

*Attainment Company's*

# BUDGET CITY™

**Where money is  
more than a game!**

**teacher's guide**

the money managing game for children and adults—up to 6 players

# BUDGET CITY

## introduction

**Budget City** is designed to teach money management skills. Players follow the road through the game, paying or collecting money, making change, watching budgets and paying bills—just like in the real world!

Players must pay three bills (rent, electric/heat and telephone bills) on or before the last square of the game. The player with the largest net worth at the end of the game wins.

Budget City can be played with up to 6 players and any components that best fit the players' abilities. New components can be added (like credit cards) as skills improve. Several levels of difficulty are possible:

### Difficulty Level Money Components Used

Level One	cash
Level Two	cash, coins and savings account
Level Three	cash, coins, savings and checking account
Level Four	cash, coins, savings and checking account, credit cards
Level Five	cash, savings and checking account, credit cards, and certificates of deposit (CDs)

### Budget City includes:

- This instruction book
- Budget City game board
- 1 die
- 6 pawns
- 32 Category Cards
- 24 PAY Cards
- 24 COLLECT Cards
- 8 Credit Cards
- 12 Certificates of Deposit
- 12 Credit Card receipts
- 2 Bank boards
- 1 pad of checks
- 1 pad of Budget Sheets
- pad of Check/Savings Register Sheets
- 2 Player's Guide cards
- Money tray with lid
- 2 sheets of paper coins
- Realistic paper money:
  - 45 one dollar bills
  - 45 five dollar bills
  - 45 ten dollar bills
  - 45 twenty dollar bills
  - 45 fifty dollar bills

### Each player begins with:

#### Level 1

- 4 one dollar bills
- 4 five dollar bills
- 4 ten dollar bills
- 4 twenty dollar bills
- 4 fifty dollar bills
- 1 Budget Sheet

#### Level 2

above materials plus:

- Coins (2 of each denomination)
- Savings Book Register

#### Level 3

all materials above plus:

- Check Register
- Blank checks

#### Level 4

all materials above plus:

- 1 Credit Card

#### Level 5

all of the above plus:

- players can purchase CDs

Fig. 1

Name _____		Budget Sheet		<input type="checkbox"/> Paid \$50.00 for Health Insurance
<input checked="" type="checkbox"/> PAYDAY	<input checked="" type="checkbox"/> PAY BILLS	End of Game Tally		
<b>1 COLLECT</b> <b>\$350.00</b> <small>CD Cost \$400.00</small>	<b>1 RENT</b> <b>\$450.00</b> <small>To: Budget City Rentals</small>	Cash (+)	<input type="text"/>	
<b>2 COLLECT</b> <b>\$350.00</b> <small>CD Cost \$415.00</small>	<b>2 ELECTRIC &amp; HEAT</b> <b>\$150.00</b> <small>To: Budget City Utilities</small>	Checkbook Balance (+)	<input type="text"/>	
<b>3 COLLECT</b> <b>\$350.00</b> <small>CD Cost \$430.00</small>	<b>3 PHONE</b> <b>\$30.00</b> <small>To: City Telephone Company</small>	Savings Balance x 1.1 (+)	<input type="text"/>	
		Certificate of Deposit (+)	<input type="text"/>	
		Credit Card Receipts x 1.2 (-)	<input type="text"/>	
		TOTAL NET WORTH (=)	<input type="text"/>	

# playing the game



## Health Insurance

Each player has the option of buying health insurance from the bank for \$50.00. **Health insurance may only be purchased before the game begins.** Check the box in the upper right corner of the Budget Sheet after a player buys insurance. If a player lands on a yellow “accident” square, they have to draw a pink PAY card and pay the amount shown on the card unless they purchased health insurance at the beginning of the game. Health insurance doesn’t contribute to net worth at the end of the game.

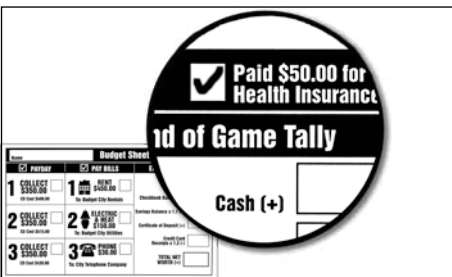


Fig. 2

Before game play begins make a few decisions:

- Designate one player (or teacher) as the game banker who will keep the money tray and collect or pay out monies.
- Decide on the level of difficulty and distribute the materials.
- If you’re not playing with coins, remove the PAY and COLLECT cards that are not even dollars.
- If you’re not playing with credit cards, remove the four Category Cards that allow players to pay using a credit card.
- Decide whether you’ll allow bills to be paid by check.
- Write the beginning checking account balance and each player’s name on their Budget Sheet.

