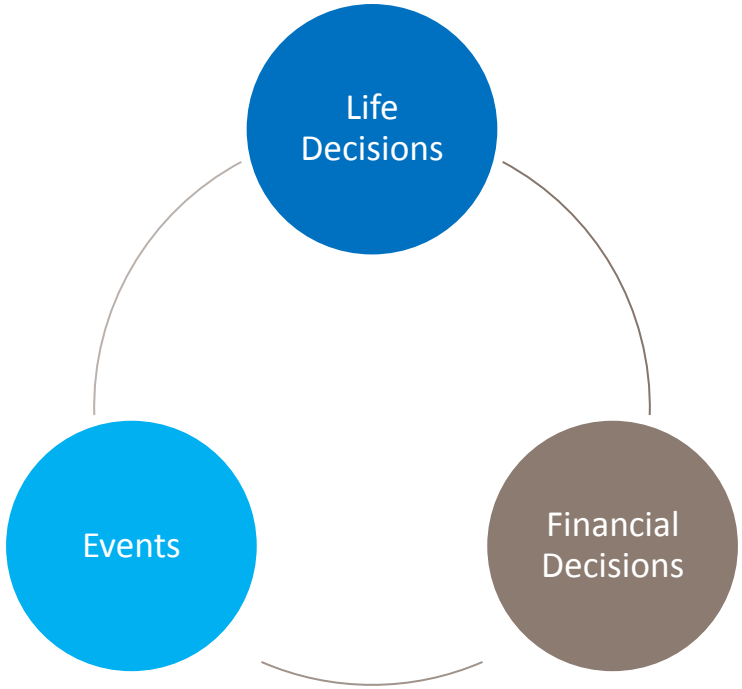
Between each level, it can be introduced a quiz for the player to answer and to be able to advance

Level 1	Level 2	Level 3
C/S points: 130 FS: below 35%	C/S points: 460 FS: below 35%	C/S points: 1.000 FS: below 35%
Turns: unlimited. Use fewer turns as possible	Turns: unlimited. Use fewer turns as possible	Turns: unlimited. Use fewer turns as possible

ABOUT THE GAME | DECISIONS AND EVENTS

In his/her journey, the player will have to buy (eventually sell) property, pay for services and pay for current expenses (food and utilities). The player will also have the chance to have a go in the lotteries available in Money Master. The player can be affected by random events that will challenge his/her financial management skills.

Thus, the Player will have to make Life and Financial Decisions and will be subject to random events that influence the play.



Job

The job is the primary source of income (Coins) in the game. Without a Job, the player cannot progress and will eventually loose the game. There are different Jobs available for the player to choose from, but to be able to take the best paying jobs the player has first to get Education.

There are different individual jobs and career paths starting on Level 1, so the player has to choose an education path that gives access to his/her preferred career. The pay-check for each job is increasingly high, but **job offers will suffer variations in salaries (+/- 10% over reference value)**.

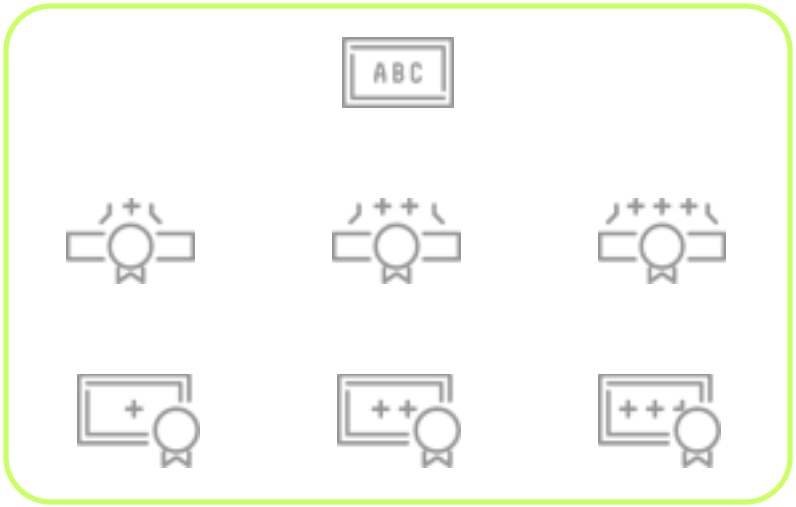
The Player will earn the salary of the job with which he/she started the month, thus a new job produces effect only in the following month. Jobs are available in the Business Center Area. Job offers will have some degree of randomness. Note, the Player can have only one job at any given time.

Education

Education is a mean to get better paid jobs. Without training the Player will only be able to get the lower paid jobs

For getting education, the Player has to go to the Schooling Complex. Each educational level takes a certain amount of time (Duration in Turns) to be attained.

Note: C/S points don’t accumulate.



Housing

To have a place to live is mandatory. The player cannot remain a month without a place to stay. A Player can only have a place to live at any given time, thus renting or buying a house implies to previously cancel the rental or sell the old one.

Each option for housing has an impact on the game points (Coins, C/S and Wealth) in 3 ways: When you buy, when you sell it and when you each month pay for utilities: electricity, heating, water. The player also pays a tax on property, in the case he/she has bought a place, that for simplicity purposes is paid each month.

Prices can fluctuate within a range of -10% or +10% of the value of reference. When selling, the price used is the current market price as the value of houses can rise or depreciate over time according to different market conditions.

