

**A Money Matters:  
Make It Count<sup>SM</sup> game**  
**MMSkyGame.net**

# \$ky

**MONEY  
MATTERS**  
make it count \$

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## **FACILITATOR'S GUIDE**



**BOYS & GIRLS CLUBS  
OF AMERICA**

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## INTRODUCTION AND PURPOSE

Developed by Boys & Girls Clubs of America, in collaboration with Charles Schwab Foundation, \$ky is an interactive, web-based game for youth 13-18 that promotes financial responsibility by demonstrating how each financial decision a person makes impacts their future.

Each game experience can last from ten to twenty minutes. Players begin the game as teens, then progress through young adult and adult phases, mimicking the span of a real lifetime of financial decision-making. Each time a teen plays, the learning experience can be completely different, based on the goals they set and the choices they make.

### HOW IT WORKS:

- 1 Players set initial goals, then progress through a brief tutorial.
- 2 They learn how they'll pilot an island in the sky, gaining altitude as they secure income and savings (represented by balloons), and losing altitude as they take on expenses and debt (represented by weights).
- 3 As in real life, the player must contend with options regarding need and wants, saving, investing, education, career, lifestyle and retirement.
- 4 The player will learn how decisions made early, even in the teen years, impact opportunities, outcomes, goals and overall lifestyle throughout life.
- 5 At the end of the game, the participant has the opportunity to review the impact of their choices (including purchases, savings and investments) and track overall progress toward their goals.

### USING \$KY WITH TEENS

\$ky was designed to supplement BGCA's Money Matters: Make It Count<sup>SM</sup>, our premier teen financial education program, which teaches personal finance and the importance of financial responsibility. \$ky can be used as a complement to any teen programming in which you'd like to offer a fun and meaningful session on financial decision-making. Available online at [MMSkyGame.net](http://MMSkyGame.net), \$ky can be used in outreach sessions at your local high school, or even used by teens independently. So encourage your teens to share \$ky on social media, with fellow Club members, students and colleagues and to come to the Club if they want to learn more.

\$ky builds on best practices from industry experts and countless Money Matters implementation experiences, including insights gained from Club teens and staff. \$ky can also be implemented along with Reality Store, BGCA's live interactive experience designed to help teens learn how financial and career choices impact their futures. Used in tandem, \$ky and Reality Store can be useful resources for Clubs seeking to introduce personal skill-building programs to current and prospective Club teens.

This Facilitator's Guide explains how to get your teens started playing \$ky. It provides a description of the game, key-learning principles, a highlight of the long-term impact of decision-making and concludes with a few small group activities to help facilitate the learning process. A complementary video is available on the Money Matters website.

# QUICK START GUIDE

## GAME OBJECTIVE

The objective of the game is for the players to reach their goals by making wise financial choices. Players progress through three levels of this game: Teen, Young Adult and Adult. In each level, they choose which balloons (income) and which weights (expenses) to take on in order to meet their goals. The goal is for players to gain altitude (through income, saving and investments) and avoid losing altitude (through poor spending choices and going into debt).

## STARTING GAMEPLAY

Get started by going to MMSkyGame.net and clicking "Start New." This takes players to a screen to create their avatar.



Customize an avatar



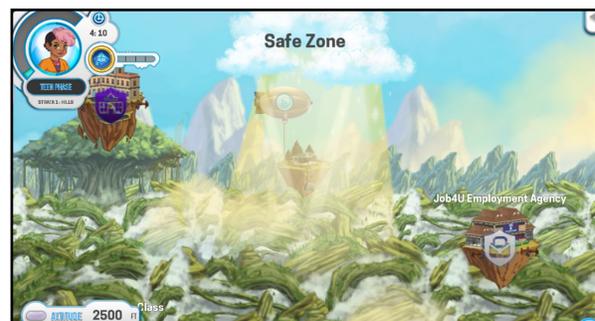
Players will be guided through a tutorial of the game. After players have read each page, they need to click on the dialogue box to continue.



Players choose goals and how they want to build savings for their first session.



The game begins in the Teen phase after players select goals.



## BASIC GAMEPLAY

### ALTITUDE

Altitude represents the player's money, which they can spend, invest or save. As the player gets more money, their island rises higher in altitude. As in real life, some expenditures – such as investing in higher education, saving or paying off debt – will cause a temporary drop in altitude, but over time will have the effect of increasing altitude, (e.g., when a player gets a higher paying job, etc.).

