

MONEY TRIP · the paper game

Your whole table is ONE team. You start at 15 with 10. Every number is in thousands: 10 means \$10,000. Captain: read this page out loud.

TABLE No. _____
TABLE NAME _____
RIVAL TABLE _____

THE AIM

Finish at 55 with the most ★ points: happiness from what you buy and the life you live + 1 point for every \$1,000 you still have at 55.

Spend it all → no money points. Spend nothing → no happiness. Balance both → you win.

1 Every decade goes the same way — four decades, 15 to 55

1 PAYDAY + LIFE CARD

The host reads them out. The Banker writes them in.

2 DECIDE

Shop, invest, or keep cash. Watch the host's clock.

3 EMERGENCY

The host reveals it. Pay it from your cash.

4 CARRY ON

What is left goes into the next decade.

2 The six rules

1 KEEP BACK

Your money sheet shows how much cash to KEEP BACK each decade for the emergency. Spend or invest only what is above it.

2 INVEST

Locked until 55 — and it doubles every decade. **1 invested at 15 is worth 16 at 55; at 45 it is only worth 2.** The earlier, the better.

3 BUY NOW WITH CASH

Pay the price today. **Needs a vote: most of your table's hands up.**

4 BUY NOW PAY LATER

Nothing today — but it costs 10% more (the PAY LATER price on the shop) and it still comes out this decade. **Only 2 people need to agree** — that is how easy it is in real life.

5 THE CREDIT CARD

Can't pay the emergency? The rest goes on the card. **Card debt grows twice as fast as investing** — $\times 32$, $\times 16$, $\times 8$ or $\times 4$ by 55.

6 THE SHOP

Each thing can be bought once, only in its own decade. EXPERIENCES keep giving; THINGS fade — the ★ already shows it.

3 Ten jobs — everyone at the table has one. Write the names in.

1

CAPTAIN

Runs the votes. Reads your Life Score out at the end.

Name _____

2

BANKER

Writes on the money sheet. Nobody else does.

Name _____

3

AUDITOR

Checks every sum the Banker writes. Says "checked".

Name _____

4

INVESTOR

Argues for investing early. Does box 1 at 55.

Name _____

5

RISK MANAGER

Guards the KEEP BACK: "What if the emergency is huge?"

Name _____

6

SHOPKEEPER

Holds the shop, ticks what you buy, and adds up the ★.

Name _____

7

VALUE CHECKER

Compares ★ for every 1 with investing. Worth it?

Name _____

8

FUN DIRECTOR

Argues for experiences. A life with no fun scores no ★.

Name _____

9

PAY LATER WATCHDOG

Writes down every Pay Later the moment it happens.

Name _____

10

TIMEKEEPER

Watches the host's clock. Calls "one minute left!"

Name _____

Fewer than 10 at your table? Double up jobs. More than 10? Share one.

THE SHOP · the Shopkeeper holds this

Tick CASH or PAY LATER for anything you buy — only in its own decade, only once. Tell the Banker the totals for the money sheet.

EXPERIENCE

keeps giving — ★ includes a 40% bonus

THING

exciting on day one, ordinary by month three

★ **FOR EVERY 1** is the Value Checker's number. Compare it with what 1 invested becomes by 55 (blue box). Green: beats investing. Red: investing wins.

DECADE 1 · ages 15–25

INVEST: 1 now = 16 at 55

★ this decade

CASH	PAY LATER			COST	PAY LATER +10%	★	★ FOR EVERY 1
☐	☐	Ten years of festivals and gigs with your mates	EXPERIENCE	10	11	+255	25
☐	☐	Learn guitar — and play in a band	EXPERIENCE	10	11	+225	22
☐	☐	Gap year: a working holiday in Europe	EXPERIENCE	20	22	+370	18
☐	☐	A second-hand car	THING	20	22	+255	13
☐	☐	The latest phone, every single year	THING	10	11	+70	7
☐	☐	Limited sneaker drops	THING	10	11	+50	5

DECADE 2 · ages 25–35

INVEST: 1 now = 8 at 55

★ this decade

CASH	PAY LATER			COST	PAY LATER +10%	★	★ FOR EVERY 1
☐	☐	Road trip right around Australia	EXPERIENCE	10	11	+130	13
☐	☐	Overseas trip with your best friends	EXPERIENCE	30	33	+290	10
☐	☐	Learn to cook properly	EXPERIENCE	10	11	+110	11
☐	☐	A brand-new SUV	THING	40	44	+160	4
☐	☐	A luxury watch	THING	30	33	+50	2