Start the game by placing players’ pawns on the **START** line. Give each player money (using the level table at Fig. 1)) and a Budget Sheet. Players should write their name on their Budget Sheet before game begins. If you are playing at a difficulty higher than Level 1, distribute the appropriate sheets and cards. Ask players if they want to purchase health insurance (see Fig. 2 instructions). Each player rolls the die and the one with the highest number begins.

Set the two Player’s Guide cards near the players so they can easily refer to it during the game.

Each turn starts with the choice of paying bills (rent, electric/heat and telephone). Once a player has rolled, he can’t pay bills until his next turn.

Players advance one square according to the number they roll. Squares on the game board are colored aqua (Dining), blue (Leisure), purple (Health), pink (Home) and yellow.

Yellow squares require players to either PAY or COLLECT, lose a turn, go back, roll again or cross the bridge. When players land on a PAY or COLLECT square, they pick a green (COLLECT) or pink (PAY) card which tells them the amount to pay or collect.

# category cards

When players land on a category square (aqua, blue, purple and pink), they draw a Category Card. Each card is divided into four squares—one in each category color. Two require payment and two tell the player to collect money. The player matches the color of the square he landed on to the color on the Category Card. That square determines whether he pays or collects money.

To find out how much to pay or collect, the players draw a PAY (pink) or COLLECT (green) card and pay or collect the amount indicated. If you're not playing with coins, remove the PAY and COLLECT cards that are not even dollars.

NOTE: If the game is being played at Difficulty Level 4 or 5, there are four category cards that let the player pay using a Credit Card. These cards can be pulled from the game before you begin if you're not playing at the higher levels.



## chance

When a player lands on a Chance square, he pays \$25.00 for a chance to win \$100.00.

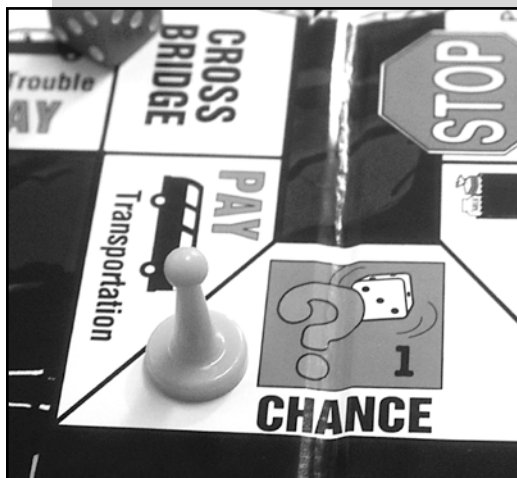
**This is not optional.**

There are three Chance variations on the board, numbered 1, 2 and 3. Depending on the variation landed on, the player wins if he rolls a number matching the number listed on the Player's Guide:

**Chance 1:** roll a 1 or 3 to win

**Chance 2:** roll a 2 or 5 to win

**Chance 3:** roll a 4 or 6 to win



# BUDGET CITY

# payday and bill paying



Fig. 3

## Payday

There are three Paydays in the game, each paying \$350.00. Paydays on the board are marked with a stop sign. **Players must stop to be paid** and do not continue no matter what number is showing on the die. For example, if a player is two squares away from Payday and rolls a six, he moves two squares, is paid and does his banking. He **does not** continue moving on the board with the remaining 4 moves.

Players should check the box next to the appropriate Payday on the Budget Sheet.

In addition to being paid, players can do any of the following while on Payday:

- Deposit or withdraw money from their savings or checking account.
- Purchase CDs from the bank depending on which Payday they are on. See page 6 for more information on CDs.
- If playing at Difficulty Level 5, players can earn 10% interest on money in their savings account before any other banking occurs.

## Bill paying

- Players should decide whether or not to pay bills at the beginning of their turn.
- Players can pay bills by cash or check, giving their payment to the banker. Checks must be recorded in their Check Register and they must have funds in the account to cover the check.
- When a bill is paid, players check the box next to the bill on their Budget Sheet (see Fig. 3).



