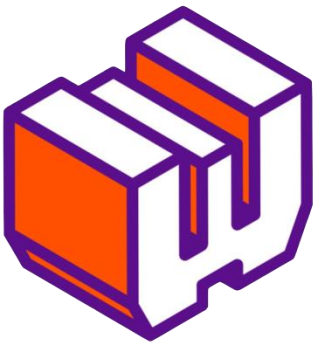
WallET
Board game Manual

VIRTU-A-LIFE

The latest exciting and playful adventure in educational board games on financial literacy.

HOW WOULD YOU ACT IN ANOTHER VIRTUAL LIFE?



Co-funded by
the European Union

-2023-

WallET Board game Manual

VIRTU-A-LIFE

This manual is a comprehensive overview of the rules of this educational board game. For additional back ground reading, we refer to the WallET project www.wall-et.eu.
The board game is complementary to the 'WallET Escape Storygame' and the educational exercises described in the 'WallET Manual'. It was developed by the international consortium and further fine-tuned throughout multiple test rounds with young people, educators and other stakeholders.
For reasons of increasing inclusion, we use the letter font 'Omotype', which supports easier reading for people with a certain degree of dyslexia.

As facilitator you can use VIRTU-A-LIFE to explore and/or deepen:

- Practice of financial management.
- Mathematical competences.
- Understanding and learning different aspects in the financial world, from investments to savings, from credit and debit, and much more.
- Strategic planning and calculated risk taking.

SUMMARY

Each player lives the life of a fictive person with a particular lifestyle dream mission. The game lasts 5 rounds, each representing 10 years of their life. The player is successful if at the end of round 5, the lifestyle mission is completed, and if possible, exceeded. This educational game can be played many times, once the scenarios and situations are changing each game, and for each player.

Single players
- ➔ 4 to 7 players and 1 bank manager
- ➔ Approximately 1h gaming, followed by a debriefing

Teams of 2-3 players
- ➔ Ideally 5 teams and 1 bank manager
- ➔ Approximately 2h gaming, followed by a debriefing

BOARD GAME CONTENT

The board game manual
18 Personage cards
7 Player cards
20 Lifestyle Mission cards (13 'regular' and 7 'advanced')
100 Reality cards
44 Roulette of Life cards (25 'regular' and 19 'advanced')
10 Community Chips
2 supportive documents for the bank manager
Play money (15 x 5, 40 x 10, 40 x 20 and 15 x 50)
1 mechanic time clock
1 dice

It is beneficial to have some paper and pens available, for additional note taking or calculations. If relevant, a calculator or simply use a smart phone.

EXPLORE THE DIFFERENT CARDS



PERSONAGE CARDS: there are 18 different personage cards. Each card gives little information about the persons' background and the start capital.

LIFESTYLE MISSION CARDS: 13 cards which show different lifestyles. Each one with different challenges, based upon real life situations within 5 different dimensions. Below an overview



Employment & Education

Housing, Transport & Food

Family

Insurance

Cloths, Technology & Free Time

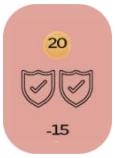
In each of these dimensions: the lowest level is 1, going up to the maximum level 5. Example: level 1 on 'Housing, Transport & Food' could mean: still living in the house of the parent(s), using public transport and bicycle, eating modest homemade food. Level 5 is basically having all possible freedom and options in this area.

The player themselves, is part of this mission overview in the category 'Family' (=1 adult person).



PLAYER CARDS:
This card represents the player themselves. The basic income is marked, guaranteed for every round.





REALITY CARDS: 100 cards covering the 5 dimensions of the Lifestyle Mission. Some are unique cards, some others repeated. Players can cumulate different cards in the same dimension (e.g. 1 card with 2 insurance icons combined with another card with 1 insurance icon = the total is level 3 of insurance). The price of each card is indicated at the top in the golden coin-circle.



ROULETTE OF LIFE CARDS: in total 25 cards. 5 cards in each of the following dimensions: Investment Opportunities / Maintenance Costs / Governmental Decisions / World Happenings / Banking Opportunities.



ADDITIONAL CARDS on a more challenging level. These cards are marked with a small different icon.
Lifestyle Mission: 7 cards.
Roulette of Life: 19 cards in 5 categories of Investment Opportunities / Maintenance Costs / Unexpected Happenings / Personal Happenings / Banking Opportunities.

GAME FLOW

1. Define who will be the bank manager. This player will manage the money, keep track of the 5 rounds and the game order in each round. Additionally, the bank manager will keep track of possible investments, loans, credits or savings made. For this latter, see the supportive documents for the bank manager. Additionally, there is a permanent opportunity for the players to loan money from the bank at an interest rate of 20% each round.

