

# Suggested Lesson Plan for Teachers



**Money Flow Challenge** is a learning game for people over 15 years old that is a completely new and fun way to learn the most important issues related to personal financial management.

There is a different financial challenge on each level of the game that a player needs to solve while trying to keep a person on that level happy. There are also many unexpected events that mirror real life situations that players need to react to in the best possible way.

Money Flow Challenge has been developed in cooperation with the Finnish National Board of Education and it follows the Finnish High School Curriculum. Money Flow Challenge won the Best Applied Game award at the Finnish Game Awards 2016 Gala. It has also been invited to the HundrED.fi program that promotes the best learning innovations globally.

Money Flow Challenge Teaches:

- How to keep income above expenses by prioritizing different types of expenses
- How to build the right sized reserve fund for unexpected expenses
- How to balance savings, investments and consumption, and how investment funds work
- How loans work and how to use loans in order to buy property
- What is entrepreneurship and what is financial independency

The Money Flow Challenge concept has:

- The Money Flow Challenge Pro game for Android and iOS mobile phones and tablets
- The Moneyflowchallenge.com web service that has a scoreboard where players can check how their scores compare to other players' scores. There is also an analytics section which helps teachers and students to see how they can improve their score at each level by making better financial decisions while playing.

- **Level 1: Keeping income above expenses**
  - a) Keep personal cash flow positive all the time, so that Daniella doesn't run out of money
  - b) Prioritize different types of expenses, so that Daniella stays happy
  
- **Level 2: Purpose of reserve fund**
  - a) Try to build a suitable reserve fund for Jason, so he doesn't have problems with unexpected expenses
  - b) Manage a suitable sized reserve fund for Jason
  
- **Level 3: What to do with savings**
  - a) Learn how investment funds would help Emily
  - b) Keep a good balance between savings, investments and consumption for Emily, so that she stays happy
  
- **Level 4: Using loans and buying property**
  - a) Learn about loans and why loans are needed for large purchases
  - b) Help Sam and Sara buy their dream house
  
- **Level 5: Financial independency**
  - a) Learn about entrepreneurship and financial independency
  - b) Help Oscar to become financially independent



**Money Flow Challenge is very easy to bring into the classroom to be a part of classroom activities.**

### Preparation Beforehand

- Download Money Flow Challenge Pro from Google Play or Apple App Store onto mobile phones or tablets. The game can also be played by a couple of people using the same device if everyone doesn't have the right kind of mobile phone or tablet.
- Each player needs to create their own username. The username shows individual scores on the Moneyflowchallenge.com scoreboard.
- Teachers should also define a **groupname** for the class that students will enter into the game right after username. This helps teachers and students to see the class score at the same time from the scoreboard.
- If the school has tablets that many students use, create and use the **same username on one device**, e.g. tablet 1, tablet 2 etc. The **groupname** should be the school and class name, e.g. Helsinki High School 9B. This makes it easy to find class and individual results from the scoreboard.
- There is a FAQ section on the Moneyflowchallenge.com website that helps with the most common questions related to using the game in the classroom.

### First Lesson

- After explaining the Money Flow Challenge concept to the students (with previous slide) they can start playing the game.

- After everyone has finished playing level 1 through, it is good to stop and discuss who got through level 1 on the first try. These students can share tips on how they played and optimized Daniella's finances in order to pass the first level.
- It is fun to compare scores on the moneyflowchallenge.com website after each level. *Group results* makes it very easy to find everyone's score on the same web page.

Number	Result	Stars	Level	Username	Date
1	82 122 697	25	1 - 5	Senni	06/11/2015, 22:37:10
2	81 704 267	25	1 - 5	Pikkumyy	22/11/2015, 16:01:34
3	80 486 935	25	1 - 5	Tomzat	22/11/2015, 20:21:54
4	68 818 142	24	1 - 5	Malkin	22/11/2015, 19:38:57
5	67 443 962	24	1 - 5	Tessa	06/12/2016

- If everyone is able to play independently, the teacher can let students continue playing Money Flow Challenge.
- Before the end of the class it is good to take 10 minutes and have a discussion of how students have progressed in Money Flow Challenge, and how they have gotten their best scores on the first few levels This helps everyone to learn more about personal financial management.

## Learning On Your Own

- Students can continue playing the game during their free time as much as they want in order to learn personal financial management.
- Students have the possibility to get advice by using the Moneyflowchallenge.com web service. By searching for their own username they will see suggestions for how to improve their score on different levels.

Level 1	Analytics	
 Stars:	5	
 Points:	5 175	
 Money:	1 445	
 Happiness:	87%	
	Great! You have understood how to balance spending and saving.	
	You were able to stop Milla from spending too much and you got her expenses to be less than her income. Well done!	
	Cutting expenses	5.00 
	Great! You have understood how to wisely lower expenses very well!	
	Wise consumption	4.25 
	Great! You have understood how to be clever consumer!	
	Quality of life and happiness	4.39 
	Superb! Your have understood how to achieve great quality of life and happiness at the same time!	
	Savings goals	5.00 
	Brilliant! You have reached your savings goal!	

## Second Lesson

- At the beginning of the second lesson the teacher can check from the scoreboard how everyone has progressed in Money Flow Challenge.
- It is good to have a discussion where students who have the highest scores on each level can tell others how they have gotten through different levels. During this discussion, students can also give hints to each other on what they should do on different levels.
- During the class, students should play more Money Flow Challenge and improve their scores. This will help them to learn more.
- At the end of the lesson, the teacher can show the scoreboard, so that everyone can see who has the best scores at different levels. At this time, there can also be more discussion as to how the highest scores can be achieved.
- The student with the best score is the Money Flow Challenge champion.
- Those students who have played the game through all the levels have learned the most important issues related to personal financial management and the teacher can mark them as having passed this part of the curriculum.