# checking and savings accounts

## Checking Accounts

Decide the beginning balance before the game begins. We suggest each player start with \$100.00 in their checking accounts. This can change from game to game, but **all players must begin with the same amount.**

Players deposit money they collect into their checking account on Paydays when doing their banking. They may write a check anytime during the game as long as there is money in the account. Use the Check Register to record checking account transactions (Fig. 4). Record checks in the first column and deduct them from the beginning balance. This is the new balance. Record any deposits in the second column and add them to the balance.

Before the game begins, designate a bill or all bills to be paid by check. For example, pay rent with a check written to BC Rentals. This requires players to deposit money in their accounts to cover the next check. You may require all three bills be paid by check if the focus is writing checks and managing a checking account. Checks and money for bills are given to the banker.

## Savings Accounts

The beginning balance must be decided before the game begins. We suggest each player start with \$50.00. This can change from game to game but **all players must begin with the same amount.** Players deposit money into their savings accounts on Paydays when doing their banking. They may withdraw anytime during the game as long as there is money in the account. Use the Savings Book Register to record savings transactions (Fig. 5). Place withdrawals in the first column and deduct them from the beginning balance. This is the new balance. Record deposits in the second column and add them to the balance. Money in savings accounts at the end of the game earns 10% interest.

When playing at Difficulty Level Five, when landing on a Payday, players can earn 10% interest on money on savings account balances before any banking occurs.

Check Register			
Beginning Balance	Check -	Deposit +	Balance =
→	-	+	=
	-	+	=
	-	+	=
	-	+	=
	-	+	=
	-	+	=
	-	+	=
	-	+	=
	-	+	=
Ending Balance →			

Fig. 4

Savings Book Register			
Beginning Balance	Check -	Deposit +	Balance =
→	-	+	=
	-	+	=
	-	+	=
	-	+	=
	-	+	=
	-	+	=
	-	+	=
	-	+	=
	-	+	=
Ending Balance →			

Fig. 5

# credit cards, checks and CDs



If playing Level Four or Level Five, each player begins the game with a Credit Card. The player may use his credit card to pay for anything except CDs. When a charge is made, the player receives a receipt for the amount charged. The player should pay off these Credit Card Receipts before the end of the game. Receipts left unpaid by the time the player lands on the PAY BILLS—FINISH square, are added up and charged 20% interest.

Four Category Cards require players to “use credit card” for payment. Credit cards are optional depending on the level of difficulty. These four cards can be omitted from game play if credit cards are not being used.

Budget City comes with a pad of realistic bank checks. Give written checks to the bank to pay for anything and enter the amount into the Check Register.

Keep players' credit card receipts near their Budget Sheets during game play so they don't forget to pay them before the game is over to avoid the 20% interest charge.

Players purchase CDs on Payday squares when banking. ***CDs may not be purchased with a credit card.***

CDs are worth \$500.00 at the end of the game. If players need to cash in a CD during the game, they can do so at any time. The CD's value during the game is only \$350.00 because of an early withdrawal penalty.

DATE _____		00.000 000
PAY TO THE ORDER OF _____ \$ _____		
		DOLLARS
FOR _____		
**000000000000** 12 34 56 7**		

\$500.00	<b>BUDGET CITY</b> BANK	\$500.00
<b>Certificate of Deposit</b>		
COST: PAYDAY 1 - \$400.00 PAYDAY 2 - \$415.00 PAYDAY 3 - \$430.00		Value at end of game: \$500.00 Value if cashed early: \$350.00* <small>*penalty for early withdrawal</small>

# paying bills—finishing the game



Each player must land exactly on the **PAY BILLS–FINISH** square. For example, if there are three squares to go and the roll is five, the player must wait another turn and try again for a three. **The first person to finish wins a \$50.00 bonus in cash.** The game ends after all players have landed on the finish square.

Players must settle bills not paid on the Budget Sheet. It's too late to pay Credit Card Receipts. After bills are paid, use the "End of Game Tally" on the Budget Sheets to determine each player's net worth.

