



PAYCHECK\$ TO PRO\$PERITY

PERSONAL FINANCE 101



HOW MUCH CASH CAN YOU POCKET?

Welcome to Paychecks to Prosperity – a game of cash stacking and quick thinking. Can you outstack the competition to put together a portfolio that will leave your opponents green with envy? Today you'll have the opportunity to compete in a series of head-to-head challenges that will test your ability to build smart saving habits in hopes of amassing a whole lot more than a small fortune.

To succeed, you'll have to weigh all sorts of financial opportunities as you try to maximize your profits in each new round of play. Brush up on an ever-changing market and try to stack as much savings as you can!





In each new round of play, you'll be presented with a series of financial opportunities. Review them closely to see which items sound most attractive (and financially smart) to you.

S	
A	
B	
C	
D	
E	
F	

Work with your teammates to rank each of the proposed investments in tiers from S (“superior”) through F (“least valuable”). And be prepared to defend each of your choices if they are challenged!



When time expires at the end of a round, your Financial Advisor will provide expert advice on which investments are most likely to have paid off with the largest dividends. The more you save, the more you score!



CHOOSE A PLAYER AND BUILD YOUR PORTFOLIO

In this game, players will be divided into competing teams with the goal of helping one of six individuals make sense of their financial literacy as they maximize their earning potential.

Take a moment to review your character's bio to help you get a clearer sense of their financial goals! Your job is to help the person you've selected live their best life while securing for them the highest levels of satisfaction and financial success.



ROUND 1

SMART SPENDING

ROUND 1: SMART SPENDING

For this first round of play, you and your teammates will work together to try to help the person you've selected make the most out of their average paychecks. To do so, you'll rank all sorts of items into tiers from top ("S") to bottom ("F") based on where they fall on your priority list. You may rank multiple items into each tier.

Remember: your goal is to help your character enjoy their best life while still keeping an eye on their financial future. May the smartest spender win!



**MORNING COFFEE**

An average trip to Starbucks only costs \$5-\$10. But when your job is high stress and long hours, sometimes you just need that morning pick me up.

**SUBSCRIPTION SERVICES**

Audible. Hello Fresh. Blue Apron. DuoLingo. Loot Crate. You get the picture! And with recurring subscription services, you get it again and again and again.

**CAR PURCHASE**

New cars can cost a fortune! But buying a new car can save you the unexpected headache of having an older one break down at the worst possible moment.

**STREAMING SERVICES**

From Netflix to Hulu to dozens of other "Plus" platforms on demand, streaming turns any household into a home theater. Get your popcorn ready!

**GYM MEMBERSHIPS**

Do you even lift, bro?! Gym memberships might be pricey. But if you're looking for a flex that can help both your physical and mental health, they can't be beat.

**SPORTS & ENTERTAINMENT**

Concerts, games, and nights out with friends are always a good time. And many of these events simply won't be available to you when you're old enough to retire.

S

A

B

C

D

E

F

S

A

B

C

D

E

F



TEAM 1

TEAM 2

TEAM 3

TEAM 4

TEAM 5



ROUND 2

SMART SAVINGS

ROUND 2: SMART SAVINGS

In this second round of play, you'll work as a team to help your character make sense of how they can start making the most of their money over the course of a longer term timetable. This round will play exactly like the first round, and there are all kinds of new investments to explore!

Before we begin, however, each character will need to select one of three options for housing. You'll notice that these housing options are on a different color background.



MONEY MARKET ACCOUNT

A money market account is a type of account that tends to offer a higher interest rate than traditional savings accounts. Higher risk, but higher reward.