### GOALS

Goals are created by clicking the arrow in the upper right-hand corner of the screen. Players can check their progress toward goals throughout the game.

Players set both optional and required goals for each of the three phases of the game: Teen, Young Adult and Adult. For example, for the optional Life Goal of Education, a player may decide to complete a high school diploma, trade school, college or graduate school. These choices affect the altitude of their island throughout the game.

### BADGES

Players receive badges for achieving financial goals as well as pursuing topics of interest such as spirituality, technology, sports and family.

### BALLOONS

Balloons increase a player's altitude. For example, if a player gets a job, that will be represented as a balloon. The player's altitude will increase. During the Teen phase, all players have a large blue balloon attached to their island, which increases their altitude. This balloon is symbolic of the parents/caretakers who provide financial assistance to teens during these years.

### WEIGHTS

Weights, which symbolize credit debt or loans, decrease a player's altitude. Weights with a time duration fall off once the red timer on the weight runs out.

### CHOICE BUBBLES

Players make many of their choices by collecting or avoiding various "choice bubbles" that drop from the sky. To do well in the game, the players need to make choices that contribute to their chosen goals. For example, if the player picks a choice bubble that increases income, their island will rise with the help of a balloon. If a player increases expenses, then their island will fall due to the added weight.

### ISLANDS

Throughout the game, players will encounter other islands that are stores, schools or other institutions. Players can dock at these to make purchases and life choices.

For example, if the player docks at a University, they can choose to spend money to further their education. At another island, they can purchase a vehicle that lets their island move around faster.

### ISLAND HAZARDS

Island hazards are the meteors and bees that attack the island and cause a loss in altitude. Players can protect themselves by buying insurance, which minimizes the loss.

### TIMER CLOCKS

Timer clocks are red clocks that hang from the island when a player takes on debt. They are used to show how long the player must carry the debt (weight).

### Important Financial Principles for Teens to Remember:

- 1 Today's choices impact tomorrow's opportunities.
- 2 Education can make more options available to you.
- 3 Protect yourself from unexpected dangers.
- 4 Budget wisely to minimize debt and manage credit.
- 5 Saving and investing are critical to a successful retirement.

### Tips for Better Gameplay:

- 1 You can earn badges. If you have extra time, try collecting extra badges.
- 2 Collect work bubbles to stay employed.
- 3 Some types of debt will help you accomplish your goals, while other types may not.
- 4 Don't forget to pursue the goals you set.
- 5 Flying faster is not always better.

# HOW CHOICES AFFECT OUTCOMES

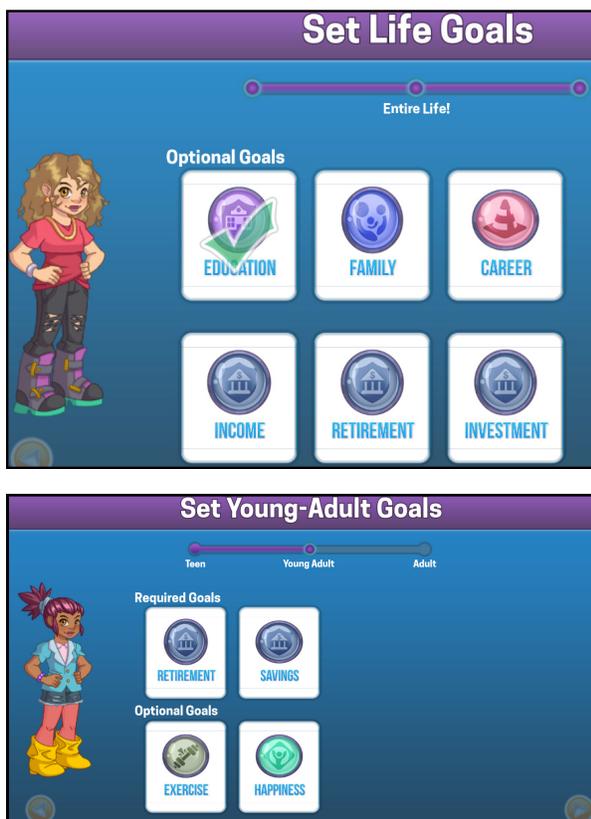
## CHOICES

In \$ky, players have experiences and make choices in the categories of:

- 1 Goal-Setting
- 2 Spending
- 3 Education and Career
- 4 Borrowing and Debt
- 5 Investment and Retirement

## GOAL-SETTING

Players begin game phases by choosing from a set of life goals. Goal progress is tracked so that players can reflect on their own, with their peers or with the assistance of the facilitator. As the player goes through the Teen, Young Adult and Adult phases of the game, they are presented with different sets of goals corresponding to the real-life choices a person in that age range would have to consider.



