



INSTRUCTION MANUAL

BUDGET BOX

HANNAH DALEY

What is Budget Box?

Budget Box is a board game that incorporates people's basic life milestones, and as you grow through the game, you learn different financial advice. Budget Box gives you tips and strategies to go along with each activity, where you will have to use that strategy to win the game.



BILL

The Budget Box Team!

MEET BUCK, BILL AND FORTUNE!


Buck, Bill and Fortune are Budget Box's avatars! They represent different financial decisions and help players depending on what decisions are being made.

- **Fortune represents long term savings.**
- **Bill represents monthly budgeting (ex. rent, utilities, etc.).**
- **Buck represents fun things that benefit the players mental health. Things that Buck would help with would be things like trips and hobbies.**

BUCK



FORTUNE



By using these avatars we are trying to imprint in the players brain what financial decisions effect what aspect of your life.

The avatars will help players learn how to **save** and **spend** and be financially responsible for there **present, past and future selves.**



How to Play

Throughout Budget Box you will be given different tasks or miniature games to complete. Most of these will be individual and go towards collecting Budget Points. At the end of the game the person or team who has the most Budget Points wins Budget Box.

How Many Players are Needed?

This game requires 2+ players and when there are 4+ players, teams of even numbers can be setup.

Path Categories

PATH CATEGORIES ARE ESSENTIALLY THE PIT STOPS OF BUDGET BOX. THEY ARE CATEGORISED BY DIFFERENT LIFE EVENTS THAT MOST PEOPLE GO THROUGH AT SOME POINT IN TIME.

Why?

BY GIVING A TIMELINE AND A SCENARIO TO USE THESE SKILLS, IT MAKES THEM CONNECT IT TO REAL LIFE TASKS, MAKING IT MORE MEMORABLE.

Game Choices

In every path category there are usually three games you can choose from. However, these games are a mystery until you decide which one you'd like to play.

Instead of choosing a game by seeing the topic, you choose based on the structure of the game.

This makes it so that the players don't choose what they think will be the easiest game.

MYSTERY
CHALLENGE....

Give as many answers as possible in 30 seconds....Play against all opponents.

Give as many answers as possible in one minute....Play against all opponents.

Who Gets to Choose the Path?

Whoever collected the most points picks the next game. However, if the same person wins twice, they must forfeit their choice to the person to their left. When starting the game the first pick can go to the oldest or youngest player.

What You Will Need

Budget Box Games often include multiple or varying answers. These are best answered on a sheet of paper. Each individual player or team should have there own sheet of paper. You should also keep a count of your Budget Points after every game/activity.

NOW YOU'RE READY TO...

**Start
game!**

CLICK "Game" to Start



BUDGET
BOX GAME



UNIVERSITY

***Pick your FIRST Path
Category!***



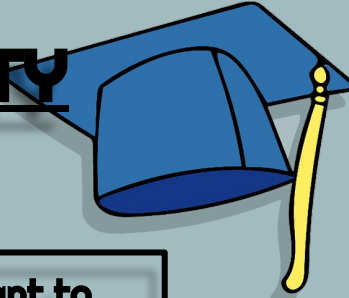
Gap YEAR



START BUSINESS



UNIVERSITY **GAMES**



*** Click the box you want to play!**

**Give as many answers
as possible in one
minute....Play against
all opponents.**

**Give as many answers
as possible in 30
seconds....Play against
all opponents.**

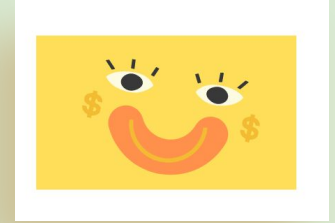
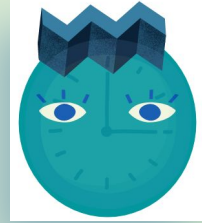
**What should a
monthly budget
include?**

**5 points for every
answer you get the same**

* Click [HERE](#) for answers!!



