Unplugged Activity

Title: Savers in Action. The Great Financial Adventure.

Educational level: **5th Year of Primary School, 3rd Cycle of Primary Education.**

Curricular areas: **Social Sciences.**

Timing: **2 sessions of 45 minutes (preferably consecutive, in any term).**

Summary

The students will take part in a **financial adventure** in which they must manage their money to complete a series of missions. Throughout the board, players will face situations where they will need to **make decisions** that affect their **budget** and **resources**. The ultimate goal will be to reach the end of the board with the greatest possible savings, having achieved proper consumption and effective planning.

Aims

- Learn to manage a personal budget responsibly.
- Analyse the importance of saving and its connection to short, medium, and long-term goal planning.
- Integrate concepts such as income, expenses, savings, and appropriate consumption.
- Recognise the impact of financial decisions on everyday life.
- Develop computational thinking skills through solving challenges in a board game.

Key competencies to develop: Entrepreneurial competence, linguistic communication competence, mathematical competence and competence in science, technology, and engineering, personal, social and learning-to-learn competence, and civic competence.

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How do we do it?

1. **Initial activity**. (15 minutes): Guided discussion with questions such as:

   a. What does saving mean?

   b. What is a budget? And a salary?

   c. Could you give some examples of incomes and expenses?

   d. Why is it important to control expenses?

   e. What is the difference between recurring expenses and extraordinary expenses? And between necessary expenses and optional expenses?

2. **Main activity**. (60 minutes)

   2.1 Preparation of the game.

   The board is divided into squares representing different everyday situations in which players must make financial decisions. Some squares contain challenges or unexpected events, while others offer income options.

   • **Start**: each player begins with an initial amount of play money, €1500.

   • **Income squares**: where players can receive extra money, such as payment for a job or the sale of products.

   • **Expense squares**: the player must pay for essential items, such as food, transportation, unexpected events like an accident, or discretionary expenses like a video game.

   • **Savings squares**: players have the opportunity to save money for the future or invest it wisely.

   • **Decision squares**: here, players must make financial decisions, such as choosing between spending on something unnecessary or saving for an important goal.

   • **Unexpected event squares**: represent situations that affect the budget randomly (an unexpected expense or an extra bonus).

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2.2. Game Development

2.2.1. Team Formation:

The students are divided into **teams of 3-4 people**.

Each team will receive:

- A budget sheet per player to record their moves.
- A die to advance on the board.
- Tokens to move around the board.

2.2.2. Explanation of the Rules:

The **objective** of the game is to reach the end of the board with the most money saved, while making smart financial decisions.

Each turn: Players roll the die and move the corresponding number of spaces. On each space, they must face a financial situation. To do so, they will pick the card corresponding to the category of the space they land on.

- If they land on an **income** space, they receive money.
- If they land on an **expense** space, they must pay according to the amount on the drawn card.
- If they land on a **savings** space, they must record an amount to save on their budget.
- If they land on a **decision** space, they must analyse the situation and decide whether to spend, save, or invest their money.

Unexpected event spaces: These are spread across the board and can change the course of the game. These events may include:

- **Unexpected accident**: The player must pay an amount of money for an unexpected expense.
- **Savings reward**: If the player has saved a certain amount, they receive a bonus.
- **Special offer**: A purchase is presented that seems attractive, but the player must evaluate whether it is worth it.

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3. **Reflection and Closing** (15 minutes):

Once all the teams have reached the end of the board, a group reflection will take place. The students will need to answer the following questions:

- o What have you learned from this game?
- o How did you decide how much to save on each turn?
- o What strategies did you use to manage your money responsibly?
- o What did you learn about appropriate consumption and financial planning.

In the end, not only will the team with the most money be rewarded, but also those who demonstrated good use of financial planning and responsible consumption

Suggestions

If time permits, the board can be larger, with more missions and more strategic decisions.

Investment can also be introduced as a concept for students who are already familiar with the basic principles of financial planning.

Resources

- **Human:** teacher and students.
- **Material:** game board, coloured tokens, financial situation cards (printable cards), budget sheet for each player (includes columns to record income, expenses, savings, and balance), dice: to determine the number of spaces to move, sand timer or stopwatch: to limit decision-making time (optional).