2. Every player takes randomly a Personage card. Ask everyone to present themselves based upon the information provided on the card. Everyone receives their start capital from the bank and 1 Player card (=which represents themselves as personage in the game).

3. Every player now takes randomly a Lifestyle Mission card. This is the individual mission for each one. The objective is to reach the indicated levels on the 5 different dimensions by the end of round 5. Finishing with higher levels is a heroic result. ATTENTION: players can start investing in a higher level than mentioned on their Lifestyle Mission card, **ONLY AND WHEN ALL** the levels on all 5 dimensions are reached. It is important to emphasize this.

4. Explain the order of the different actions in each of the 5 rounds.

   A) BUYING

   - Place 20 Reality cards visible on the table.
   - Players have 1 minute the time to explore the cards on the table (use the time clock). All players place their hands on the border of the table.
   - After 1 minute, the bell-sound of the time clock indicates that players can ‘grab’ the cards they wish to buy.
   - Players calculate the costs of the cards they bought and payments are made to the bank.

- If no one wishes to buy any more Reality cards, they are discarded. There are 100 Reality cards = 20 / round.

B) ROULETTE OF LIFE

- 1 card of each of the 5 categories is read and dealt with. The order of the 5 categories is random, unless the bank manager makes a conscious choice of order.

C) BANK BUSINESS

- The bank takes care of possible ongoing actions (e.g. investments, saving account etc).

D) INCOME & MAINTENANCE COSTS

- All the players calculate how much they currently earn, and deduct the cost of living. All these amounts are marked on the cards with a '+' (=income) or a '-' (=cost). The final total is paid to them by the bank, or the opposite.

5. At the end of the 5th round, all players give an overview of their situation.

6. Start the debriefing (see questions further on).

TIPS & MORE

To keep easier track of the Reality cards which players take and need to pay: give to each player a regular white A4 sheet. This can serve both as their play-board, and to take notes if needed. Reality cards can only be placed on top of the A4 once they are paid for. This gives you –as bank manager- a much easier overview.

Remember that each player is also part of the game, and count as 1 adult family member (visualized with the Player card).

If a player is short on money to pay maintenance costs or other expenses, there are a few options for the player:

- Selling Reality cards (except Family): the bank will buy these cards at 50% of the purchase price.

- Take a loan at the bank. This can be done at any time at the interest rate of 20%/round for the multiple amounts of 25. Agree with the player for how many rounds. Remember that a bank is not a 'social institution'. Their core-business is 'making money'. Therefore, in the story of the game, the negotiated period for loaning money decreases as players 'get older'.

- Agree with other players about a money transaction among them, with rules agreed between them. If relevant for the game progress and learning, you can –acting as government- place taxation on such transactions between players.

Players can divorce their partner, at the price of half their possessions and capital at that very moment. More on such situations you can find explained in the FAQ section further on.





DEBRIEFING

When using this educational board game in a pedagogical context, we strongly advise to take time for a debriefing of this activity. We suggest the following questions in the below order. Choose the number of questions according to the time available, the interest of the group and the concrete purpose for you as educator to use this gamified exercise.

- How did you feel about this activity?
- Looking at the final results, what future are you leaving behind for your family members (e.g. children)?
- Was it rather easy or rather difficult to imagine the Personage and Lifestyle Mission? For which reasons?
- Did anyone had a planned strategy? Which one?
- Do you believe that luck played an important factor in this game? Is that the same as in 'real life'?
- How did you perceive the Roulette of Life cards? Were they realistic? How beneficial or unfavorable were they?
- How did your family situation, partner and/or children, influenced the success of failure in the mission?
- Did someone 'cheated'? How does that relate to real life?
- If you would play this again, with the same or other Personage and Lifestyle Mission: what would you do the same way and what would you change in your strategy?
- How realistic do you believe this game is compared to the world out there? Can you make any parallels?
- Looking at the different Lifestyle Mission: can you imagine people around you with such a profile?
- What are elements of this game that you consider important for yourself, when it comes to finances?
- How does your personal Lifestyle Mission in life might look like? Which financial strategy could well fit such a Lifestyle Mission?

VARIATION

The players only present their Personage. All the other cards remain hidden till the end of the game, unless the player chooses to show some or all. This reflects also a part of real life, where it's not always very clear how people around you deal with finances, investments, properties etc.
Important: the bank manager is at all time allowed to check the cards.

FREQUENT ASKED QUESTIONS

We encountered the below questions on the multiple testing and piloting of this activity. Unless you decide to do differently, we advise you the following approach.

Can I have more than 1 partner?