DECADE 3 · ages 35–45

INVEST: 1 now = 4 at 55

★ this decade

CASH	PAY LATER			COST	PAY LATER +10%	★	★ FOR EVERY 1
☐	☐	A family holiday every year	EXPERIENCE	20	22	+130	6
☐	☐	Kids' sport and music lessons	EXPERIENCE	10	11	+55	5
☐	☐	Home gym and a personal trainer	THING	10	11	+30	3
☐	☐	Renovate the kitchen	THING	40	44	+95	2

DECADE 4 · ages 45–55

INVEST: 1 now = 2 at 55

★ this decade

CASH	PAY LATER			COST	PAY LATER +10%	★	★ FOR EVERY 1
☐	☐	A year of travel when the kids leave home	EXPERIENCE	40	44	+120	3
☐	☐	Big family reunion trip	EXPERIENCE	10	11	+30	3
☐	☐	A boat	THING	30	33	+25	1
☐	☐	The nice new car	THING	40	44	+50	1

★ **FROM THE SHOP** — add up the four decades, then copy it onto the Life Score at 55.

Pay Later costs 10% more even when every instalment is paid on time. Same trip, same ★ — less money at 55.

YOUR MONEY · the Banker's sheet

The Banker writes, the Auditor checks. One column per decade, top to bottom. Yellow: the host reads the number out. Grey: already done for you.

ALL NUMBERS IN THOUSANDS	DECADE 1 ages 15–25	DECADE 2 ages 25–35	DECADE 3 ages 35–45	DECADE 4 ages 45–55
Cash at the start of the decade <i>from the bottom of last decade</i>	10			
+ PAYDAY — what is left after every bill	60	90	100	180
± LIFE CARD <i>the host reads it — it can be minus</i>				
± THE PUNT (decade 2 only) <i>won: + your bet · lost: – your bet</i>	—		—	—
= CASH TO DECIDE WITH				
KEEP BACK for the emergency <i>your cash must not drop below this</i>	10	40	50	60
– Bought: BUY NOW WITH CASH				
– Bought: BUY NOW PAY LATER (+10%) <i>use the PAY LATER price</i>				
– Moved into INVEST <i>locked until 55</i>				
= CASH LEFT <i>at least KEEP BACK? ✓</i>				
– EMERGENCY <i>the host reveals it after you decide</i>				
= CARRY FORWARD <i>below 0? write 0, and put the rest on the card ↓</i>				
CREDIT CARD — what you could not pay				

? How a decade might look — made-up numbers, not the real ones

10 + 60 + 5 → KEEP BACK 10 → Cash buys: 30 → Cash left: 10 → Emergency: 8

= 75 to decide with

so 65 is safe to use

invest 35

✓ not below 10

carry forward 2

If that table had bought the same things with PAY LATER, they would have paid 33 instead of 30 — and had 3 less to invest. That 3 would have been 48 at 55.

THE PUNT

Once only, straight after payday in decade 2, the host tosses one coin for the whole room. Your table may bet up to 20 of its cash first. Heads: add your bet. Tails: take it off. Before you bet — what would 20 invested now be worth at 55?

AT 55 · YOUR ★ LIFE SCORE

Fill this in only when the host says so. The Investor does box 1, the Banker box 2, the Shopkeeper brings the ★ — the Auditor checks it all.

1 What your investments became

Invested in decade 1		× 16 =	
Invested in decade 2		× 8 =	
Invested in decade 3		× 4 =	
Invested in decade 4		× 2 =	

TOTAL

2 What the credit card cost you

Card from decade 1		× 32 =	
Card from decade 2		× 16 =	
Card from decade 3		× 8 =	
Card from decade 4		× 4 =	

TOTAL

3 Your Life Score

Investments at 55 (box 1)

+ Cash you carried out of decade 4

+ SUPER — the same for every table

– Credit card at 55 (box 2)

= MONEY AT 55 — every 1 is worth 1 point

+ ★ from the shop (the Shopkeeper's total)

Super is 12% of your pay, put away for you by law. Nobody at any table chose it — and it is the biggest number on the sheet.

★ LIFE SCORE

THE STAND-UP COUNTDOWN

Captain: when the host says, stand up with this sheet. The host calls bigger and bigger scores — sit down when the number is bigger than yours. Last captain standing wins for the table.

4 Achievements — tick any you earned

- | | | |
|--|---|---|
| ☐ Never used the credit card | ☐ Never used Pay Later | ☐ Invested in decade 1 |
| ☐ An experience in every decade | ☐ Said no to something we wanted | ☐ Beat our rival table |

5 While you wait — for the debrief

Our best buy

We wish we had not bought

Where Pay Later or the card bit us

HOST RUN SHEET · the paper game

For up to 200 students: 20 tables of 10, each table one team. One host at the front, one volunteer for every 2–3 tables. Same 25-minute block as the online game.

