

MONEY TRIP · volunteer guide

Thank you for volunteering! Game link: moneytrip.onehalf.au/game (room code 1234). Page 1 of 2 — know the game (slides 19–29).

1234

room code

1 What we want every student to walk away with

1 Make a budget, spend wisely — and keep cash back for surprises

In the game the budget is 50/30/20: needs are half the pay (round 1: \$190,000 of \$380,000) and paid for them; the table plans wants (30) and save (20: emergency fund + invest). A surprise bill lands just before payday.

2 Invest early — the earlier, the better

In the game: invested money grows 7% a year, so it roughly doubles every round. \$10,000 invested at 15 is about \$150,000 by 55.

Experiences beat things

Trips and skills keep growing on you; things fade. Based on real research, not just a game rule.

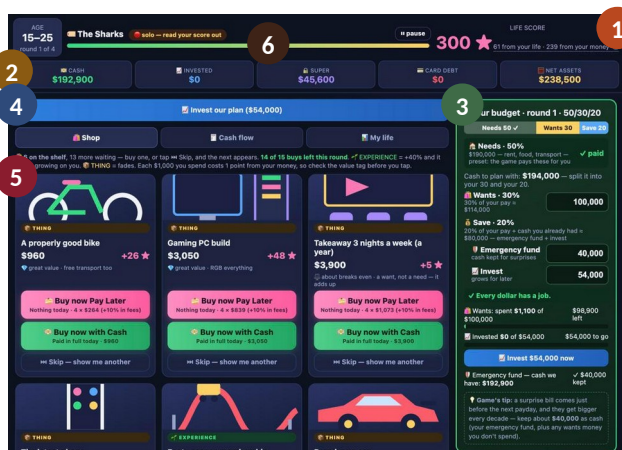
Pay Later is never free

+10% in fees, all four payments due this round. Miss one: a \$10 late fee.

Balance wins

Spend it all: no money ★. Save it all: no happiness ★. The best tables do both.

2 The game in sixty seconds — what is on their screen



1 **Life score** Their ★ (the screen also calls them points). Tap it — it shows how the score is worked out.

2 **Their money** Cash, invested, super, card debt — and net assets: what they own minus what they owe.

3 **Our budget** 50/30/20: needs = half their pay, already paid; the table types wants (30) and save (20: emergency fund + invest).

4 **Invest** Invests the amount they planned. In the game, 7% a year — about double every round.

5 **The shop** Three buttons on every card: Pay Later, Cash or Skip — compared in section 3 below. Up to 15 buys a round.

6 **The time bar** Each round is 3 min 45 sec = ten years of their life.

The aim: the most ★ at 55. ★ = happiness from what they buy and the life they live + 1 point for every \$1,000 still there at 55 – card debt still owed.

3 Buying — Pay Later, Cash or Skip? (example: Bali with the crew, \$3,350)

	Buy now Pay Later	Buy now with Cash	Skip — show me another
They pay today	Nothing	The full price — \$3,350	Nothing
Total cost	\$3,688 — 10% more in fees (4 × \$922)	\$3,350 — the cheapest way	\$0
Stars (★)	The same +73 ★ as cash — it just costs more	+73 ★	None — the next item appears instead
If cash runs short	All 4 payments come out before the round ends. Missed one: \$10 late fee, then the credit card at 21%	They can't buy — Cash needs the money today	Nothing to pay. A skip doesn't use one of the 15 buys
Ask them	"When do those payments come out?"	"Does it fit your wants budget?"	"Is anything here worth more ★ than it costs?"

IS IT WORTH IT? Every \$1,000 spent costs 1 ★ from money — buy only if the card gives more. Bali +73 ★ for 3 ★ ✓ · watch +16 ★ for 28 ★ ✗
EACH ROUND surprise bill before payday (\$6,000 · \$35,000 · \$45,000 · \$55,000) → payday → plan the budget → shop + invest → Pay Later due
THE SCAM TEXT a minute into round 2 every table gets a fake "Aussie Bank" text. Tap the link: -\$5,000 and -25 ★ · ignore it: +15 ★

4 Test yourself — answers at the bottom of page 2

- 1 No cash when the surprise bill hits — what happens?
- 2 Bali (\$3,350) on Pay Later — total cost, and when?
- 3 \$10,000 invested at 15 — roughly how much at 55?
- 4 Cruise or luxury watch — which gives more ★ by 55?
- 5 Does sticking to the budget change the score?
- 6 \$1,000 left at 55 is worth how many ★?
- 7 A student asks what to buy. What do you say?
- 8 The "Aussie Bank" text pops up — what's the right move?