To rent, buy and sell houses the Player has to go to the Residential Area.

Mobility

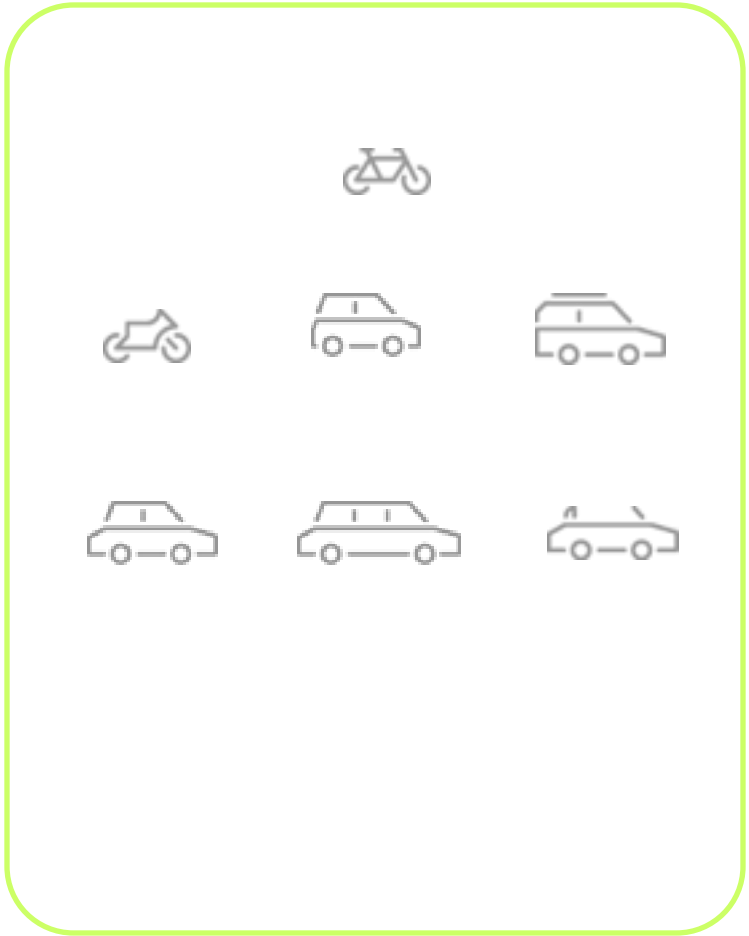
Vehicles will give the Player extra comfort for a price. The use of cars and motorcycle has additional costs:

- Fuel: that will be calculated each month by multiplying the **fuel cost/Move** by the **distance** the Player completed moving through the city. This does not apply to the bicycle.
- Maintenance: presented as a monthly cost of 0,3% the car price

The vehicles can be bought and sold and they will suffer depreciation over time at a rate of 2% of the buying price each month. This is only relevant when selling the vehicle whose price is calculated by subtracting the monthly depreciations to the initial buying price. The vehicles will always have a minimum value of 10% of the initial price.

During the game there are occasional events happening, including car troubles. At that point the Player will have to fix the car by paying a specified amount or he/she looses the C/S points associated with the vehicle.

The vehicles can be bought, sold and fixed at a dealer's shop. The Player can only have a vehicle at any given time.



Food and Small Comforts

Food and Small Comforts covers the basic needs of the Player for food and other products and services that make life more enjoyable, like a visit to a museum, cinema, going to a restaurant, etc. The player can progressively improve the package he/she buys which can be viewed as an improvement in lifestyle. The Player can make each month an upgrade or downgrade of the package for which he/she needs to go to the Commercial Area. Once the Player buys a package it stays on till he/she decides to change it. Whenever buying or changing the package, the cost will be immediately subtracted from the Player's Coins, otherwise the monthly cost will be deducted automatically at the end of each month from his/her Current Account.

Vacation Package

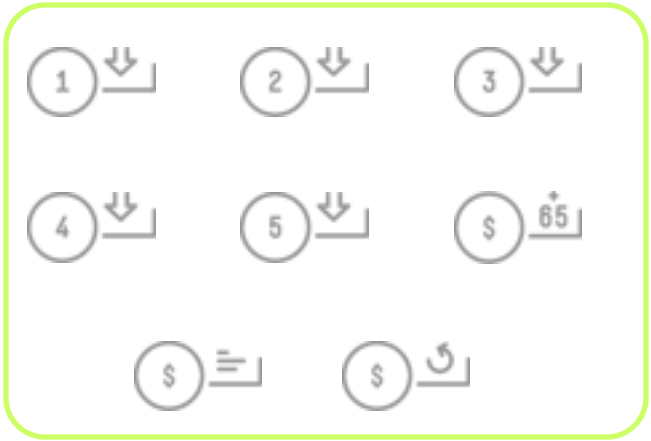
The Player will have access to increasingly more expensive Vacation Packages that also contribute more to C/S. The Player can only buy a Vacation Package once a year. When buying a Package, that option is on for all the following years, meaning it is automatically charged, unless the Player changes it.

To buy the Vacations Package the Player has to go to the Travel Agency where his/her options will be shown.

Leisure Activities

Leisure activities are a way to get Comfort/Satisfaction points that may or not require spending money. In each level of the game there will be some new choices of activities. The Player can accumulated one activity per level.

