Earn It! Board Game

Name _____ **Date** _____

2–4 players · 1 die · a button or coin for each player. Everyone starts with $5. Roll and move. Land on a chore: earn that money. Land on **?**: take the top surprise card and do what it says. Keep track with tally marks or play coins. When everyone reaches FINISH, the player with the most money wins.

1 **START** Go!	2	3  +$2	4	5 ? Surprise card	6  +$3	7
14 ? Surprise card	13	12  +$2	11	10 ? Surprise card	9  +$1	8
15	16  +$2	17	18 ? Surprise card	19  +$1	20	21
28 **FINISH** First one: +$3	27 ? Surprise card	26	25  +$3	24	23 ? Surprise card	22  +$1

SURPRISE CARDS

Cut on the dashed lines. Shuffle. Stack face down.

SURPRISE! Your bike tire is flat. **Pay $4**	**SURPRISE!** You lost a library book. **Pay $5**	**SURPRISE!** A birthday card from Grandma! **Get $3**	**SURPRISE!** Field trip fee is due. **Pay $3**	**SURPRISE!** You found a coin on the sidewalk. **Get $1**	**SURPRISE!** Your game needs new batteries. **Pay $2**

MY MONEY CHOICE

You drew a $5 surprise and only have $6. Would you pay it from savings or skip your next treat? Why?

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The quick lesson (read aloud, about 1 minute)

> **Earning** means getting money for work, like chores. But life also brings **surprise costs**: a flat tire, a lost book. People who keep some savings can pay for surprises without losing the things they care about. That cushion is often called an **emergency fund**.

Two teaching points

1. Earnings go up step by step; surprises can take a big bite all at once.
2. Keeping some money saved turns a surprise into a small problem.

Answer key

There is no single right answer. The game has 8 chore squares worth $15 in all, and the surprise deck adds $4 and takes away $14. A player who lands on many surprises can lose money even while working. That is the lesson: savings are a cushion.

10-minute run

1. Read the rules together.
2. Play one round (6 min).
3. Count up: who had to pay the most surprises?

Ask

"Which surprise would hurt most if you had $0 saved?"

Goal

We earn money by working, and surprise costs happen. Savings protect you when they do.

Take it further

Play again with a new rule: before each turn you may put $1 in a "safe" pile that surprises can't touch. Did it help?

Standard: National Standards for Personal Financial Education (Council for Economic Education and Jump$tart), area: **Earning Income**. Print double-sided: the activity on the front, this teaching side on the back.

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