



# How to play The Investments Board Game

 **BARCLAYS** | LifeSkills



# About The Investments Board Game

- The Investments Board Game is an interactive game where players will learn about saving and investing money over the long term.
- All scenarios, investment figures and market changes featured within this game are fictional and designed to provide players with an understanding of some of the factors to consider when thinking about investing. The information is hypothetical and has not been sourced from real market data.
- As players move around the board, players will learn about investing, compounding and interest, and must make money-related decisions and calculate how their investment values change due to market events.
- The game encourages critical thinking about financial planning and investment strategies, getting players to think about how varying levels of risk, diversifying investments and market events can impact how investments behave.
- Numeracy and decision-making skills will be required throughout the game.
- Players will have a chance to reflect on the decisions they made and events that happened during the game and how this impacted their savings and investments.
- The game has been designed for 2 – 4 individual players per board, or 2 – 3 pairs where a pair works together.

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## Need to know ahead of playing

- This board game is about investment funds (or fund pots), this is where multiple investors' money is pooled together and spread across a wide range of investments, helping to spread overall risk.
- Throughout the game, players will manage a savings pot as well as a series of fund pots which will help them to explore the concept of risk when it comes to investing.
- The game will start with a pretend amount of money (£1,000) . As players progress round the board they will need to make decisions about how they manage their savings and fund pots in response to the cards they pick up.
- Players will allocate their initial £1,000 across four pots. One savings pot, and a low-, medium- and high-risk fund pot which represent different proportions of investments in things like shares, bonds, and cash.
- Funds can carry low, medium, and high risk. High-risk funds have the potential for higher returns but carry higher potential for greater losses.

- By moving around the board, players must make decisions and calculate how their investment and saving values change. Scenario cards present real-world financial decisions, fund cards reflect market changes that will impact their fund pots, while savings cards provide interest to add to their savings pot. The cards involved are all hypothetical.
  - Players will calculate how their money goes up or down on their **Savings and funds tracker**, at each stop on the board game.
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## Preparation

- Print out the game board (single-sided A3).
- Review the 'How to play' and 'Game Variations' sections below and decide which variation of the game to play.
- Print out a copy of the Savings and funds tracker for each player or pair. This can be printed as A4 or A3. We recommend printing as A3 to allow more space to write.
- Print and cut out fund cards, scenario cards, savings cards and player counters (or use counters you may already have) from the templates provided.
- Print out a copy of the card pile placeholders.
- Players will require calculators and a die to share. If you do not have a die, you can print and cut out the 1 – 6 template which can be placed face down on the table, or put into a small box or bag, and chosen at random, as an alternative to using a die.
- Each player should become familiar with the following definitions to help them decide where to allocate their £1000 at the beginning of the game.

### **Savings pot**

This savings pot is a type of bank account designed to hold money which you can access when needed and earns interest.

### **Low-risk fund**

A safer type of investment – it doesn't make a lot of money, but there's less chance of losing what you put in.

### **Medium-risk fund**

A mix of safety and growth. It can grow your money steadily, with some risk involved.

### **High-risk fund**

A chance to make a lot of money, but there is also a bigger chance you could lose some or all of it.

# Setup

1. Stack each type of card face down next to the board; scenario, fund and savings. If you have a print out of the card pile placeholders, place the card piles on there, to remind you which cards are which.
  2. Place each player's counter on the start tile.
  3. Before anyone starts to move around the board, you need to decide how you are going to allocate your initial £1,000 between your savings pot and low-, medium- and high-risk fund pots, and make a note of this on your tracker. It's up to you how much you put in each pot and whether you choose to spread your investments across all three fund pots.
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# How to play

1. The starting player is the person whose name comes first alphabetically, and you will take turns clockwise.
2. Each player starts on the 'Start' space. Roll the die and move the relevant number of spaces on the board with your player counter. If a player rolls a six, they should complete the action on the tile they first land on before taking another turn.
  - If you land on a funds, savings or scenario card, the player to your left should pick up the card from the top of the pile and read it out loud for you. You'll then need to make the calculation depending on what's stated on the card and update your tracker.
3. When making your calculations, if any sums lead to answers featuring decimal places (pennies), round the amount up or down to the nearest whole number. e.g. If you calculate that your fund pot total increases by £23.55 this value should be rounded up to £24, or if the total of your fund pot drops by £17.49 this value should be rounded down to £17.
4. The game ends when any player (or pair) reaches the 'Finish' space on the board or when your educator indicates that gameplay time has come to an end.

# Game variations

Here are two more options of how to play The Investments Board Game.

- 1. Fund cards** – you can play these to affect all players when a player lands on them, not just the individual who picks them up. This helps to show that market events can have wider impacts on investments and means that players have more interaction whilst waiting for their turn.
- 2. Deducting scenario costs** – there is the possibility that players come to a situation where they don't have enough in their savings pots to pay for unexpected costs. You can opt to deduct any negative balances from savings pots from the total across all pots at the end of the game.

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## Fund, savings and scenario cards

- **Fund cards** show fictional events happening in relation to companies and markets around the world which may impact all or some of your fund pots. The information is hypothetical and has not been sourced from real market data.
  - When you land on a fund card:
    - 1.** Write down the % increase or decrease for the relevant pot(s).
    - 2.** Work out the percentage value(s) (round up/down to the nearest whole number).
    - 3. Add or deduct** this to (or from) the current amount(s) in the pot(s) and write your updated amount(s) on your tracker.
- **Savings cards** will state how much interest you've earned on your savings pot, increasing your balance.
  - When you land on a savings card:
    - 1.** Write down the % increase for your savings pot.
    - 2.** Work out the percentage value (round up/down to the nearest whole number).
    - 3. Add** this to the current amount in the savings pot and write your updated amount on your tracker.
- **Scenario cards** show scenarios which require you to review your savings and funds. Sometimes you'll also need to reflect and make a decision.
  - When you land on a scenario card:
    - Update your tracker to reflect any relevant increases or decreases.
    - If there are any instances where you don't have enough money in your savings account to make a purchase or when you were given the choice to spend money but chose not to, make a note of this on your tracker, as well as your reasoning for any decision-making that was required.
- Used cards should be put in their own discard pile. **If you run out of any cards, shuffle the relevant discard pile and place face down to use again.**

## Definitions cheat sheet

- **Compounding** – This is where you earn returns on the money you make from your savings and investments as well as the original amount invested. This can help your investment grow faster over time.
- **Dividends** – is the portion of earnings that a company distributes to its shareholders each year.
- **Investment funds** – With a fund, your money is pooled together with that of other investors. The fund manager will then invest it on your behalf across a wide range of investments. This can help spread your overall risk.
- **Shares** – Units of ownership in a company. When you buy shares, you own a part of that company and the share price will move up and down depending on the company's performance and what's happening in the wider stock market.
- **Bonds** – When you invest in a bond, that money is loaned to a company or government for a fixed period. During that time, they pay you a return (a bit like interest in a savings account) and then at the end of the term you get your money back.
- **Interest** – When you save, your money is kept in cash, usually with a bank or building society, and the organisation will pay you interest on that money. The amount of interest will vary depending on the savings account you choose. Receiving interest is how the value of savings grows.
- **Stock market** – The stock market is a place where people buy and sell small pieces of companies, called stocks. It's like a big online marketplace, but instead of goods, people trade pieces of companies.