To enrol in new leisure activities the Player has to go to the Leisure Center.



Deposits and other investment products

The Player can make bank deposits, buy bonds or contract stock funds to get interests and income. These financial products are available in the Bank.

Additionally to the deposits, the Player has a **Current Account** where all Coins earned are hold. The current account can be negative for a short period of time and the Player pays an interest rate of 15% on the overdraft. However, the Player will automatically go bankrupt and lose the game if he/she accumulates a balance of **-2.000 Coins** for 2 consecutive months in the current account.

The interest rates are expressed as annual net rates, i.e., liquid of commissions and tax.

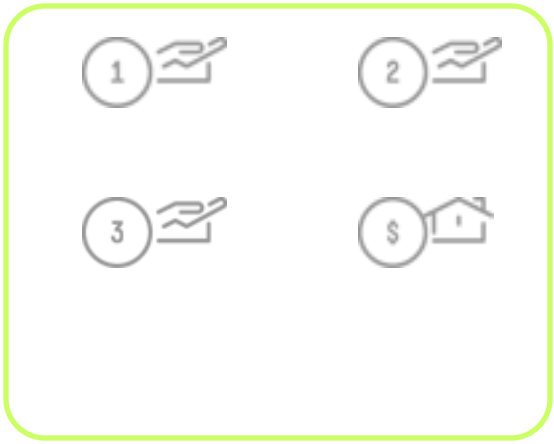
Loans and Mortgage

The Player can get loans and mortgages for more Coins. For that purpose he/she has to go to the Bank. The interest rates are expressed as the total cost of money and will be charged monthly.

The interest rate can be fixed or variable. Variable rates are changing during the game.

There are maximum amounts for the money the Player can get from the Bank in relation to his/her total Wealth.

The interest rates are expressed as annual net rates, i.e., liquid of commissions and tax.

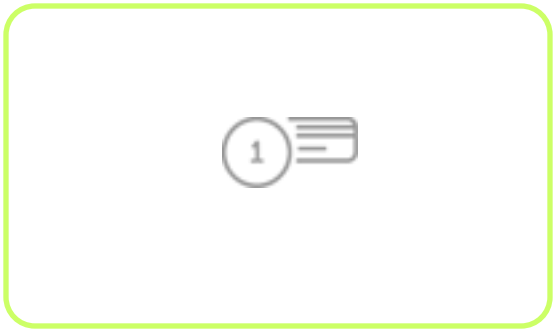


Credit Card

The Player can get a Credit Card in the Bank, in Level 3 of the Game.

The Credit Card allows the Player to do expense, even when he/she does not have Coins available and without having to ask for a Loan, as it works as a pre-approved loan for small amounts. The player pays an interest on the amount borrowed.

The interest rate is expressed as annual net rate, i.e., liquid of commissions and tax.



Insurances

The Player can get Insurances from the Insurance Company. He/she can get an healthcare insurance, a car insurance and a home insurance.

The Player can make the option not to have the health and the home insurance, but other insurances are **mandatory** as explained during play.

Lottery and Other Events

The Player can participate in the lottery games running in the Lottery house. For that he/she just needs to go to the Lottery House and pay for a ticket in any of the games available.

Starting on **Level 2**, there are other events that can occur in the game for the Player's benefit or disfavour. Some of these events include:

- Job loss
- Car accident that results in serious damage to the car
- Fire in your home, resulting in serious damage
- Bonus payment for outstanding performance in the job
- House re-evaluation, resulting in an increase of your home value and thus of your wealth status.
- Sudden illness that requires the player to go to the hospital and pay for healthcare costs (**if he/she has no insurance**)

Yearly Tax Statement

Every year, at month 12, the Player will be presented with its annual tax statement on income.

Inflation

At the beginning of each year (except for year 1), prices and salaries may increase with Inflation and salary revision.

Moving around the city

Moving around the City implies a choice between the available means of transport: foot, public transport and personal transport (bicycle, motorbike or car, if the player owns either). Depending on the choice the player does on how he goes from one place to another, he/she pays more or less Coins and can go more or less places. The distance between the City areas is given in **Standard Moves (M)**, a time sub-unit in the game. The distance between two areas is established by adding the distance of all segments connecting the areas.

ABOUT THE GAME | LOOSING

The Player will generally loose the game when he/she does not have the means to meet obligations that are due resulting from debt (e.g. repay loan on time).

The player also cannot have a Current Account of -2.000 Coins in two consecutive months or else he/she will lose.

ABOUT THE GAME | ENVIRONMENTS

ABOUT THE GAME | ENVIRONMENTS

	Residential Area	Area on the game where the Player gets information on Real Estate offers and is able to rent, buy, sell a house or apartment.
	Business Center	Area on the game where the Player gets information on Current Job, Salary and Job offers and is able to apply to or to quit from jobs .
	Schooling Complex	Area on the game where the Player gets information on Courses he/she can attend and is able to enroll on education activities.
	Bank	Area on the game where the Player gets information on the types and characteristics of Deposits, Bonds, Funds, Loans, Mortgage, and Credit Card and is able to make Deposits, Withdrawals and Repayments; apply for Loans and Credit Card; and invest in Bonds or Funds.