Most of a University students money goes toward **food**...What are **three** ways you can help save on food?



If you keep these shopping patterns you will save both short and long term. That's why the whole Budget Box team is here to cheer you on!!!

CLICK *HERE FOR ANSWERS

5 points for original answers

10 points for each match

20 points if two match

30 points if three match



Sort which of the following are **CORRECT** and which are **INCORRECT**.

1. YOUR BUDGET
WILL ALWAYS
STAY THE
SAME

2. MONEY IS THE ONLY WAY
WE CAN DO THINGS WE
LOVE

3. *MONEY COMES
BEFORE ANYTHING
ELSE*

4. *BUYING THINGS
THAT YOU WANT BUT
DON'T NEED IS BAD*

5. *MONEY HELPS US
DO THINGS WE LOVE*

6. YOU SHOULD SAVE MONEY
IN CASE OF EMERGENCIES

7. YOU SHOULD SAVE A CERTAIN
AMOUNT OF MONEY FOR NON
ESSENTIAL PURCHASES

* only copy down the
number of the question to
sort each!!!

MYSTERY CHALLENGE ANSWERS

Each correct match earns you 10 points

TRUE

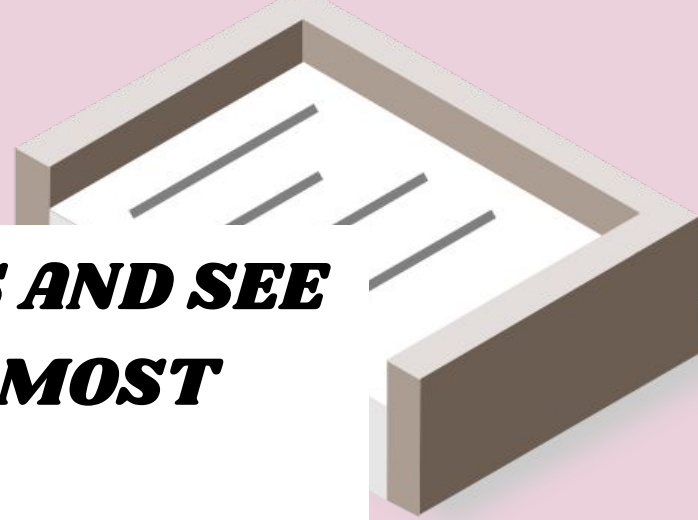
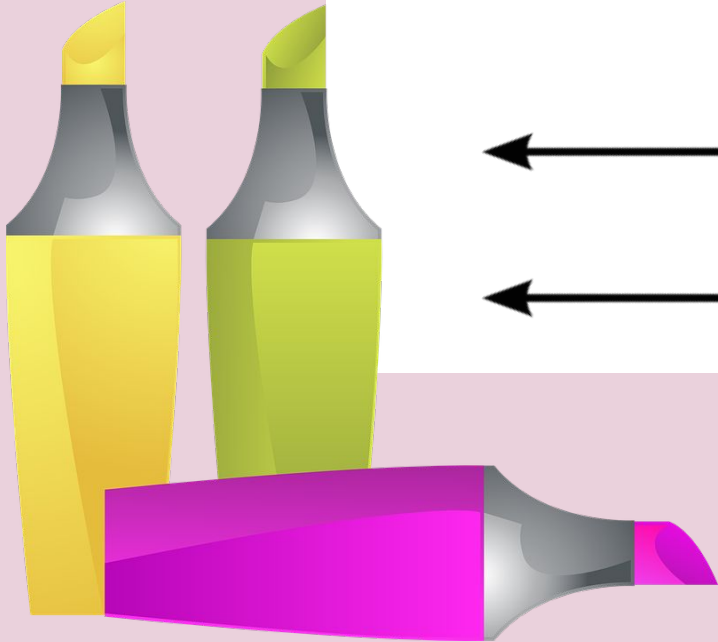
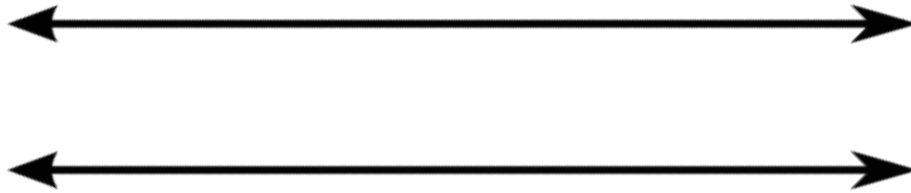