## SPENDING

Players experience consequences of spending decisions and habits, while learning to make mature spending decisions to help them reach their goals.

- 1 The player spends money by choosing to let certain bubbles drop on their island, by making financial choices while floating and while docked at other islands.
- 2 The player's collection of choices impacts their ability to reach their goals. For example, in the picture below, the player is shopping at Classy Jane's Real Estate, where they chose to dock their floating island.
- 3 They now have several options to choose from. Each option comes with a cost in terms of rate and duration. For example, cost will be presented as a downward change in altitude for a designated period of time.
- 4 The player's spending choice at Classy Jane's Real Estate will affect their future cash flow, ability to meet expenses and overall island altitude, as well as future options regarding spending, employment, education, house customization, etc.

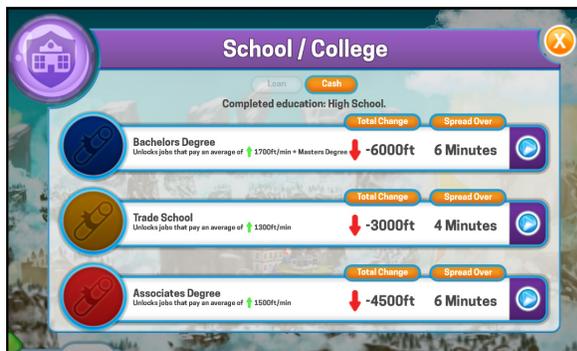


Players immediately see the impact of their spending decisions. Buying a premium shop item will cause the player's island to sink. For example, if a player buys an expensive car, a weight attaches to the island and causes the player's island to sink. If a player spends aggressively, they will have trouble staying afloat.

## EDUCATION AND CAREER

Players experience the costs and consequences associated with various levels and types of employment and education, and the interrelation between the two.

- 1 Education and career goals are positioned throughout the game and impact the player's ability to increase altitude and reach goals.
- 2 In the example below, the player has a choice between going to a trade school or getting a GED. The GED is much quicker and costs less (red arrow), but it also has a much lower immediate return on investment than trade school, since trade school unlocks higher-paying jobs (green arrow) immediately.
- 3 The educational and career choices a player makes greatly impact their altitude and purchasing power over the long run.



## BORROWING AND DEBT

Players experience the need and desire to borrow money and can experience the consequences of taking on too much debt, while learning to take on appropriate amounts of debt in order to reach their goals.

- 1 Throughout the game, the player will be tempted to borrow money and take on debt for things such as customizing their house.
- 2 Debt payments weigh down the island over time. When making a purchase, the player is often given the choice to pay cash, take out a loan or buy on credit.
- 3 Sometimes it makes sense to buy things with cash, and sometimes it makes sense to take on debt. There are instances when cash is a secondary option, such as when making purchases such as cars, homes or other large expenses.
- 4 Players have the option of buying items on credit but this does rack up credit debt, which can grow quickly and may cripple their ability to spend later in the game and prevent them from reaching their goals.
- 5 When the player incurs a debt, a weight anchors itself to the island, as in the picture below. The weight represents recurrent debt payments. These weights hang on the island for a certain period of time, based on the amount of debt. These weights drop off after a certain amount of time.
- 6 Before choosing to take on a debt, a player can see how long a debt will stay with them. Throughout the game, the player can check on their debt by looking at the dynamic red timer on the weight itself once it is attached to the island.