ABOUT THE GAME | ENVIRONMENTS

	Healthcare Center	Area on the game where the Player can do health check-ups that lowers the probability of getting seriously ill and can do treatments when he gets ill or suffers an accident. Here the Player can also use the Health Insurance in case he/she has one.
	Insurance Company	Area on the game where the Player gets information on the types and characteristics of Insurances and is able to get or cancel an Insurance.
	Commercial Area	Area on the game where the Player gets information on Food and Small Comfort Packages available and is able to buy, upgrade and downgrade Packages.
	Car & Bike Dealer and Shop	Area on the game where the Player gets information on the characteristics and prices of Cars, Motorcycles and Bicycles available and is able to buy, sell and fix them.

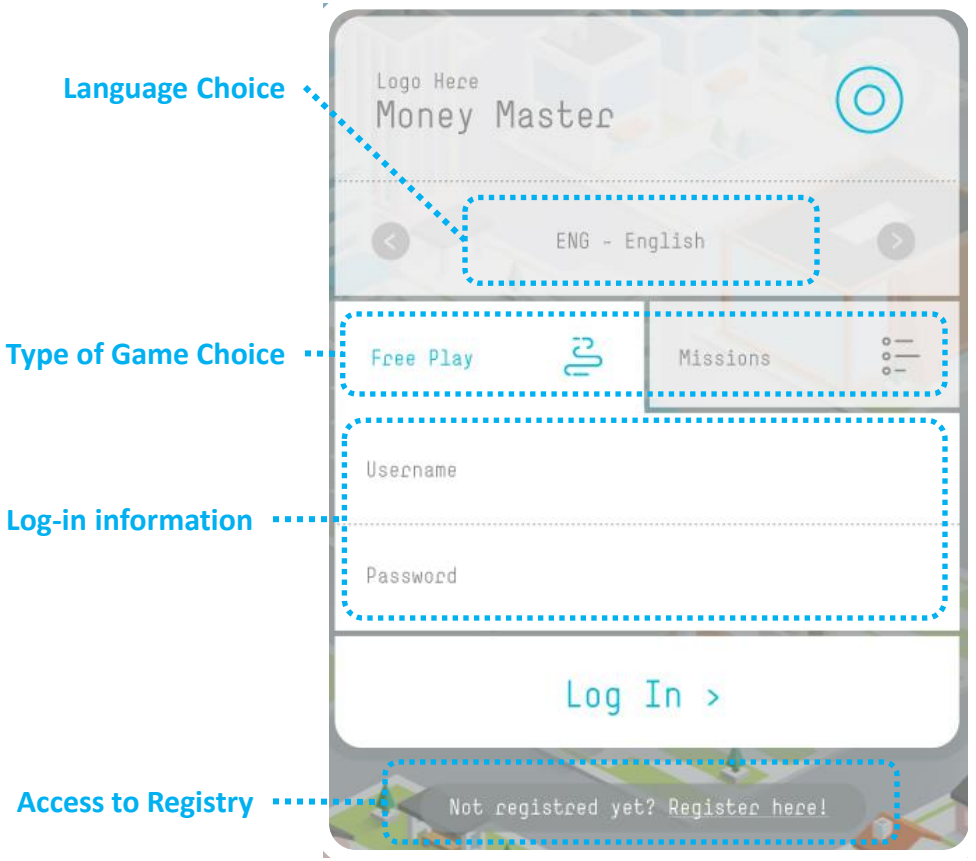
ABOUT THE GAME | ENVIRONMENTS

	Travel Agency	Area on the game where the Player gets information on the Vacation Packages available and is able to buy, upgrade and downgrade Packages.
	Leisure Center	Area on the game where the Player gets information on the Leisure Activities available and is able to enroll in these activities.
	Lottery House	Area on the game where the Player gets information on Lottery games and play them.
	Financial Advisor	Area on the game where the Player can get information on organisations (governmental bodies and non-profit organisations) that can qualify as financial and consumers' advisors

Money Master Game can be accessed in the website www.moneyms.eu.