- 5. MONEY HELPS US DO THINGS WE LOVE
- 6. YOU SHOULD SAVE A CERTAIN AMOUNT OF MONEY FOR FUN PURCHASES
- 6. YOU SHOULD SAVE MONEY IN CASE OF EMERGENCIES

FALSE

- 1. YOUR BUDGET WILL ALWAYS STAY THE SAME
- 4. BUYING THINGS THAT YOU WANT BUT DON'T NEED IS BAD
- 2. MONEY IS THE ONLY WAY WE CAN DO THINGS WE LOVE
- 3. MONEY COMES BEFORE ANYTHING ELSE

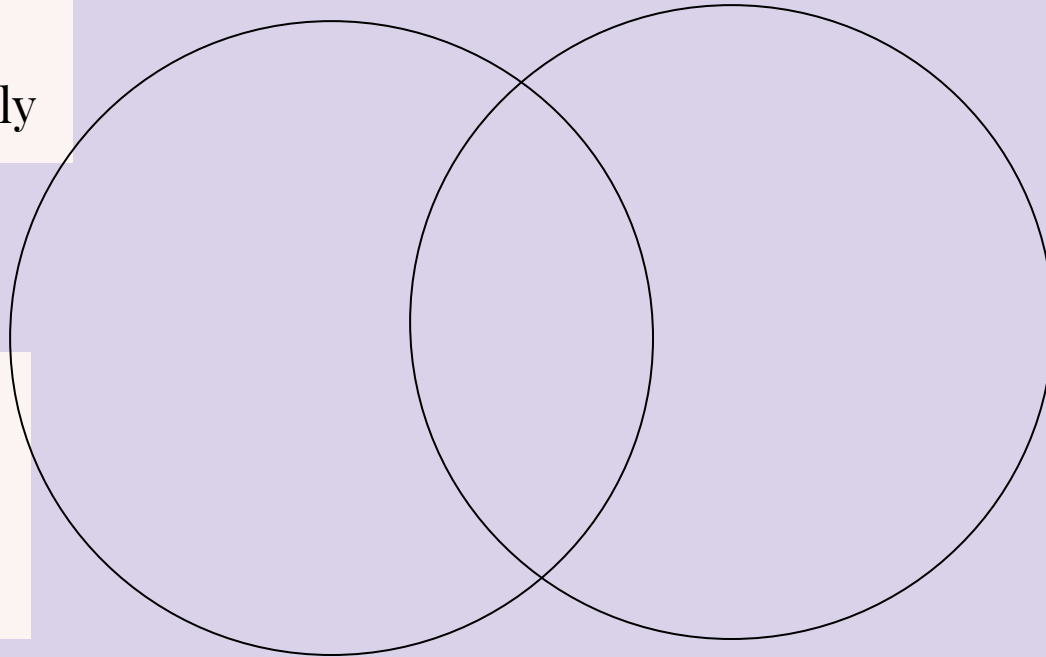
***ORGANIZE THE CARDS AND SEE
WHO SORTED THE MOST
ACCURATE***



1. Plan out your year and spread your money evenly

IF YOU HAVE A STEADY JOB

IF YOUR LIVING OFF MAINLY SAVED MONEY



2. Make sure you have a way to see all your spending

3. Build a budget specific for traveling

* Click [HERE](#) for answers!!