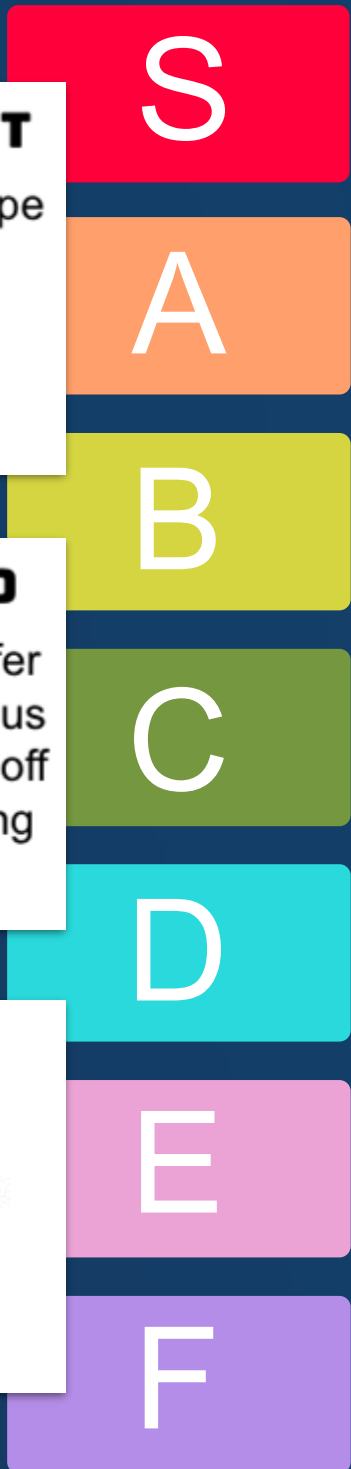
CASHBACK CREDIT CARD

Many credit card companies offer all kinds of promotions and bonus points. But you'll need to pay it off in full every month to avoid being hit with massive interest rates.



ROTH IRA

Play the long game with an IRA (Individual Retirement Account). Bad news: the money is locked up for years. Good news: it's taxed at a much lower rate!



S

A

B

C

D

E

F



TEAM 1

TEAM 2

TEAM 3

TEAM 4

TEAM 5



ROUND 3

BUDGETING BETTER

ROUND 3: BUDGETING BETTER

The end is in sight! And in this final round, each team will have the opportunity to compile the best of what they've learned from both of the previous rounds of play.

When the countdown timer begins, work as a team to help your character create a brand new tiered rank of all the items and investment opportunities that you've already encountered. For this round, we'll ignore the three housing options and focus instead on each of the remaining 21 items that you've already discussed in each of the previous rounds.

So how will you spend your savings? As they say: that's the million dollar question



S

A

B

C

D

E

F

S

A

B

C

D

E

F



TEAM 1

TEAM 2

TEAM 3

TEAM 4

TEAM 5



ACTIVITY PRINTABLES\$



MARK

Sneakerhead. Gamer. And aspiring computer programmer. Mark's got his finger on the pulse of all kinds of hot new trends and technologies, and he's looking to parlay his love of all things related to Web 3.0 into a lucrative career in Silicon Valley.



ANNA

Though she might be shorter in stature, Anna is as fierce as they come. A first generation immigrant with tremendous pride in her culture, Anna was the first in her family to graduate from college. Next stop: conquer the world!



CHLOE

Hip, clever, and smart as they come, Chloe is the certified "it girl" in any community where she sets foot. Her social media channels are blowing up 24/7, and she's busy building a serious brand as a well-respected influencer.



DAX

'Sup bro? Dax is as laid back as they come. The world is his office, and when he's not brewing his own kombucha or hitting up a hot yoga class, you can usually find him at a neighborhood coffee shop learning all he can about Bitcoin.



OMAR

Mark Cuban and Daymond John have got nothing on Omar! This aspiring entrepreneur is all about hustle, and he's making whatever moves he can to create a financial future that will put him squarely in the center of the Shark Tank.



ZARA

Zara is cool, confident, and keenly focused on her future. She hails from a long line of college-educated family members. But perhaps the only thing bigger than her dreams is her willingness to break the mold and blaze her own path to success.



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SPORTS & ENTERTAINMENT

Concerts, games, and nights out with friends are always a good time. And many of these events simply won't be available to you when you're old enough to retire.



