The Great Trade-off Game

Key financial ideas

- You have choices about how you spend or save your income.
- Most people have limited income and often make “trade-offs”.

You need

- 2–3 players
- a dice
- 2 counters for each player
- counters or small squares of coloured paper as tokens (30 blue, 30 red, 30 yellow)

The aim of the Great Trade-off Game is to collect money, fun, and free-time tokens by making decisions that will help you to meet your goal (see game board).

How to play

- Each player has two counters: one stays on your goal, and the other one moves around the board.
- Each player also starts with 11 tokens: 3 yellow for “money”, 3 red for “fun”, and 5 blue for “free time”.
- Put the rest of the yellow, red, and blue tokens in piles on the game board.
- Throw the dice to determine your goal on the game board. Put one of your counters on your goal and the other on “Start”.
- Continue taking turns to throw the dice. Each time you throw, you have two choices, one in each direction. You cannot change your mind once you move.
- Read the choice on the square that you land on. If you can’t afford that choice or decide you don’t want it, it’s the next person’s turn.

+ means you can take that number of yellow, red, or blue tokens from the piles on the board.
- means you have to put some of your tokens back. If you haven’t got enough of one of the colours, you can’t do that choice and it’s the next person’s turn.

The winner is the first player to have at least the same number of tokens as those on their goal.
The Great Trade-off Game

Goals

<table>
<thead>
<tr>
<th>If you throw a ...</th>
<th>Your goal is to collect:</th>
<th>If you throw a ...</th>
<th>Your goal is to collect:</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>10 yellow money tokens</td>
<td>4</td>
<td>6 yellow money tokens</td>
</tr>
<tr>
<td></td>
<td>12 red fun tokens</td>
<td></td>
<td>16 red fun tokens</td>
</tr>
<tr>
<td></td>
<td>8 blue free-time tokens</td>
<td></td>
<td>8 blue free-time tokens</td>
</tr>
<tr>
<td>2</td>
<td>14 yellow money tokens</td>
<td>5</td>
<td>14 yellow money tokens</td>
</tr>
<tr>
<td></td>
<td>8 red fun tokens</td>
<td></td>
<td>11 red fun tokens</td>
</tr>
<tr>
<td></td>
<td>8 blue free-time tokens</td>
<td></td>
<td>5 blue free-time tokens</td>
</tr>
<tr>
<td>3</td>
<td>16 yellow money tokens</td>
<td></td>
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</tr>
</tbody>
</table>

Yellow = money
Red = fun
Blue = free time

Reflective questions

* Can you have everything you want, all the time? Explain why or why not.

* “Luck” is part of many games. In real life, how much can you rely on luck to get what you want?