1 You need

- ☐ **20 table packs + 4 spare**
each = 2 double-sided A4 sheets, colour
- ☐ **2 pens per table**
one for the Banker, one for the Shopkeeper
- ☐ **Table numbers 1–20**
on the tables before students arrive
- ☐ **A microphone and a coin**
for 200 people, always use the mic
- ☐ **A phone timer**
or the projector slides, if the projector works
- ☐ **7–10 volunteers**
each with the volunteer guide

2 Volunteers and their tables

VOLUNTEER	TABLES	NAME
V1	1 · 2 · 3	_____
V2	4 · 5 · 6	_____
V3	7 · 8 · 9	_____
V4	10 · 11 · 12	_____
V5	13 · 14 · 15	_____
V6	16 · 17 · 18	_____
V7	19 · 20 + roam	_____

With 10 volunteers, give each one 2 tables. Anyone spare roams and checks winning sheets at the end.

3 The 25 minutes — the clock never waits for one table

0:00	GET GOING	4:00	The aim · ten jobs · captains read the rules
4:00	DECADE 1 · 15–25	3:45	decide 2:30 — they are still learning
7:45	DECADE 2 · 25–35	4:00	includes THE PUNT straight after payday
11:45	DECADE 3 · 35–45	3:00	decide 1:45
14:45	DECADE 4 · 45–55	2:30	decide 1:15 — the last shop
17:15	AT 55	1:45	fill in the Life Score · stand-up countdown
19:00	DEBRIEF	6:00	the debrief slides, exactly as for the online game

Play = 15 minutes exactly: 3:45 + 4:00 + 3:00 + 2:30 + 1:45.

4 Every decade, the same four beats

READ

0:30

Story, PAYDAY, LIFE CARD. Say each number twice.

DECIDE

1:15–2:30

Call “one minute” and “thirty seconds”. Walk the front.

EMERGENCY

0:15

“Pens down.” Then reveal it — enjoy the groan.

PAY & CARRY

0:30

Tables pay it and carry forward. Volunteers check.

5 Running a room of 200

- **One voice.** Only the host talks to the whole room. Volunteers talk to tables, quietly.
- **Hand up = quiet.** Teach it in the first minute; it works better than shouting into a mic.
- **Numbers twice.** “Payday sixty. Six-zero.” Twenty Bankers are writing at once.
- **Behind? Skip the shop.** A slow table pays the emergency and carries on. Nobody waits.
- **Check the winner.** Before you crown anyone, a spare volunteer checks the top sheet — 20 seconds.

WHAT TO SAY · word for word if you like

Bold = say it. Yellow = the numbers the Bankers write. Times are from the start of the 25-minute block.

0:00 GET GOING

"Each table is one family — ten of you, one money sheet. You are 15 with ten thousand dollars, and in fifteen minutes you will be 55. **The aim:** finish at 55 with the most ★ points: happiness from what you buy and the life you live + 1 point for every \$1,000 you still have at 55." 0:45 — "Captains: give out the ten jobs and write the names in. One minute." 2:00 — "Captains: read the six rules to your table." 3:30 — "Keep back for the emergency, and remember Pay Later costs 10% more. Bankers, pens ready."

4:00 DECADE 1 · ages 15–25

lasts 3:45 · decide 2:30

"School, then uni or TAFE, then your first full-time job. Ten years of pay lands right now — sixty, after every bill is already paid. And super starts today: 12% on top of your pay that you cannot touch."

PAYDAY 60

LIFE CARD "Your nan slips you three thousand for your eighteenth. Everybody add 3."

LIFE CARD +3

"You have 2:30. Go." Then "one minute" ... "thirty seconds" ... "Pens down."

EMERGENCY "Your car dies on the M1, and you need emergency dental work in the same month. Pay six."

EMERGENCY 6

7:45 DECADE 2 · ages 25–35

lasts 4:00 · decide 2:15

"You get married and buy a home. The wedding and the mortgage are already taken out — ninety is what is actually left for you to decide about."

PAYDAY 90

THE PUNT (0:30) "Any table that wants to bet: up to 20, written on your money sheet now." Toss the coin ONCE for the whole room. Heads: every punter adds their bet. Tails: takes it off.

LIFE CARD "Your rent goes up three years running before you buy. Everybody take off 4."

LIFE CARD -4

"You have 2:15. Go." Then "one minute" ... "thirty seconds" ... "Pens down."