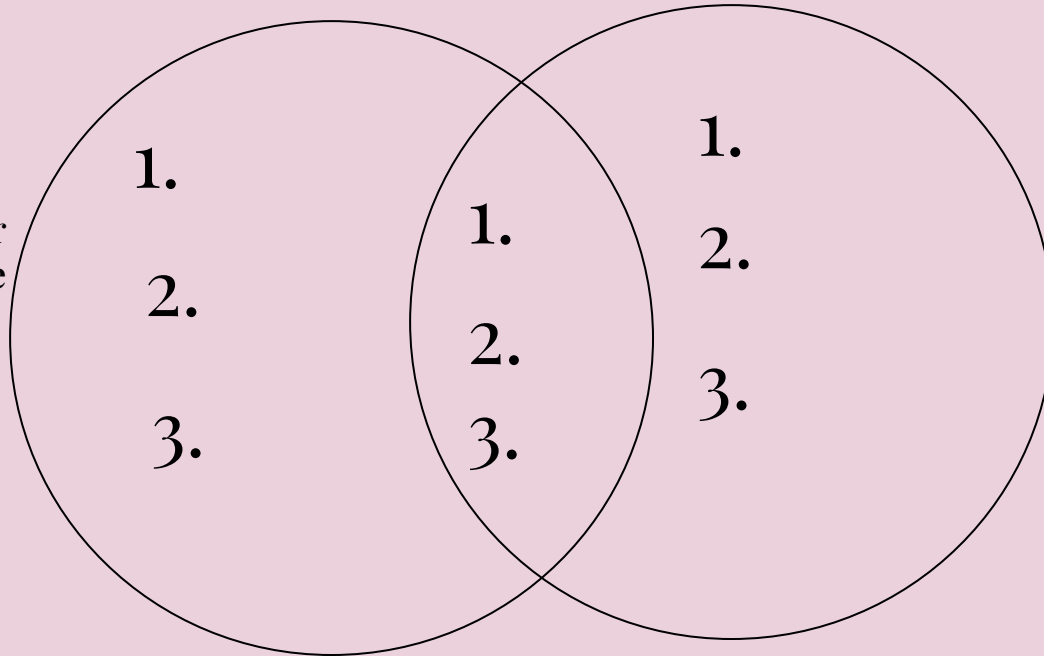


All are correct!!!

You should keep a tight ship when it comes to money no matter what, but especially when your life isn't on a **routine schedule**.

IF YOU HAVE A
STEADY JOB

IF YOUR LIVING OFF
MAINLY SAVED MONEY



- FIVE POINTS FOR EACH MATCHING NUMBER ON THE OUTER CIRCLES

- EIGHT POINTS FOR EACH MATCHING NUMBER ON THE INNER SPACE

START BUSINESS PATH

GAME FOR GROWING YOUR
BUSINESS



GAME FOR SAVING



GAME FOR BUSINESS
PROFIT



Have a separate savings plan for your business.

SAVING TIPS

THINK GREEN. Use less or different tools/energy sources to save environment and \$\$\$.

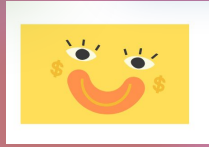
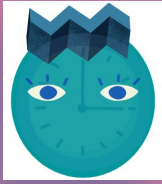
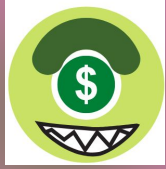
HAVE DIFFERENT BANK ACCOUNTS FOR YOUR BUSINESS SPENDING AND PERSONAL LIFE



USUALLY 20% of income goes into saving. Is your business your only source of income? Decide if it is or isn't, then make a budget

WRITE FINANCIAL GOALS, PLAN OUT HOW MUCH THEY COST, THEN SLOWLY WORK UP TO THEM

MAKE TWO Monthly BUDGETS, one for personal life, one for business, then an overall spending calendar, combining both.



SAVING GAME



1. All players decide on a business idea... (Ex. soap company)

2. INDIVIDUALLY, PICK YOUR FAVOURITE SAVING ADVICE BLOCK FROM THE PREVIOUS SLIDE.

3. WRITE UP TO THREE EXAMPLES OF HOW YOU'D USE THE STRATEGY YOU CHOSE, OR WHAT YOU WOULD USE IT FOR. EARN 10 POINTS FOR EACH EXAMPLE.