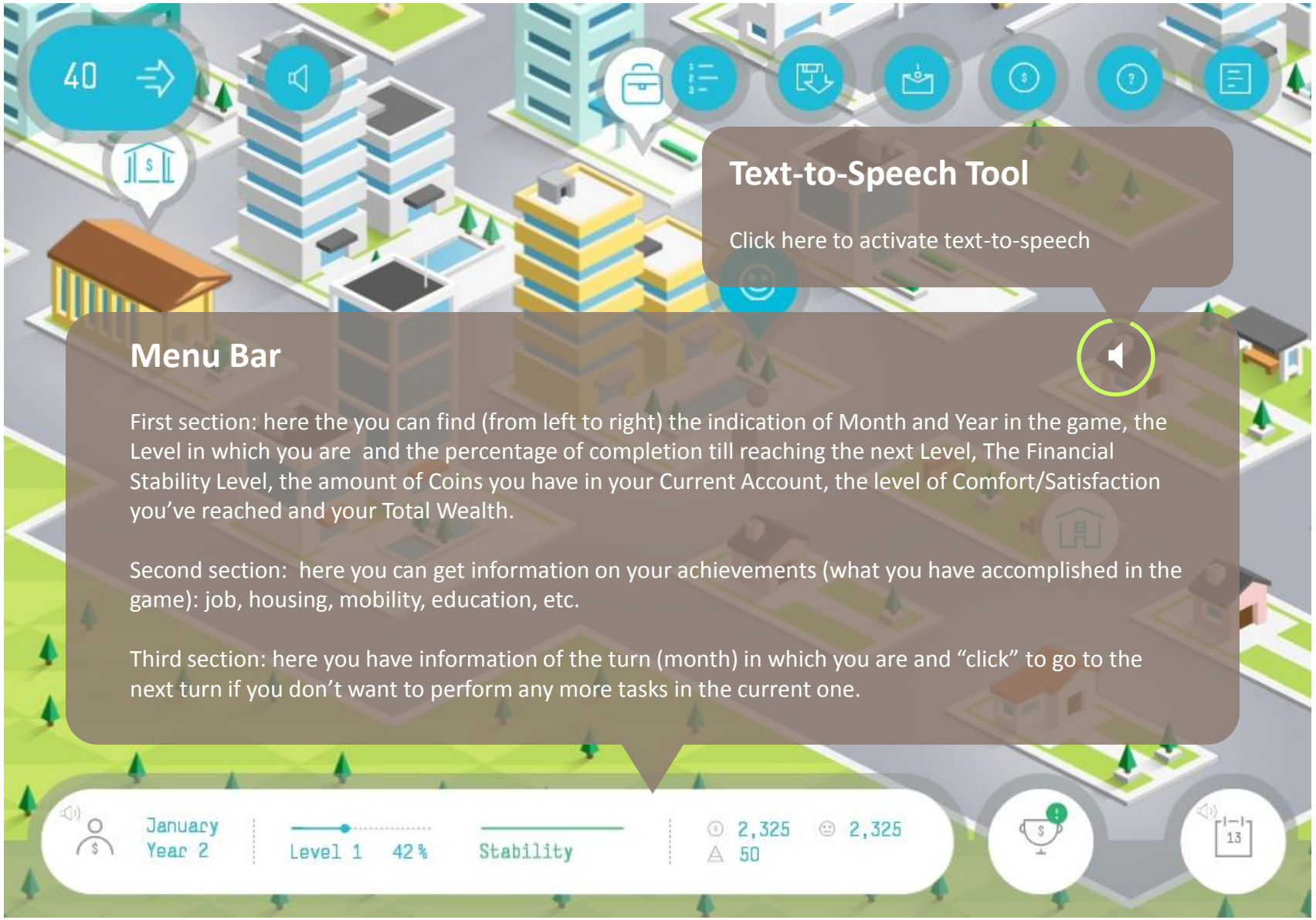
First you should register and then log in. By registering you can save and load your games and to show in the Leaders Board when you score high in the game.

In the opening menu you are able to choose in which language you want to play the game – EN, DE, ES, LT, PT, TR – and which type of game you want to play – **Free Play** or a **Mission** (you have to register first to choose between the 2 game types).



Access link:

www.moneyms.eu



Text-to-Speech Tool

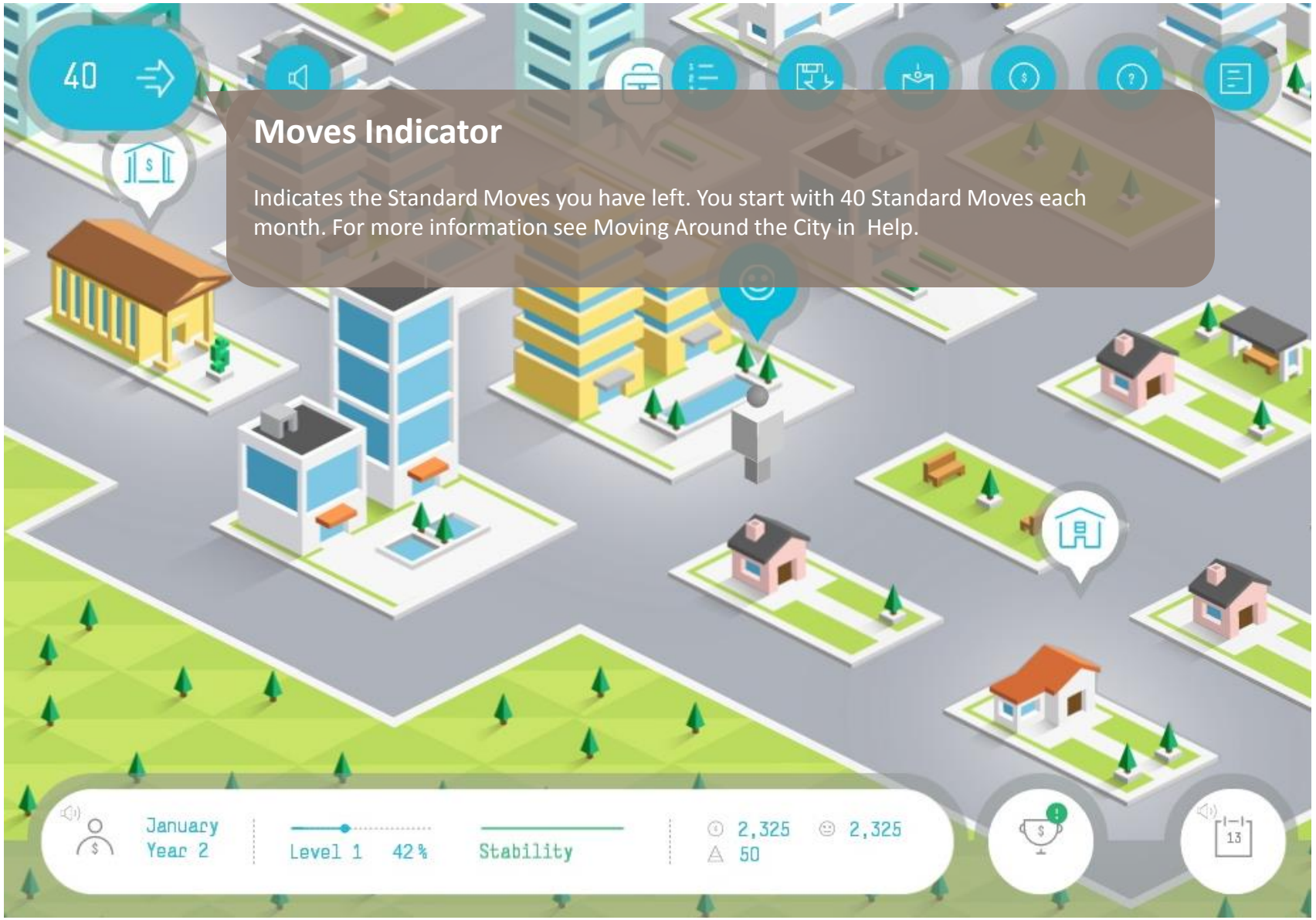
Click here to activate text-to-speech

Menu Bar

First section: here the you can find (from left to right) the indication of Month and Year in the game, the Level in which you are and the percentage of completion till reaching the next Level, The Financial Stability Level, the amount of Coins you have in your Current Account, the level of Comfort/Satisfaction you've reached and your Total Wealth.

Second section: here you can get information on your achievements (what you have accomplished in the game): job, housing, mobility, education, etc.

Third section: here you have information of the turn (month) in which you are and "click" to go to the next turn if you don't want to perform any more tasks in the current one.

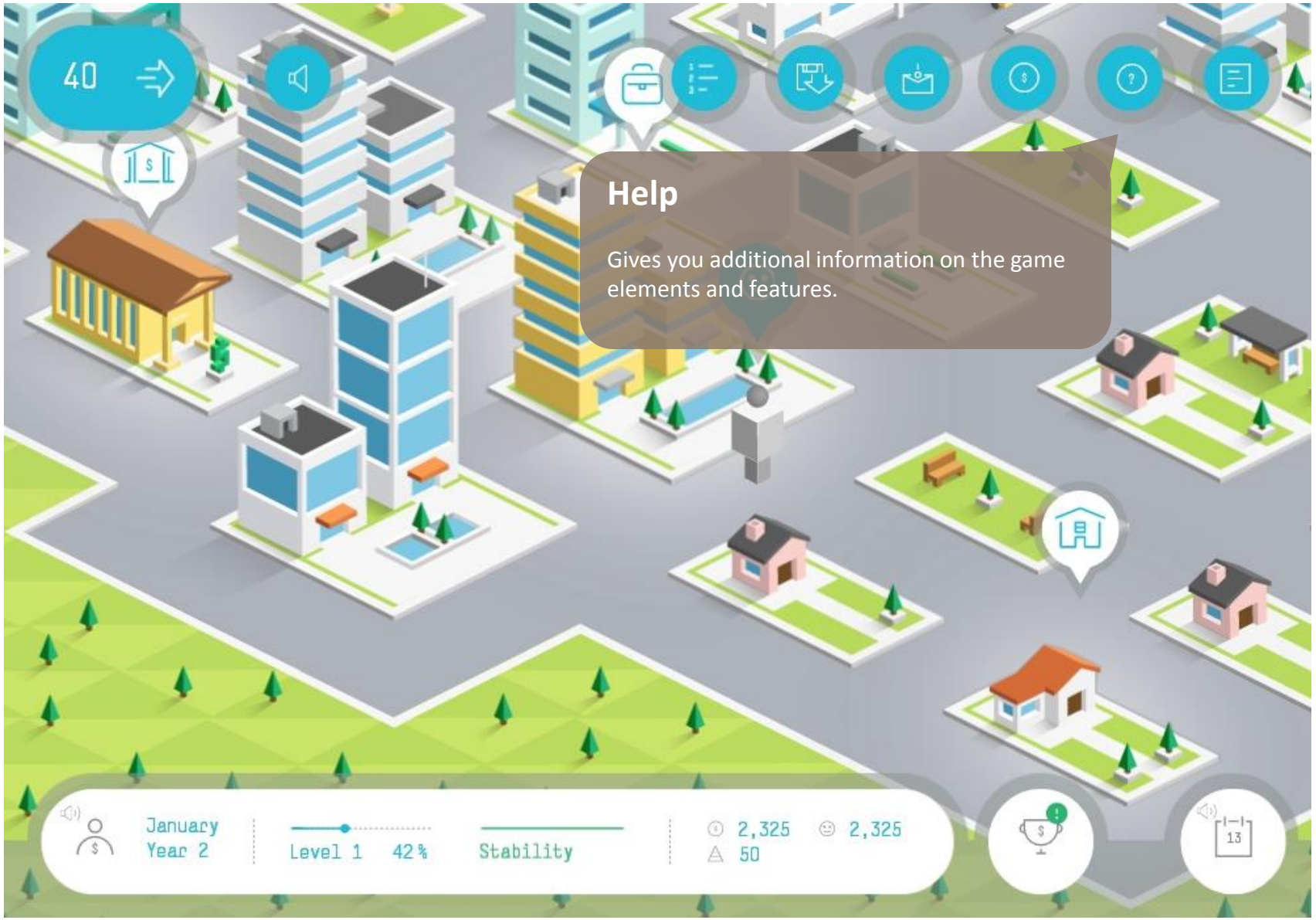

40
Moves Indicator
Indicates the Standard Moves you have left. You start with 40 Standard Moves each month. For more information see Moving Around the City in Help.
January
Year 2
Level 1 42%
Stability
2,325
2,325
50
13