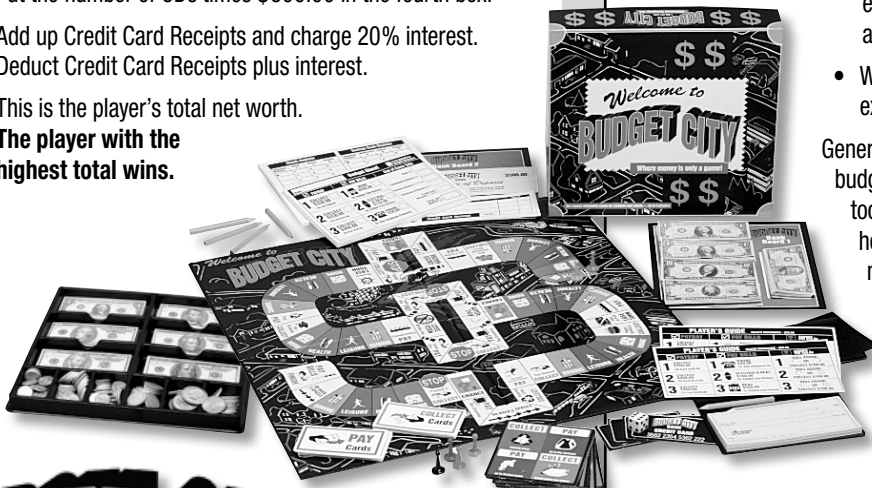
Put the cash total in the first box and checkbook balance in the second. Savings accounts earn 10% interest. Put total savings plus interest in the third box.

Each CD not already cashed in is worth \$500.00. Put the number of CDs times \$500.00 in the fourth box.

Add up Credit Card Receipts and charge 20% interest. Deduct Credit Card Receipts plus interest.

This is the player's total net worth.

**The player with the highest total wins.**



## Teaching Tips:

Budget City simulates real-life money skills. It's not only an engaging game, and also a tool for developing money budgeting habits. As students play the game, encourage them to think about the bills they have to pay and the income they get from Paydays and Collect Cards.

At the end of the game, ask students to verbalize their strategies for paying off debts and saving money. Prompt them by asking questions such as:

- Was it beneficial to buy health insurance?
- How did you try to save money?
- What kind of bill paying strategy worked?
- What kind failed?
- How often did you have to dip into your savings account or cash a CD to pay a bill?
- Did your cash or money in the bank ever get very low and what strategy did they use to get through the game?
- How did they pay your credit card charges?
- Did you try to save some money for unexpected expenses and were you able to?
- What kind of unexpected expenses did you have?

Generating a class list of budgeting skills is another tool for students to learn how to play Budget City more successfully.

This will also help generalize the information to other budgeting activities.

# BUDGET CITY






# Check Register


Beginning Balance	Check -	Deposit +	Balance =
			Ending Balance

# Savings Book Register

<b>Beginning Balance</b>	<b>Check -</b>	<b>Deposit +</b>	<b>Balance =</b>
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
		<b>Ending Balance</b>	

<div>Name <input type="text"/></div> <div>Budget Sheet</div>		<div><input type="checkbox"/> Paid \$50.00 for Health Insurance</div>	
<div><input checked="" type="checkbox"/> PAYDAY</div>	<div><input checked="" type="checkbox"/> PAY BILLS</div>	End of Game Tally	
<div>1 COLLECT \$350.00 CD Cost \$400.00</div>	<div>1  RENT \$450.00 To: Budget City Rentals</div>	<div>Cash (+) <input type="text"/></div>	
<div>2 COLLECT \$350.00 CD Cost \$415.00</div>	<div>2  ELECTRIC &amp; HEAT \$150.00 To: Budget City Utilities</div>	<div>Checkbook Balance (+) <input type="text"/></div>	
<div>3 COLLECT \$350.00 CD Cost \$430.00</div>	<div>3  PHONE \$30.00 To: City Telephone Company</div>	<div>Savings Balance x 1.1 (+) <input type="text"/></div>	
		<div>Certificate of Deposit (+) <input type="text"/></div>	
		<div>Credit Card Receipts x 1.2 (-) <input type="text"/></div>	
		<div>TOTAL NET WORTH (=) <input type="text"/></div>	

PAY TO THE ORDER OF _____		DATE _____	00-0000 000
_____ \$ _____			
_____ DOLLARS			





FOR \_\_\_\_\_

⑈0000000000000000⑈ 12 34 56 7⑈

**Date** \_\_\_\_\_

**Sales Slip**

**BUDGET CITY**  
**BANK**

Qty.	Description	Amount
<b>Credit Card Receipt</b>		<b>TOTAL</b>

# BUDGET CITY™

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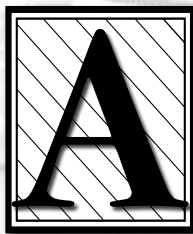
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