



ATB 101 Community Project

Financial Literacy Card Game

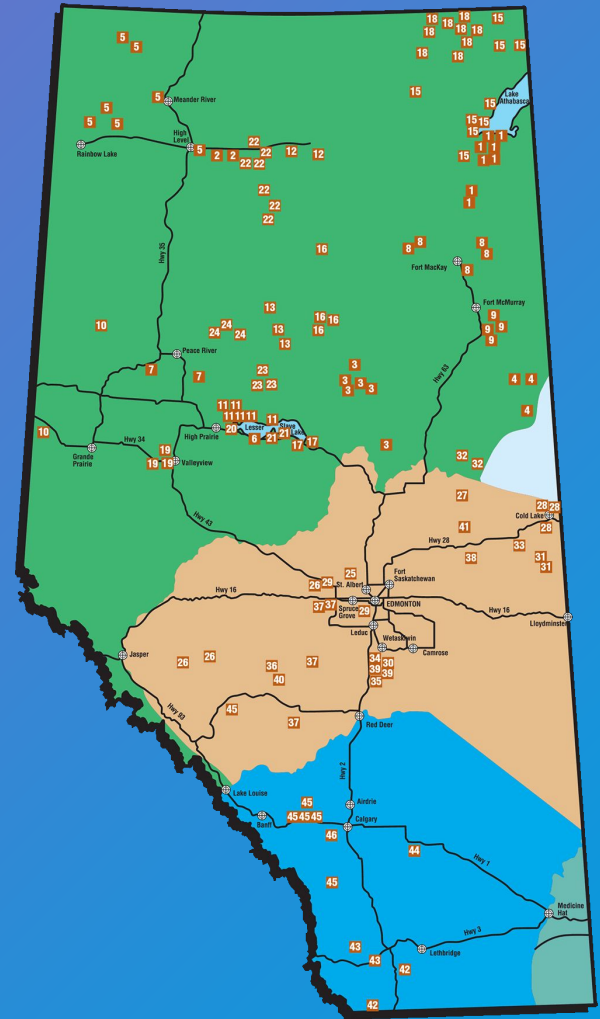
Nicholas Harte, Reva Calvert, Stuart Hamilton, Ernest Liang, & Marisa Wong



Land Acknowledgement

We acknowledge that the land on which we gather is the traditional territory of the Treaty 6, 7, and 8 Nations of Alberta, and acknowledge Treaty 4 and 10. We acknowledge the ancestral territory of the Cree, the Dene (DEN-E), the Blackfoot, the Stoney Nakoda, the Saulteaux (SOH-toh), the Ojibwe, the Sarcee, the eight Métis Settlements, and the homeland of the Métis Nation. We acknowledge that the original signatories of these Treaties agreed to its terms so our peoples could create a relationship and move forward together in a peaceful way.

We acknowledge the land as an act of reconciliation that honours the authentic history of Turtle Island and the original people of this territory.



A background of numerous wooden blocks, similar to those used in a board game like Scrabble. The blocks are scattered and overlapping, with various letters and numbers visible. The colors are muted, appearing in shades of grey and brown. The text is overlaid on a white rectangular area with blue borders on the left and right sides.

PROBLEM STATEMENT

Developing a tangible financial learning tool

Indigenous Peoples have faced many barriers in pursuing and achieving financial independence and well-being. One of the 94 Calls to Action by the Truth and Reconciliation Commission (TRC) is to develop culturally appropriate curricula to help Indigenous youth access information and achieve success.