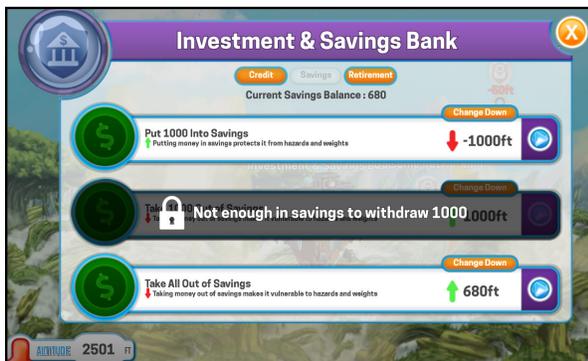
Players have the option of buying items on credit but this does rack up credit debt, which can grow quickly and may cripple their ability to spend later in the game and prevent them from reaching their goals.

## INVESTMENTS AND RETIREMENT

Players make choices that focus on building future wealth through investments, while balancing immediate expenses.

- 1 During the game, the player can make investments that increase in value over time, as well as make strategic choices to prepare for retirement.
- 2 Players will be prompted to set goals for their retirement and make investment choices.
- 3 In the picture below, the player is docked at a bank, and is looking at the option to either invest more into their savings account or take some money out.
- 4 Savings reduces cash flow in the short term, but pays off in the long term later in the game.

Players can contribute to retirement accounts and put aside some of their salary into savings. If a player saves aggressively for retirement, they will gain a large sum of interest throughout the course of the game. Retirement interest will be seen at the end of the game. Planning well, saving, investing in education and sustaining a fruitful career will reward players with a comfortable retirement. If a player chooses not to save and invest throughout the game and instead spends most of their income, they will have little to no retirement.



# ADDITIONAL GAME FEATURES

## ADDITIONAL GAME FEATURES

\$ky contains many useful features designed to help teens analyze their progress toward goals and see the long-term effects of their decisions. As a facilitator, you can determine when to introduce these features. They include:

- 1 Home screen
- 2 Choice review screen
- 3 Costs/gains screen
- 4 Badge tool
- 5 House tool
- 6 Expenses tool
- 7 Taking a screenshot

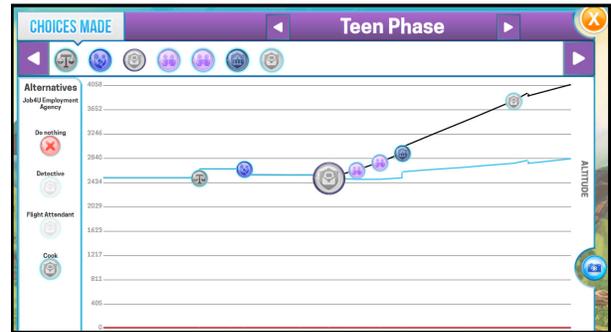
## HOME SCREEN

Players access their home screen by clicking on the avatar icon. The home screen has several options that allow the player to review previous choices and expenses, analyze gameplay, check on badges and customize their home. The game pauses when the player uses the home screen.



## CHOICE REVIEW SCREEN

The Choice Review screen allows the player to review their life choices so far and how these have impacted the player's financial health (altitude). As a facilitator, this tool can help generate impactful group discussions, both as a periodic check-in and after gameplay. Suggest that players analyze their life choices and help them connect their choices with their financial health.



## COSTS/GAINS SCREEN

This tool can help the player focus on their major expenses and money-makers. Facilitators can ask questions like: "For those you who paid a lot of money for school/college, do you think it was worth the cost? Why or why not?" Encourage players to take screenshots and share these with friends or as part of the group discussion.



## BADGES TOOL

To unlock different aspects of the game and to broaden their selection of life choices and purchasing options, players can pick badges based on goals and life interests, which include serious and enjoyable experiences such as “Volunteer”, “Music”, “Social”, “Career”, “Career”, etc. Players earn their badges throughout the game and can see these and their partial badges on this screen.



## HOUSE TOOL

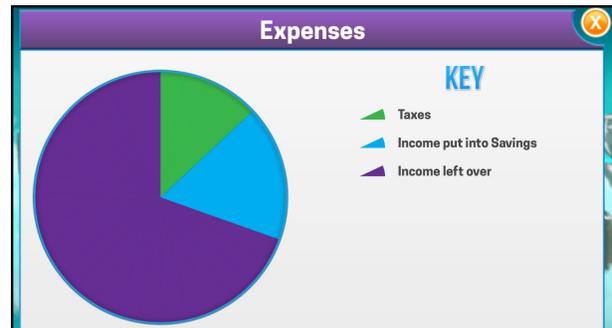
Here the player can furnish and customize their house; to do this, they either spend money or choose to go into debt. Encourage healthy competition by having teens share screenshots of their houses to see who built the best house on a budget.