GROWING A BUSINESS

What are things to invest in when having your own company? There are no wrong answers!

No matter what you're selling what should you have as a business owner?



POINT SYSTEM

WRITE DOWN AT LEAST 2 THINGS PER PERSON, AND TEN POINTS FOR EACH TEAM/PLAYER IF THEY HAVE A MATCHING ANSWER WITH THEIR OPPONENT.

* Click "START CAREER"
to play!

START CAREER

LEVEL TWO

5719



DATE

DATE

PAY TO THE ORDER OF **THE PERSON RECEIVING**

\$ **AMOUNT IN NUMBERS**

AMOUNT IN WORDS (EX. Two hundred)

DOLLARS  

MEMO: **MEMO/PURPOSE OF CHEQUE**

YOUR SIGNATURE

⑆000045678000

0000⑆

⑈0000

**FILL IT OUT CORRECTLY TO EARN 15 POINTS
RECIPIENT NAME IS FORTUNE**

5719

DATE _____

PAY TO THE ORDER OF _____ \$

_____ DOLLARS  

MEMO _____

⑆000045678000 0000⑆ ⑆0000

Step 1



Daily budget

Give at least 2 examples of things that are not necessary but important, that you use every day and cost \$\$\$.....Once finished that estimate how much those things cost.

Click *[HERE](#) for next steps

Step 2

Weekly budget

Now multiply the cost by how many times you need just those three things in a week.

Step 3

Monthly budget

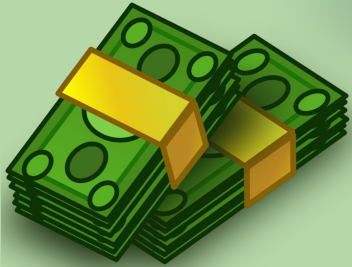
Now multiply that by four, to see how much that costs you in a month for just those three things.

CLICK *HERE* TO SEE
THE POINTS
COLLECTED





Once completed you earn **20 points!!**
An **extra 10 points** for a way to save
on each of these things, or for
cheaper/better alternatives.



What is impulse buying????



When you buy something without planning it out, or thinking it entirely through, and it's often unusual or out of the ordinary for the buyer.

CONSPROS



"Just buy it. You don't have to rationalize everything."

- Lisa Simpson

- Can get **excessive** and end up **WASTING** money
- Don't always have to **put stress on your non essential purchases**
- **Not always realistic** for day to day happy
- Don't always have to **rationalize purchases**



20%, 30%, 50%

When spending, it's easy to start of by using the 20, 30, 50 rule.

**20% of income goes
toward saving**



**30% of income for
OPTIONAL purchasing**

**50% of income goes
toward essentials like
food, rent etc.**

CLICK *HERE FOR GAME

20, 30, 50

This is Fortune. Fortune is a **painter** and her monthly income is **\$2500**. How much will she have **left** on **discretionary purchases** (the 30% rule), after she calculates her essentials and what she will be saving?

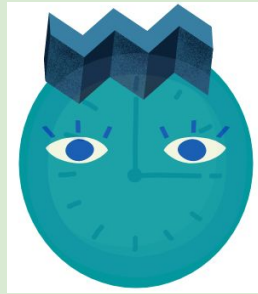
****HINT... Multiply her income by the percentage, or convert the percentage into a decimal... 50%=0.5***

CLICK [*HERE](#) TO CHECK ANSWERS



Collect 10 points for each percentage you answered correctly...

And an extra 5 points to each player if all members answered correctly.



ANSWER BOARD

$$20\% = \$500$$

$$30\% = \$750$$

$$50\% = \$1250$$

CONGRATULATIONS! You've Completed BUDGET BOX!!!

TALLY UP YOUR INDIVIDUAL POINTS AND see WHO WON!!!