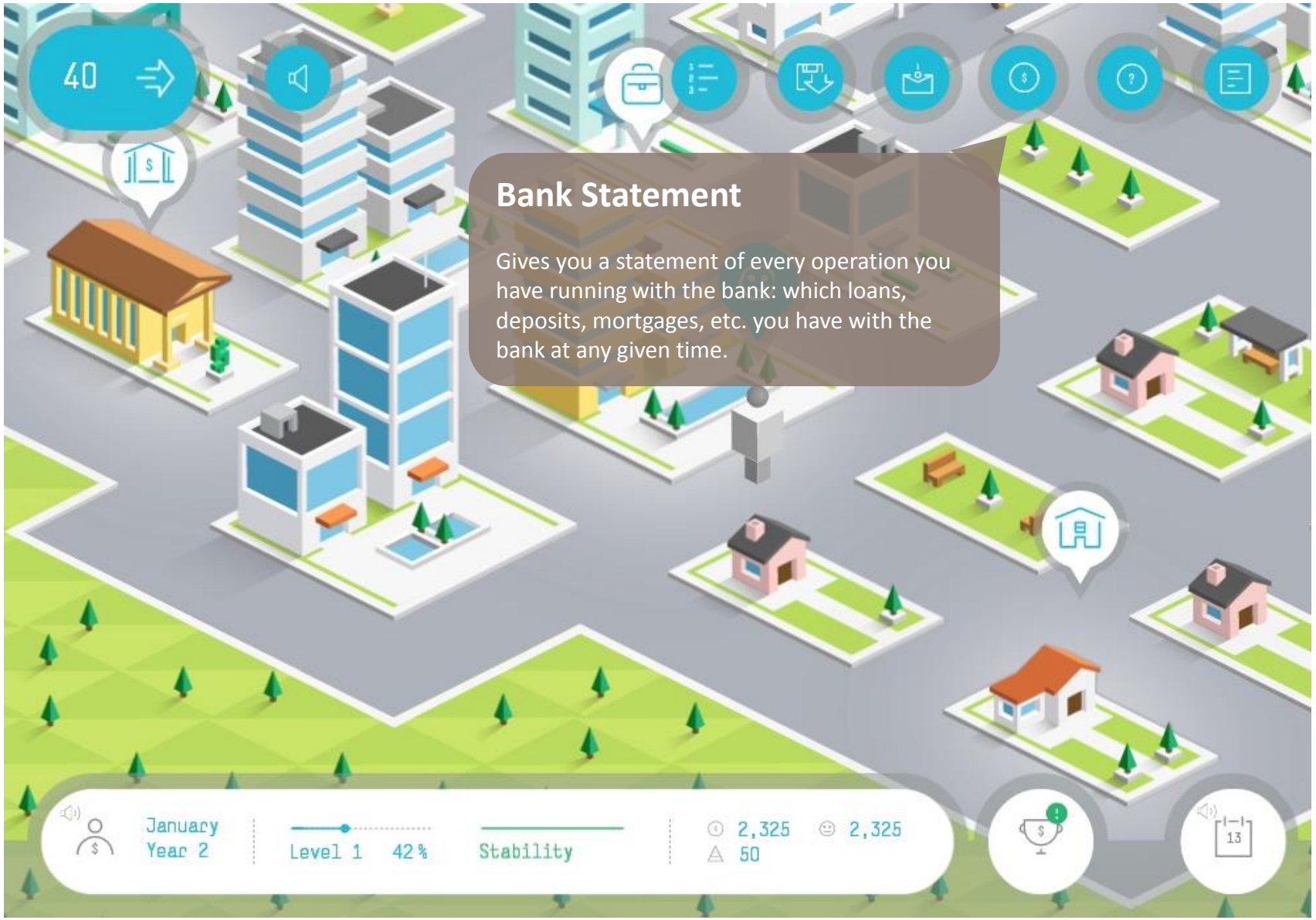
40
Player Indicator
Indicates where you are at every moment and shows how happy /unhappy you are, based on the Comfort/Satisfaction level
January
Year 2
Level 1
42 %
Stability
2,325
2,325
50
13

40
Building Indicator
Indicates the building you can enter to easily navigate around the city.
January
Year 2
Level 1
42 %
Stability
2,325
2,325
50
13

Transport Selector
Indicates the means available for you to move from one building to another and allows you to select the mean you want to use: on foot, public transport or personal vehicle (if available). For each mean you can see the Moves (M) and the Coins (C) you need to reach the destination. If you don't have enough Coins or Moves, the information will be shown in "red" and you won't be able to use that mean of transport.
Health Care Center
15
0
10
10
December
Year 2
Level 1
56 %
Stability
5,212
70
5,212
24