One link for everyone: moneytrip.onehalf.au/game — tables tap "We're a table", the host taps "I'm the host" (PIN from the facilitator). Try it yourself first!

HELPING AT THE TABLES

Page 2 of 2 — table set-up and table sizes depend on the audience on the day. You may look after several tables: keep moving between them.

Thank you

for helping

1 Before GO — and looking after several tables

- Host first, on the projector laptop: open moneytrip.onehalf.au/game → “I’m the host” → type the host PIN (from the facilitator).
- Before students arrive, load each table’s laptop: open moneytrip.onehalf.au/game → “We’re a table” → table name → START. Room code 1234 is already filled in.
- Each screen then says “You’re in — wait for GO”. The host starts every table together.
- During play, do a lap every round: has each table typed a budget and tapped Invest?
- Go first to tables that look stuck or quiet. Ask one question, then move on.

2 What to do when...

YOU NOTICE	TRY THIS
Someone is left out or not joining in	Ask the table an easy either/or question and include them: “Bali or the watch — which would you pick?” Suggest they take the next turn on the device. Thank everyone for any answer.
Someone has switched off or is on their phone	Give them something to do right now: “Can you read us the surprise bill?” Sit beside them, not across the table.
The table argues about what to buy	Say both sides out loud, give it 20 seconds, then a hands-up vote — majority wins. “You can both be right: buy one now, plan the other next round.” The clock is the referee.
One person takes over the device	Suggest the device moves to someone new each round. Ask the whole table: “What would you each do?” — and give quieter students time.
A Pay Later spree	Don’t stop them — it is the lesson. Ask: “What does your budget say?” and “When do those payments come out?” Let the end of the round land.
The table freezes and buys nothing	“Saving everything loses too — the game needs happiness ★ as well. What is one thing worth more ★ than it costs?” Point at the value tag (great value / worth it).
A table is upset or far behind	“Every round is a new payday — you can turn this around.” The tables that struggled give the best answers in the debrief: tell them so.
Tech: red dot, refresh, flat battery	Red dot: wait 15 seconds — it reconnects by itself. Refreshed: same device, same room code and table name, and the game carries on. Flat battery: join on another device (it starts fresh in the current round) and tell the host.
The scam text pops up (round 2)	Let the table decide — don’t answer for them. Afterwards ask: “What made it look fake?” (urgent, a strange link, asks you to ‘verify’).
Real money worries come up	Money can be personal. Never ask what their family earns or owes; keep examples about the game. If a student seems upset, tell their teacher afterwards.

3 Ask, don’t tell — five questions that do the teaching

- “What does your budget say?”
- “If you invest it now, what does it become by 55?”
- “The next surprise is coming — is your emergency fund ready?”
- “Pay Later — how much more is it, and when is it due?”
- “Is that worth more stars than it costs? Check the value tag.”

If they remember two things: ① make a budget, spend wisely and keep cash back for surprises. ② invest early — the earlier, the better.

Praise a good “no” as loudly as a good buy — and in the wrap-up, invite anyone to share their table’s best buy or regret. It’s fine to pass.

Thank you for giving your time — you make this session work.

ANSWERS 1 They lose stars, sell investments in a hurry at a 30% loss, and the rest goes on a 21% card. 2 \$3,688 (10% more in fees), in four payments, all due before the round ends. 3 About \$150,000 — it roughly doubles every round. 4 The cruise: experiences grow on you, things fade. 5 No — it’s their own plan; keeping to it protects them from the emergencies. 6 One ★ — so a buy is only worth it if it gives more than 1 ★ per \$1,000. 7 “What does your budget say?” 8 Ignore it and check the real bank app: +15 ★. Tapping the link costs \$5,000 and 25 ★.