Space: classroom.

Type of activity: group activity. Groups of four students.

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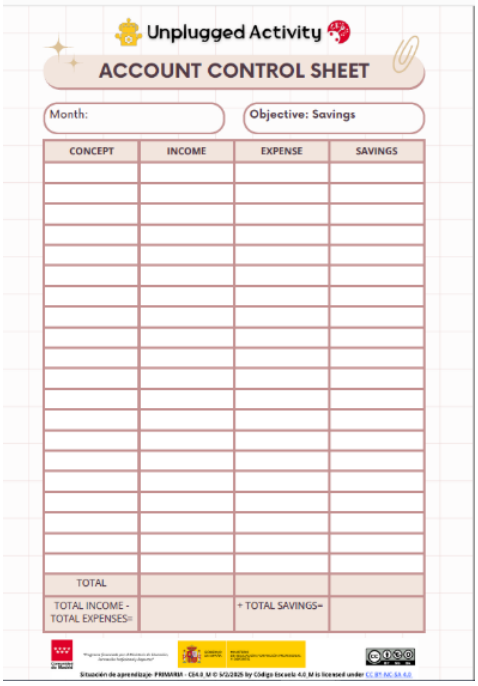
Unplugged Activity

[Boardgame]



[Account control sheet]

[Play money template]

[Financial situation cards]

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What have we learned?

Assessment Criteria	4 Excellent	3 Very good	2 Satisfactory	1 Needs improvement
Strategy and financial decision-making.	The student demonstrates solid financial planning and makes strategic and responsible decisions to save, spend, and invest in a balanced way.	The student demonstrates basic financial planning and makes reasonable decisions regarding money.	The student makes some appropriate decisions, but there is a lack of consistency in financial planning.	The student does not make clear financial decisions and shows no understanding of how to manage money during the game.
Team participation and collaboration.	The student actively participates, shares ideas, and collaborates effectively with the team in decision-making.	The student actively participates and collaborates well with the team, although there is room for improvement in some areas.	El estudiante participa de forma limitada y no siempre contribuye a las decisiones del equipo.	The student does not actively participate in the team or collaborate in decision-making.
Recording of movements and budget.	The student keeps an accurate and detailed record of all movements, managing their budget in a clear and structured way.	The student records the movements well and maintains an organised control of their budget.	The student records the movements, but with some errors or a lack of clarity in budget control.	The student does not record the movements properly or maintain adequate control of their budget.
Reflection and learning about personal finance.	The student reflects deeply on the game, demonstrating a clear understanding of financial planning, saving, and responsible consumption.	The student reflects appropriately on their experience, demonstrating an understanding of decisions and saving.	The student partially answers the reflection questions, but with unclear ideas about financial management.	The student does not demonstrate an understanding of the financial decisions made during the game.

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Computational Thinking

Throughout the board, players will face computational thinking challenges such as:

Logic: Using reasoning to make predictions, solve problems, and make decisions based on the available information. Throughout the game, they will have to make all kinds of financial decisions based on logic to reach the final goal.

Algorithms: Following a set of well-defined steps or instructions to solve a problem or complete a task. Teams can create simple rules (algorithms) to decide how to manage their money, such as "Always save 20% of my income" or "Only spend on necessary things". This type of computational thinking applies to making saving and spending decisions.

Decomposition: Breaking down a large problem into smaller, manageable parts, making it easier to understand and solve. In some spaces, players will need to decompose a large expense into smaller categories. For example, if they have to pay for an unexpected expense, they will need to decide how to divide that money between different needs (such as food, transport, emergencies).

Patterns: Identifying similarities or patterns in problems or data, which makes it easier to find quicker and more efficient solutions. Players will learn to recognise patterns in their income and expenses to anticipate potential financial problems. For example, if they notice they always spend more at certain times during the game, they will need to find a solution.

Abstraction: Simplifying a problem by removing unnecessary details, focusing on what is relevant and essential. Sometimes players will have to ignore irrelevant details (such as a small non-essential expense) to focus on the important things (such as ensuring savings or managing a large payment).

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More information

QR codes to the activity resources:

Boardgame

Financial situation cards

Play money template

Account control sheet

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