> *No. In our reality we practice 'monogamy'. In case you have a second partner in the game, then you also receive a second Lifestyle Mission card, once you start living parallel lives.*

Can I divorce from my partner?

> *Yes. At any moment you can discard your partner. Be aware that your partner will take along 50% of your Reality cards and money. Give this to the bank. In case your partner goes to another player, that player receives also the Reality cards and money which comes with the initial divorce.*

Can I sell my child(ren)?

> *No, you cannot. (=good material for debriefing)*

Can I give my child(ren) to another player?

> *Yes, you can. This is then considered adoption.*

What if I am bankrupt?

If you have no more money, neither Reality cards to sell (except Family), the only solution is to ask for a loan at the bank or solidarity contributions of other players. In case none of this happens, then your life in the game ends here.

Can I sell property to other players?

Yes. You agree on the price of such a transaction between the involved players. Remember that you are selling the card itself, which cannot be divided in case there are e.g. 3 levels of insurances.
Remember that if this happens frequently, the bank (acting at that moment as the government) might intervene and add an additional taxation on these transactions between players.

Can I have more than 5 levels in a dimension?

No. This is considered the maximum.
It might happen that you are cumulating cards in a dimension e.g. you have a card with 3 insurances and wish to buy a card with 4 insurances. In this case you will have to sell your first card to the bank in order to be able to buy the second card.

What if I do not agree with a Roulette of Life card (e.g. a governmental decision)?

You can disagree, and maybe you should sometimes. Nevertheless, you still have to follow what is written on the card, once this reflects the reality your personage is living in.

Can I change the Lifestyle Mission card?

No. The challenge of this exercise is exactly this: to step in the shoes of a virtual person with this particular Lifestyle dream.

THE ADVANCED CARDS

This activity can be played many times, and with the same players. The multiple combinations of Personages and Lifestyle Mission cards are plenty, and the randomness of the Reality cards and the Roulette of Life cards create each time different scenarios.
Clearly, strategy and game success are expected to change for the better. That would be a clear indicator of learning more about financial literacy through this game experience.

For those who wish to be challenged, the advanced cards give you an advanced experience in the financial world. These cards are marked with a different icon.



- ➔ 7 more challenging Lifestyle Mission cards.
- ➔ 19 different Roulette of Life cards: including starting a business, investing in properties to rent to other players, employing other players, crypto currency, governmental bonds and much more.

INCLUSIVE DIMENSION

The colour choice, the letter type, translations in different languages and the intensified use of icons are a few examples of our efforts to make this activity as accessible for all as possible.

Depending on the language, we have stripped all game elements to the maximum of any sex reference. We invite you also to pay attention to this when running this activity, or organizing the debriefing.
A few examples:

- Many names of the Personages are possible for both sexes.
- A ‘partner’ is used, instead of wife or husband.

Additionally, some children in the game are identified as ‘children with different abilities’ and an increased financial expense in care taking.

THE INTERNATIONAL PARTNERSHIP

REAL LIFE EDUCATION ASSOCIATION (AEVR)

Romania

AEVR stands as a pivotal and dynamic NGO in Romania, focusing on financial and entrepreneurship education for individuals aspiring to cultivate a healthier rapport with money and lead lives of prosperity and significance. Our strategic vision centers on forging innovative paths within financial education and investments. Our aim is twofold: not just generating financial returns, but also cultivating returns on invested time and human capital. By fostering sustainable thinking, we empower individuals to envision their financial futures with longevity in mind.
www.aevr.ro

ASOCIACIÓN PROMESAS

Spain

Promesas is an organisation experienced in non-formal education and scouts working from all over Spain. Elevating the level of education and methodologies used for education through various activities and projects. Hereby they aim to improve self-development of participants, in order to create a more sustainable, alternative and better society. They do it mainly through game based learning and the promotion of Creative Learning Environments.
https://www.promesas.eu

PRODUÇÕES FIXE UNIPESSOAL LDA

Portugal

Produções Fixe is a small dynamic enterprise with social responsibility, created in September 2010. Located in Vila da Marmeleira in Portugal, they engage local communities and educators through educational projects and training. Long standing expertise in the development, design and production of tools with non-formal educational methodology.
https://www.facebook.com/ProducoesFixe

Development, design and production: Produções Fixe
Testing, feedback and support: AEVR & Promesas

Co-funded by the European Union

This board game has been produced with the financial support of The European Union's Erasmus+ Programme. Opinions expressed through this board game are solely the authors' and do not necessarily reflect the opinions of the funders of the project. The European Commission's support for the production of this board game does not constitute an endorsement of the contents which reflects the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.