Many purchased items can be used to customize the player's house. To customize their house, as well as to access many other game features, the player clicks on their avatar. Touch the avatar to customize a house and to access other important features.



## EXPENSES TOOL

The expenses tool allows players to review their current expenses. Players can use this financial snapshot to evaluate how they are doing and to make informed decisions.



## TAKING A SCREENSHOT

Take a screen shot by clicking the camera button in the lower right-hand corner of the screen. Players can take a screenshot at any time during the game. This tool encourages players to reflect on key moments during the game where they made decisions that had a big impact on their altitude, or simply to show off their custom island house! These pictures can be very helpful during post-gameplay discussions, so be sure to encourage players to take photos of importance scenes.



# APPENDIX

## GUIDED GAMEPLAY

The following are three sessions you can complete with teens as a way to incorporate \$ky into your financial literacy or other related programming. The sessions can be modified as needed to work best for your teens. If you only have time for one session, do Session 1. Each 55-minute session includes “Before,” “During” and “Post-Game Reflection” ideas. These sessions are not mandatory, but can help teens grasp the key principles more effectively.

## SESSION 1 (55 minutes)

This scenario is for beginners who have never played \$ky before.

### BEFORE GAMEPLAY

(10 minutes)

#### Activity Idea: Budgeting

- 1 Print or photocopy the Money Matters Budgeting Worksheet located at the end of the Appendix.
- 2 Ask participants to list all the things they would spend their money on every month if they had a monthly income of \$300.
- 3 Ask participants to list all the things their caretakers probably spends money on every month. Have students estimate a dollar amount for each category, (e.g., cell phone =\$100).
- 4 Use this to generate a brief discussion about how financial choices can impact life choices, and vice-versa. Tell players they're about to play a game in which wise financial decisions help them increase their scores.
- 5 Remind players to use Wi-Fi to play the game to avoid data charges.

### DURING GAMEPLAY

(30 minutes)

#### Free Play

Ask players to log into \$ky and pick their own goals. Allow players to play multiple times to explore the world itself.

#### Clarity Check In

- 1 After players have played for 10 minutes, ask everyone to pause (they should click on their avatar to go to Home Screen).
- 2 When they are ready, ask clarifying questions about the game. Not "why" questions, but "how to play" questions. The game will hopefully answer these questions itself. This is where it's very helpful to have a facilitator's support during the game. A helpful question to ask is, "Did anyone else figure out how to do \_\_\_\_\_ in the game?"

## Example Questions

- 1 Figure out how to...complete their education key?
- 2 Figure out how to...get a job?
- 3 Figure out how to...move up a level in the \$ky?
- 4 Figure out how to...get a high-paying job?
- 5 Figure out how to...make your island move faster?
- 6 Figure out how to....increase their altitude?

## Free Play

Ask players to play again.

## Facilitators can ask the following guiding questions as they walk around the room:

- 1 Has anyone looked at their expenses circle yet?
- 2 Has anyone added furniture to their house yet?
- 3 Did anyone get a job yet?
- 4 Did anyone hit rock bottom?
- 5 Has anyone passed the teen phase yet?
- 6 What altitude level are you at right now?
- 7 What's your highest altitude level yet?
- 8 Did anyone complete the education badge?
- 9 Has anyone looked at their choices tool yet?
- 10 Has anyone looked at their gains tool yet?

## POST-GAME REFLECTION

(15 minutes)

### Activity Idea: Strategy Guide

- 1 Ask players to create a short list of strategies they used during their gameplay. Ask them to list at least four or five of their strategies, including any strategies they tried, but then stopped using because these weren't working. Have them cross these out, but still put them on the list.
- 2 Have players share their strategy lists. Do this efficiently, using a "small-group to large-group" method, a "gallery walk" (need butcher paper or similar), or simply by having players/groups share their best strategy with the whole group.
- 3 Use all of these strategies to facilitate a conversation about what a combined class strategy guide would look like. This should lead to rich discussions regarding lifestyle, financial choices and consequences.

## SESSION 2 (55 minutes)

This scenario is for teens who have played before and are already familiar with \$ky.