PLAYING THE GAME | GETTING AROUND


40
Help
Gives you additional information on the game elements and features.
January
Year 2
Level 1
42 %
Stability
2,325
2,325
50
13

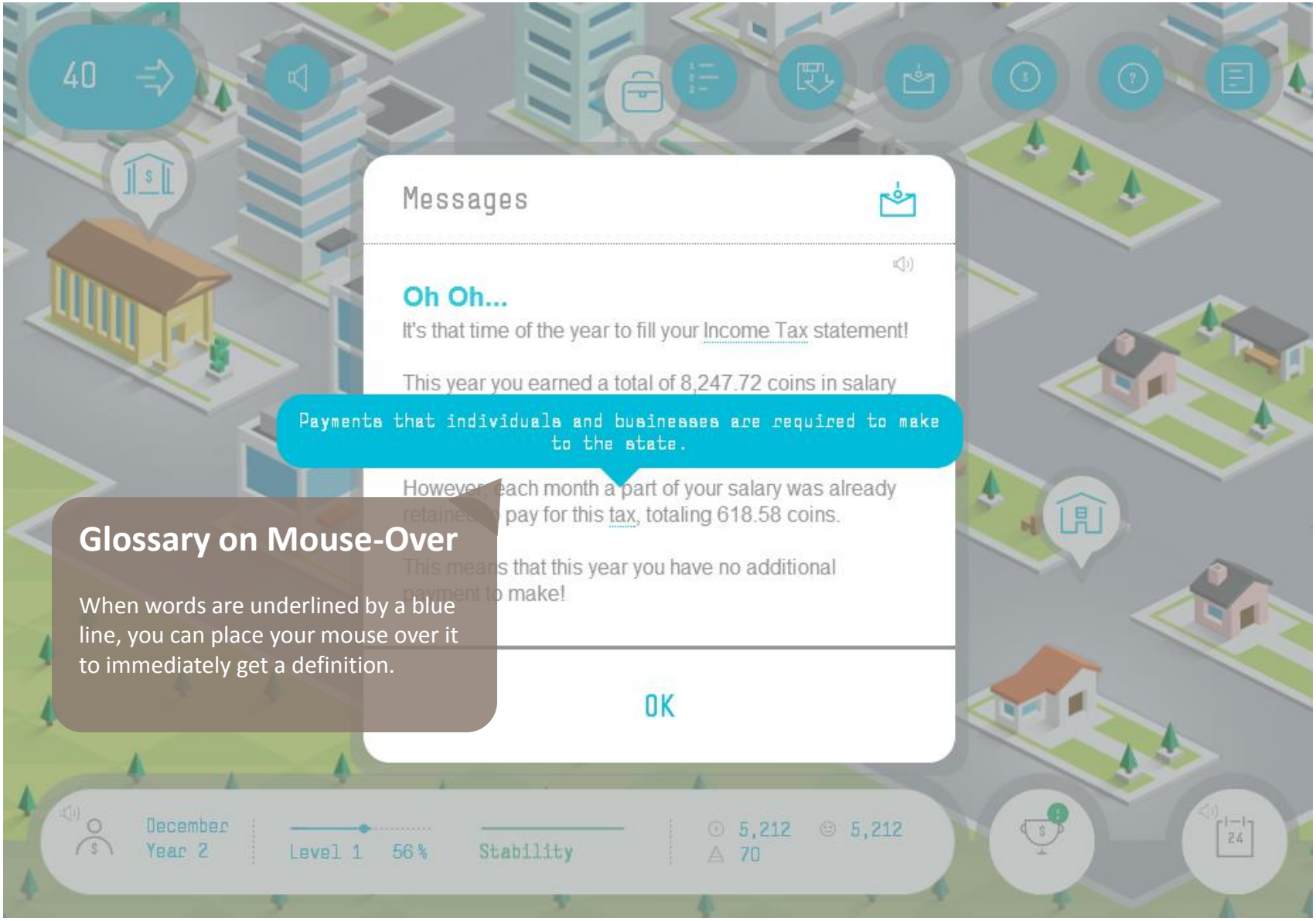

40
Bank Statement
Gives you a statement of every operation you have running with the bank: which loans, deposits, mortgages, etc. you have with the bank at any given time.
January
Year 2
Level 1
42 %
Stability
2,325
2,325
50
13

40
Message History
Gives you access to all messages you receive during play
January
Year 2
Level 1
42 %
Stability
2,325
2,325
50
13

40
Save & Load Game
Allows you to save and load your game. You can also restart your game here
January
Year 2
Level 1
42 %
Stability
2,325
2,325
50
13

40
Leader Board
Allows you to see the table with the highest scores attained by players
January
Year 2
Level 1
42 %
Stability
2,325
2,325
50
13

40
Mute
Allows shut the sound off
January
Year 2
Level 1
42 %
Stability
2,325
2,325
50
13



Glossary on Mouse-Over

When words are underlined by a blue line, you can place your mouse over it to immediately get a definition.

Current Situation

Inside a building, a blue shade over an option signals your current situation. In this example, it tells you that currently you have a job as a waiter with a salary of 689,52 Coins

Money Master

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www.moneyms.eu

Lifelong Learning

Advancis BUSINESS SERVICES

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e-Learning concepts

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Proj. Nº 530878-LLP-1-2012-1-TR-KA3-KA3MP

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