WARDROBE UPGRADE

Look good, feel good! Fashion trends come and go each season, and always having a fresh wardrobe can be a key to getting ahead socially and professionally.



SUBSCRIPTION SERVICES

Audible. Hello Fresh. Blue Apron. DuoLingo. Loot Crate. You get the picture! And with recurring subscription services, you get it again and again and again.



INCOME PROPERTY

Income properties typically cost a bunch of cash upfront. But once you own a home, you can usually rent it out to anyone you'd like (and earn sweet passive income)!



STREAMING SERVICES

From Netflix to Hulu to dozens of other "Plus" platforms on demand, streaming turns any household into a home theater. Get your popcorn ready!



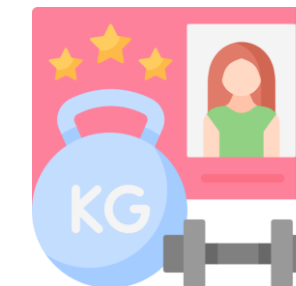
TRAVELING ABOUT TOWN

It might only seem like you're dropping just a few bucks here or there. But Ubers. Tolls. Parking. And even the small cost of those rental scooters can really add up!



CAR PURCHASE

New cars can cost a fortune! But buying a new car can save you the unexpected headache of having an older one break down at the worst possible moment.



GYM MEMBERSHIP

Do you even lift, bro?! Gym memberships might be pricey. But if you're looking for a flex that can help both your physical and mental health, they can't be beat.



VACATION FUND

Most traditional jobs provide two weeks of paid time off for vacation. But what good is all that time off if you haven't saved any money to pay for a trip?



RESTAURANTS

Why waste all those hours cooking at home when there are so many great places to eat? Life is short. Budget for brunches and nights out on the town.



TECH TOYS

Cell phones, tablets, and smart electronics don't come cheap. But they keep you connected with a world that's always moving and ever changing. Game on!





CRASH AT HOME

Mom and Dad's house might not be the fanciest spot in town. But they've got a spare couch and plenty of home cooked meals! Can't beat that, right?



RENT AN APARTMENT

Downsides to renting: you don't get any of the money you put into your home back when you move out. Upsides: if something major breaks, they have to fix it for you!



PURCHASE A HOME

Ready to stake your claim and score your very own piece of the American Dream? Mortgage rates may vary, but there's nothing like having a home to call your own.



CHECKING ACCOUNT

The phrase "money in the bank" has never been more fitting. Opening a checking account gives you instant access to all of your cash. Better than Venmo!



MONEY MARKET ACCOUNT

Are you "interest"-ed in saving? A money market account is a type of account that tends to offer a higher interest rate than traditional savings accounts.



CASHBACK CREDIT CARD

Many credit card companies offer all kinds of promotions and bonus points. But you'll need to pay it off in full every month to avoid being hit with massive interest rates.



401(K), 403B AND 457(B)

Employer-sponsored retirement savings plans can pay off in a big way. Many employers will also match up to a certain percentage of every dollar that you put in.



CERTIFICATE OF DEPOSIT

CDs might not grow very fast, but they offer guaranteed interest rates if you're willing not to touch your money for a set length of time (usually 1-5 years).



STARTUP INVESTMENT

Have a friend who's looking to start their own company? Putting money into their startup can make you into a part owner. If they succeed, you'll be making bank!



CRYPTOCURRENCY

Like other collectibles, crypto is still totally unregulated. This means that any coin can be worth a fortune or be worth absolutely nothing at a moment's notice.



ROTH IRA

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MUTUAL FUND

Mutual funds pool money from multiple investors to purchase assets. Any payouts are also shared, but these are much lower risk than day trading by yourself.



TIMER SELECT:
USE DIFFERENT AMOUNTS OF
TIME FOR EACH ACTIVITY TO
MAKE THEM MORE OR LESS
CHALLENGING!



1 minute



2 minutes



3 minutes



4 minutes



5 minutes



6 minutes



7 minutes



8 minutes



9 minutes



10 minutes



15 minutes