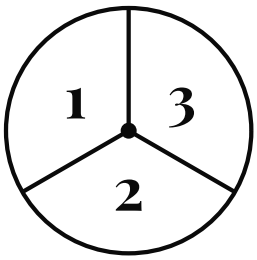
The Save or Spend Game

A board game for 2 to 4 players. Work to earn coins, then choose: save or spend.

Name: _____ Date: _____

START Start here	**EARN 2**  Walk the dog	**EARN 1**  Rake leaves	**SHOP**  Ice cream, 2 coins	**EARN 2**  Wash the car
SHOP  Cupcake, 2 coins	**EARN 1**  Sweep the porch	**EARN 2**  Sell lemonade	**SHOP**  Balloon, 2 coins	**EARN 1**  Feed the cat
EARN 2  Water the plants	**EARN 1**  Fold socks	**SHOP**  Lollipop, 2 coins	**EARN 2**  Bring in the mail	**EARN 1**  Pick up toys
FINISH  Kite, 6 saved coins	**SHOP**  Balloon, 2 coins	**EARN 1**  Wash dishes	**EARN 2**  Sell cookies	**SHOP**  Ball, 2 coins



The spinner: hold a paper clip at the middle with a pencil tip. Flick the clip.

No clip? Roll a die. 1 or 2: move 1. 3 or 4: move 2. 5 or 6: move 3.

How to play is on the next page.

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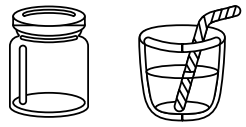
How to play

1. You need: a small toy or button for each player, about 60 coins (pennies, beans, or cereal), and a mat for each player.
2. Put all the coins in one pile. That is the bank. If it runs out, use scraps of paper as coins.
3. The youngest player goes first. Take turns. Spin, then move that many squares.
4. EARN square: you did a job. Take that many coins. Put each coin on your SAVE jar or your SPEND cup. You choose.
5. SHOP square: you may buy it with 2 coins from your SPEND cup. Pay the bank and color 1 star. Or say, "No, thank you." SAVE coins stay in the jar.
6. FINISH: stop there. If your SAVE jar has 6 coins or more, pay 6 to buy the kite and color 4 stars.
7. When everyone is at FINISH, count your stars. The most stars wins. A tie? The player with more coins left in the SAVE jar wins. Still tied? You both win.

Cut on the dashed lines to make one mat for each player.

Player 1

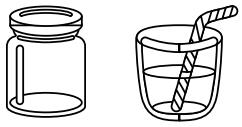
Stars



SAVE SPEND

Player 2

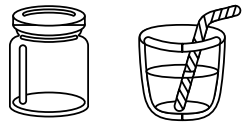
Stars



SAVE SPEND

Player 3

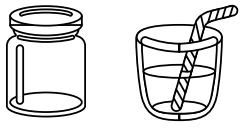
Stars



SAVE SPEND

Player 4

Stars



SAVE SPEND

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A board game for 2 to 4 players. Work to earn coins, then choose: save or spend.

For grown-ups

WHAT THIS SHEET PRACTICES

SS1E4: explain that people earn income by working and that they must make choices about how much to save and spend. Every coin in the game is earned by doing a job, and every coin needs a choice: save it or spend it.

HOW TO USE IT IN 5 TO 10 MINUTES

Cut out the mats and gather about 60 small coins or counters. Read the rules aloud once.

Play one game, about 10 minutes for two players. Help with counting at first.

Talk while you play: "You earned 2 coins. Where will they go?"

ANSWER KEY AND WHAT TO LOOK FOR

There is no single right way to play. A treat costs 2 coins for 1 star; the kite costs 6 saved coins for 4 stars, so saving for the kite earns more stars for the same coins, but only if the player reaches 6.

Look for planning: a child who says "I will save these for the kite" is weighing later against now. A child who spends everything early and then cannot buy the kite has learned something too.

If your family does not pay for chores, call the squares jobs for a neighbor or a lemonade stand.

ONE QUESTION TO TALK ABOUT

"Was it hard to skip a treat? What would you save up for in real life?"