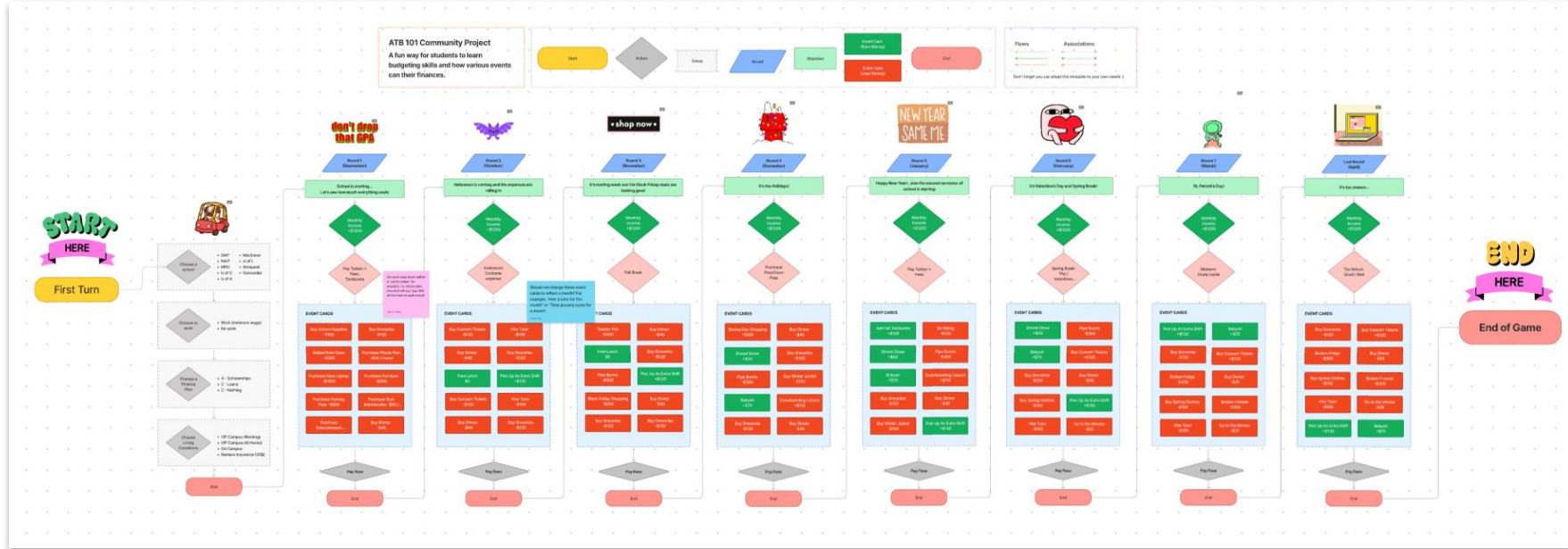
OUR SOLUTION



To teach Indigenous youth in grades 10-12 financial literacy, we have developed a card game to give insight into managing their money in their first year of post secondary.

This is a fun and interactive way for Indigenous students to realistically determine their budgeting while also being presented opportunities they are eligible for.

HOW TO PLAY THE GAME



HOW TO START



Each selection is made from a list constructed of real life options using real metrics in Alberta


CHOOSE A SCHOOL


Each player starts the game by selecting which school they wish to attend, each school has differing tuition and costs.

- Southern Alberta Institute of Technology
- Northern Alberta Institute of Technology
- Mount Royal University
- University of Calgary
- Norquest College
- University of Alberta
- MacEwan University
- University of Lethbridge
- Norquest College

PICK YOUR UNIVERSITY

UNIVERSITY OF ALBERTA


 **TUITION**\$6,000.00

 **FEES**\$1,500.00

COST \$1,500.00

PICK YOUR UNIVERSITY

UNIVERSITY OF CALGARY

 **TUITION**\$6,000.00

 **FEES**\$1,500.00

COST \$1,500.00

CHOOSE TO WORK


Each player chooses to either work a minimum wage job.

Minimum Wage Jobs:

- Coffee Shop
- Fast Food
- Restaurants
- Landscaping
- Retail Store
- Movie Theatre

PICK YOUR JOB

JOB CARD



BARISTA

The local coffee shop in your area is hiring, time to apply!

EARN \$1,200.00

At the start of each round.

PICK YOUR JOB

JOB CARD



FAST FOOD WORKER

The local fast food restaurant in your area is hiring, time to apply!

EARN \$1,200.00

At the start of each round.

PICK YOUR JOB

JOB CARD



RETAIL SALES ASSOCIATE

The local mall in your area is hiring, time to apply!

EARN \$1,200.00

At the start of each round.

CHOOSE A FINANCE PLAN

Each player selects a finance plan that will set them up to play their tuition, rent and monthly expenses.

Options:

- Loans
- Grants
- Scholarships
- Savings

PICK YOUR FINANCE PLAN

STUDENT LOANS & GRANTS



STUDENT LOANS & GRANTS

Before school starts, let's apply for some students loans & grants to help pay for tuitions and fees!

EARN \$2,250.00
at the start of every month

PICK YOUR FINANCE PLAN

STUDENT LOANS & GRANTS



STUDENT LOANS & GRANTS

Before school starts, let's apply for some students loans & grants to help pay for tuitions and fees!

EARN \$2,250.00
at the start of every month

PICK YOUR FINANCE PLAN

SCHOLARSHIP CARD



BEAVER SCHOLARSHIP

Before school starts, let's apply for some scholarships to help pay for tuitions and fees!