EMERGENCY "Recession. Six months between jobs, and it is nobody's fault. Pay thirty-five."

EMERGENCY 35

11:45 DECADE 3 · ages 35–45

lasts 3:00 · decide 1:45

"A child arrives. The happiest decade in the game, and the most expensive. After childcare, school and the mortgage, you have a hundred."

PAYDAY 100

LIFE CARD "A promotion you did not even apply for. Everybody add 8."

LIFE CARD +8

"You have 1:45. Go." Then "one minute" ... "thirty seconds" ... "Pens down."

EMERGENCY "Your kid breaks an arm and the roof starts leaking in the same month. Pay forty-five."

EMERGENCY 45

14:45 DECADE 4 · ages 45–55

lasts 2:30 · decide 1:15

"The most you will ever be paid — a hundred and eighty left over. This is the last shop. After this the clock stops."

PAYDAY 180

LIFE CARD "The car you have driven for twelve years finally dies. Everybody take off 6."

LIFE CARD -6

"You have 1:15. Go." Then "one minute" ... "thirty seconds" ... "Pens down."

EMERGENCY "A health scare, and your parents need help. Pay fifty-five."

EMERGENCY 55

17:15 AT 55 · 1:45

"Stop — you are 55. Turn your money sheet over. Investors: decade 1 times 16, decade 2 times 8, then 4, then 2. Bankers: the card — times 32, 16, 8, 4. Add super: 2,160 — the same for every table, and nobody chose it. Shopkeepers: bring your stars. One minute."

STAND-UP COUNTDOWN "Captains, stand up with your sheet. Sit down if your Life Score is under ... 3,000 ... 3,500 ... 4,000 ... 4,250 ... 4,400 ... 4,500." Last ones standing call out their exact score; a volunteer checks the top sheet.

For you: a balanced table scored 4,518 in testing, and the best possible is about 4,585. Most tables land between 3,000 and 4,000. Then go straight to the debrief.

VOLUNTEER GUIDE · paper game

You look after 2 or 3 tables — up to 30 students. No finance knowledge needed: just this page.

MY TABLES



Your job: keep all ten busy, check the maths after every emergency — and never tell them what to buy. Ask; don't advise.

1 What you do in each beat

Before 0:00 Sheet 1 (rules + shop) to the Captain, Sheet 2 (money + score) to the Banker. Two pens. Help them fill in all ten jobs.

READ Watch the Banker write PAYDAY and the LIFE CARD. Minus signs are the classic slip.

DECIDE Visit each table once. Ask one question. Make sure votes happen — and that Pay Later only needs two people: let it happen, but check the Watchdog writes the pink price.

EMERGENCY Glance at CASH LEFT: was it at least KEEP BACK? If not, that table is about to learn something.

PAY & CARRY Check CARRY FORWARD. Below zero? Write 0, and the rest goes on the CREDIT CARD row.

AT 55 Help with the multiplying. Spare? Go to the front and check the winning sheet.

2 Six slips to catch

1 Life card sign -4 and -6 are take-aways.

2 Pay Later price They must use the pink +10% price, not the cash price.

3 Below KEEP BACK Undo a buy before the emergency is read — or let it bite.

4 Negative carry Write 0; the shortfall goes on the CARD.

5 Wrong multiplier Decade 1 investing $\times 16$, decade 1 card $\times 32$ — not the other way.

6 Missing pieces At 55: super 2,160 and the shop ★ are easy to forget.

3 One good path — to sanity-check a sheet (for you, not the students)

	To decide with	Bought	Invested	Cash left	Emergency	Carry forward
Decade 1	73	40	23	10	6	4
Decade 2	90	50	0	40	35	5
Decade 3	113	30	33	50	45	5
Decade 4	179	50	69	60	55	5

At 55: investments $23 \times 16 + 0 \times 8 + 33 \times 4 + 69 \times 2 = 638$ · + cash 5 + super 2,160 = money 2,803 · + ★ 1,715 = 4,518

Scores of 3,000–4,000 are normal. 4,500+ is excellent. Anything above about 4,600 is a maths slip — check it.

4 Questions to ask instead of giving advice

- “What does your KEEP BACK say?”
- “Who agreed to that Pay Later — and what does it really cost?”
- “Who hasn't had a say yet?”
- “Is that ★ for every 1 bigger than investing?”
- “What if the emergency is bigger than you think?”
- “What would 20 invested now be worth at 55?”

Debrief: when the host asks the room, nudge a quiet student at your tables to answer — “best buy” and “wish we hadn't” are on their score sheet.