### BEFORE GAMEPLAY

(5 minutes)

#### Activity Idea: Spend and save challenge

Challenge players to create a spectacular home while still saving lots of money for retirement. How hard is it to spend a lot and save a lot at the same time? Is it possible? Players choose the percentage to be saved for retirement. Have them take screenshots of their houses as they play so they can be shared during a discussion.

Remind players to use Wi-Fi to play the game to avoid data charges.

### DURING GAMEPLAY

(35 minutes)

#### Free Play

Ask players to log on to the game, playing with this new goal in mind.

#### Difficulty Check-In

- 1 Ask players if they think \$ky is easier, harder or the same to play today.
- 2 Ask them why or why not. Give them five minutes to answer.

#### Free Play

- 1 Ask players to keep playing, again trying to attain today's goal.
- 2 Ask players to take screenshots of any moment they want to show off, in light of today's goal. This picture can be part of a gallery walk.

#### Screenshots

At the end of free play, ask players to make sure they have taken at least one screenshot that shows their customized house as well as their financial status.

### Guiding Questions

- 1 Has anyone put a couch into their house? How about a painting?
- 2 Has anyone improved their house from a shack?
- 3 Has anyone purchased furniture on credit?
- 4 Is anyone using a strategy based on something they learned playing the game previously?
- 5 What strategy did they use?

### POST-GAME REFLECTION

(15 minutes)

- 1 Ask players to pull up their favorite screenshot from today, making sure that it shows their customized house as well as their financial status. Players can share screenshots if desired.
- 2 Have players do a gallery walk of the screenshots. This can be done either live, in the room with students walking around looking at the different computer screens, or by posting the pictures to a Facebook stream.
- 3 Revisit whether the game was harder today, or not. Again ask players if they used any of the group strategies, or if they invented any new ones today.

## SESSION 3 (55 minutes)

This session is for those who are experienced with the game.

### BEFORE GAMEPLAY

#### Activity Idea: Analyze decision-making scenario

- 1 Before the session, play the game and take a few screenshots of particular moments that you think demonstrate difficult choices you made. It would be ideal to project these scenes on a wall.
- 2 Start the session by asking the group to look at their screenshots.
- 3 Remind players to use Wi-Fi to play the game to avoid data charges.
- 4 Ask small groups to decide what they would do in that moment. Ask them to be prepared to defend their decision.
- 5 After one to two minutes of small group conversation, ask for responses. Facilitate any polite debate over choices.

### DURING GAMEPLAY

#### Free Play

- 1 Tell players that they are going to generate and document their own decision-making scenarios.
- 2 At some point before the end of free play, make sure they have documented (via a screenshot) a difficult scenario. They should know what they would do (or did do) in that scenario.

#### Check Point

After about 10 minutes of free play, remind the participants to take a screenshot of a significant decision-making point in the game.

### POST-GAME REFLECTION

#### Activity Idea: Student-Generated Choice Points

- 1 Put players into pairs.
- 2 Have each player group pull up their decision-making screenshot.
- 3 Give players three minutes to decide what they would do in that scenario.
- 4 After three minutes, ask the paired groups to come back together to discuss their decisions.
- 5 Then ask the players to document any disagreement or moment of interest that arises.
- 6 After groups have discussed, begin a whole-group discussion, describing any interesting scenarios, strategies or points of disagreement along with suggestions.

## BUDGET SHEET: SESSION 1

<b>Income Source</b>	<b>Current Monthly Income</b>
Net salary and wages	\$0
Tips	\$0
Allowance	\$0
Regular spending money (from parents, guardians, grandparents or others)	\$0
Gifts	\$0
Other	\$0
<b>Total monthly income</b>	
<b>Expenses</b>	<b>Total Monthly Expenses</b>
<i>Essential Expenses</i>	<i>Current Monthly Spending</i>
Savings	\$0
Rent	\$0
Transportation	\$0
Food: Groceries	\$0
Education	\$0
Clothing	\$0
Utilities	\$0
Medical	\$0
Other	\$0
<i>Discretionary Expenses</i>	<i>Current Monthly Spending</i>
Music	\$0
Movies	\$0
Entertainment	\$0
Gifts and donations	\$0
Food: Eating Out	\$0
Health and Fitness	\$0
Other	\$0
Monthly income	Monthly expenses
	Remaining dollars





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