EARN \$1000.00

CHOOSE YOUR LIVING CONDITION

Each player selects a living condition, which reflects how much they pay in rent each month.

Options:

- Living at Home
- Living on Campus
- Off Campus Renting (Alone)
- Off Campus Renting (Roommates)

PICK YOUR LIVING CONDITION

LIVING AT HOME



RENT.....\$0.00

PAY \$0.00

PICK YOUR LIVING CONDITION

LIVING ON CAMPUS



RENT.....\$1,685.00

PAY \$1,685.00

PICK YOUR LIVING CONDITION

RENTING OFF CAMPUS (ROOMMATE)



RENT.....\$850.00

PAY \$850.00

PICK YOUR LIVING CONDITION

RENTING OFF CAMPUS (ALONE)



RENT.....\$1,135.00

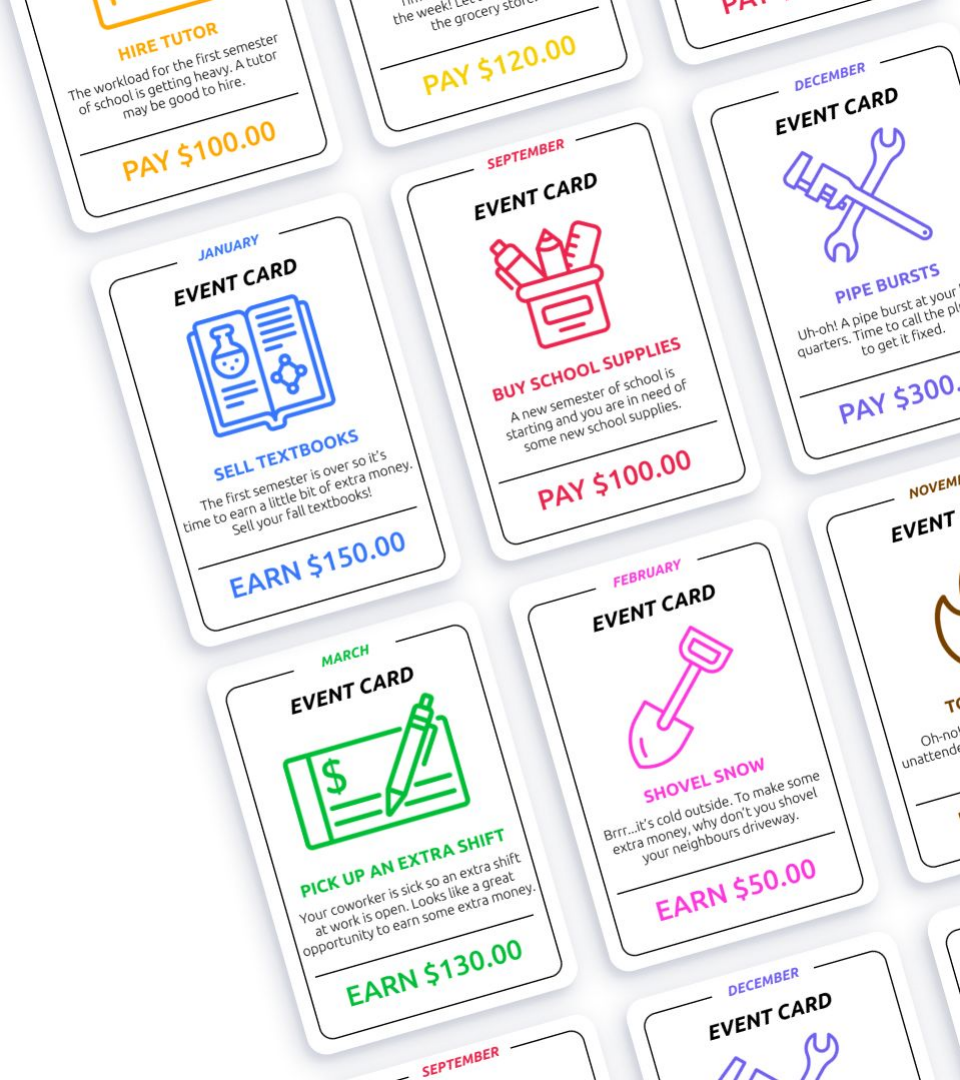
PAY \$1,135.00

GENERAL EVENT CARDS

Event cards are actions that either **positively** or **negatively** affect a player's budget. There are general event cards that can be drawn in any month, and then there are event cards that can only be drawn in its respective month.

