

Money Matters

Money Matters is a classroom economy simulation where each learner operates from a personal Home base. Each student begins with an individual HOME tile displaying their name, challenge card, and financial objective. Learners move through a shared economic system using dice-based movement rules to earn, save, invest, borrow, and trade. The economy is introduced progressively before opening into autonomous role-play, where learners pursue individual goals under shared rules, time constraints, and access limits. Optional extensions allow the system to scale into a richer economy with businesses, infrastructure costs, and education.

ACTIVITY TYPE Simulation · Role-play · Experiential learning	DURATION 90 min	PARTICIPATION Individual
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OBJECTIVES

By the end of this activity, learners will:

- Identify different ways people earn money
- Explain saving, investing, borrowing, and trade
- Understand how rules, chance, and access affect outcomes
- Track progress toward a visible financial objective
- Reflect on effort, risk, fairness, and decision-making

MATERIALS

- Individual HOME tiles (paper or card stock, one per student)
- Sticky tack
- Pens or markers
- Gold coin tokens
- Dice
- Calculators
- Playing cards (52-card deck)
- Challenge index cards
- Grain and flour tokens/cards
- Bank rate card
- Timer or visible clock (*nice to have*)
- Tables or desks arranged as stations
- Clear classroom space for movement

PROCEDURE

OPENING

PRE-ACTIVITY

45 minutes

Introduce the idea of a small economy where everyone starts from their own home. Explain that Home is a personal base for storage, planning, and tracking progress. Explain that movement, access, and opportunities are limited by rules and chance, and that everyone plays under the same system.

1. HOME TILE SETUP (10 minutes)

Each learner:

1. Receives one HOME tile
2. Writes their name clearly
3. Draws one card from the deck
4. Looks up their challenge
5. Attaches the card to the HOME tile using sticky tack
6. Checks their objective (SAVE, INVEST, or BORROW)
7. Writes the target amount on the HOME tile

Explain that the HOME tile stays in place, objectives remain visible, and learners update their progress honestly.

1. STATION INTRODUCTIONS (35 minutes)

Stations are introduced one by one:

1. Home
2. Farm
3. Factory
4. Market
5. Bank

After Town Square is introduced, demonstrate dice-based movement rules. Learners practice rolling to move from Home to Town Square and from Town Square to a destination. Emphasize that failed rolls cost time, not punishment.

Objective In Student's Words

"I start at my home and work toward my money goal."

- 1.
- 2.

Objective In Student's Words

- "I start at home and work toward my money goal."

ACTIVITY

30 minutes

Setup

1. All stations are open.
2. HOME tiles are placed around the room or table layout.
3. Town Square acts as the central hub.
4. Learners begin at their own HOME tile.

Model

Teacher demonstrates:

1. Writing an objective on a HOME tile
2. Rolling to move
3. Completing one earning or trading action
4. Returning Home to record progress

Carry Out

1. Learners take turns rolling, moving, and completing actions. Only one movement roll is allowed per turn. If the roll fails, the learner remains in place. When learners return Home, they update the amount earned on their HOME tile. Challenge cards remain attached at all times.

Checkpoint

1. The teacher announces the remaining time halfway through the activity.

Reflection

- Learners consider how often they returned Home, which stations they used most, and how movement rules affected their choices.

FOLLOW-UP

15 minutes

Whole-class discussion:

- Who completed their challenge?
- Which objectives were hardest?
- How did saving, investing, or borrowing feel different?
- How did access and chance affect outcomes?

CLOSE

- Did having a visible goal change how you played?
- Did luck or planning matter more?
- What would you do differently next time?
- Are there any modifications to the economy you would like to see?

NOTES

Due to the complexity of this activity, this game can be spread across two sections Part 1 & Part 2. Also, once the rules have been understood, this game can be repeated over and over as many times as students are interested.

Classroom management

- HOME tiles remain fixed
- Learners update only their own HOME tile
- One active role per station where applicable
- Teacher intervenes only for rule enforcement

Extensions & Sponge Activities

• Businesses

Add new business stations such as Bakery, Mill, or Workshop. Businesses buy inputs (grain or flour), add value, and sell finished goods at the Market. Owners earn profit after costs, introducing entrepreneurship and margins.

- **Toll Roads** Add toll points between Town Square and key stations. Learners must pay 1–2 gold to pass or wait and attempt a different route. This models infrastructure costs, access friction, and time trade-offs.
- **Multiple Farm Businesses** Add two or more Farm stations with different rules. Examples include a fast farm with lower payout, a slow farm with higher payout, or a risky farm with higher variance. Learners choose based on risk and time.
- **Schools** Add a School station where learners can spend time or gold to gain temporary advantages such as an extra dice roll, faster factory work, or better bank rates. Benefits are limited in duration, highlighting long-term investment.

Differentiation

- Younger students: Smaller target amounts, Optional rerolls, Fewer active stations
- ELL/Accessibility: Visual icons on stations and HOME tiles, Peer support for reading challenges
- Safety: Walking only between stations, Clear movement paths maintained

ADDITIONAL RESOURCES

• A • [Student Card](https://cdn.sanity.io/files/vje9ehw2/staging/8c0c65e503d5b404c5a8dfaf79937f5d68218151.pdf)

<https://cdn.sanity.io/files/vje9ehw2/staging/8c0c65e503d5b404c5a8dfaf79937f5d68218151.pdf>

• B • [Challenge Cards \(Legend\)](https://cdn.sanity.io/files/vje9ehw2/staging/d26e0e84bb184591c33061ee6148feb21a49443a.pdf)

<https://cdn.sanity.io/files/vje9ehw2/staging/d26e0e84bb184591c33061ee6148feb21a49443a.pdf>

- **C** • [Movement Rules Table](#)

<https://cdn.sanity.io/files/vje9ehw2/staging/792627cb42e71f9218db47392772808ce0050e22.pdf>