Examples:

- **All months**
 - Pick up an extra shift at work
- **November - February**
 - Pipe burst card



BUDGET SHEET

Item	Monthly Budget									
	Sept.		Oct.		Nov.		Dec.		Jan.	
Student Loan & Grant (Per Month)	Full Time Student Loan & Grant	\$2,250.00	Full Time Student Loan & Grant	\$2,250.00	Full Time Student Loan & Grant	\$2,250.00	Full Time Student Loan & Grant	\$2,250.00	Full Time Student Loan & Grant	\$2,250.00
Income (work or not)	Part-time	\$1,200.00	Part-time	\$1,200.00	Part-time	\$1,200.00	Part-time	\$1,200.00	Part-time	\$1,200.00
Week 1 Event Cost	Add New Class	-\$500.00	Purchase a gym membership	-\$50.00						
Week 2 Event Cost	Toaster Fire	-\$400.00	Buy Dinner	-\$40.00						
Week 3 Event Cost	Hire Tutor	-\$100.00	Purchase New Laptop	-\$1,000.00						
Week 4 Event Cost	Buy Groceries	-\$120.00	Purchase a gym membership	-\$50.00						
Monthly Special Event	Buy School Supplies	-\$100.00	Hire Tutor	-\$100.00						
Savings	Regular deposit	-\$100.00	Regular deposit	-\$100.00						
Rent	Residence Shared Living	-\$1,685.00	Residence Shared Living	-\$1,685.00	Residence Shared Living	-\$1,685.00	Residence Shared Living	-\$1,685.00	Residence Shared Living	-\$1,685.00
Telephone	Fido	-\$50.00	Fido	-\$50.00						
Groceries	Budget B	-\$225.00	Budget A	\$185.00						
Food (away from home)	3 meals	-\$45.00	1 meal	-\$15.00						
Clothing	Budget B	-\$40.00	Budget A	\$0.00						
Transportation	Walk	\$0.00	Walk	\$0.00						
Car loan payments	None	\$0.00	None	\$0.00						
Insurance	None	\$0.00	None	\$0.00						
Health care	None	\$0.00	Chiropractor	-\$85.00						
Recreation	Movie	-\$20.00	Computer Games	-\$20.00						
Reading, education	Book	-\$25.00	E-book	-\$15.00						
Gifts	None	\$0.00	Giftcard	-\$20.00						
Personal miscellaneous expense	Budget A	-\$20.00	Budget A	-\$20.00						
Total Expenses		-\$3,430.00		-\$3,065.00		-\$1,685.00		-\$1,685.00		-\$1,685.00
Surplus/Deficit		\$20.00		\$385.00		\$1,765.00		\$1,765.00		\$1,765.00

COSTS TO CREATE A CARD GAME

DESIGN COSTS

Ranges from
\$25-\$30 hour

MANUFACTURING COSTS

\$0.09-0.12 per card
\$27-\$36 for 300
cards

TECHNICAL COMMUNICATION COSTS

Ranges between
\$25 - \$50 per
change

Thanks
for listening.

ATB

SEPTEMBER

EVENT CARD



BUY SCHOOL SUPPLIES

A new semester of school is starting and you are in need of some new school supplies.

PAY \$100.00

OCTOBER

EVENT CARD



HIRE TUTOR

The workload for the first semester of school is getting heavy. A tutor may be good to hire.

PAY \$100.00

NOVEMBER

EVENT CARD



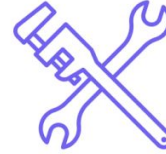
TOASTER FIRE

Oh-no! The toaster was left on unattended and left some damages to your home.

PAY \$400.00

DECEMBER

EVENT CARD



PIPE BURSTS

Uh-oh! A pipe burst at your living quarters. Time to call the plumber to get it fixed.

PAY \$300.00

JANUARY

EVENT CARD



SELL TEXTBOOKS

The first semester is over so it's time to earn a little bit of extra money. Sell your fall textbooks!

EARN \$150.00

FEBRUARY

EVENT CARD



SHOVEL SNOW

Brrrr...it's cold outside. To make some extra money, why don't you shovel your neighbours driveway.

EARN \$50.00

MARCH

EVENT CARD



PICK UP AN EXTRA SHIFT

Your coworker is sick so an extra shift at work is open. Looks like a great opportunity to earn some extra money.

EARN \$130.00

APRIL

EVENT CARD



BUY GROCERIES

Time to buy groceries for the week! Let's see what's at the grocery store.

PAY \$120.00