

Card pile placeholders

Scenario



Funds



Savings



Savings

You earn 1% interest on your savings pot.

Calculate this % increase for the money in your savings pot.

Savings

You earn 2% interest on your savings pot.

Calculate this % increase for the money in your savings pot.

Savings

You earn 3% interest on your savings pot.

Calculate this % increase for the money in your savings pot.

Savings

You earn 1% interest on your savings pot.

Calculate this % increase for the money in your savings pot.

Savings

You earn 1% interest on your savings pot.

Calculate this % increase for the money in your savings pot.

Savings

You earn 2% interest on your savings pot.

Calculate this % increase for the money in your savings pot.

Savings

You earn 3% interest on your savings pot.

Calculate this % increase for the money in your savings pot.

Savings

You earn 3% interest on your savings pot.

Calculate this % increase for the money in your savings pot.

Funds

Global markets are suffering by heightened fear of a recession in Asia after disappointing economic data published today. The value of your investment pot falls.

- **High-risk fund to fall by 7%.**

Calculate the % decrease for the money in your high-risk fund pot.

Funds

Sales of electric vehicles have soared, and profits of manufacturers have increased. You own lots of EV companies in one of your funds. Your portfolio rises.

- **High-risk fund to increase by 5%.**

Calculate this % increase for the money in your high-risk fund pot.

Funds

A negative news story has broken out in the media about the energy industry and share prices in the sector have fallen. The value of your investments has fallen.

- **High-risk fund to fall by 5%**
- **Medium-risk fund to fall by 3%**
- **Low-risk fund to fall by 1%.**

Calculate these % decreases for your low-, medium- and high-risk pots.

Funds

After a breakthrough in the treatment for a major heart condition is made, shares in pharmaceutical companies soar which boosts the value of your investments.

- **High-risk fund to increase by 10%**
- **Medium-risk fund to increase by 5%**
- **Low-risk fund to increase by 3%.**

Calculate these % increases for your low-, medium- and high-risk pots.

Funds

A group of retailers have been uncovered for poor working conditions in a factory overseas and shares in the sector have been affected. These retailers are included in your funds and the value falls.

- **High-risk fund to fall by 5%**
- **Medium-risk fund to fall by 3%**
- **Low-risk fund to fall by 1%.**

Calculate these % decreases for your low-, medium- and high-risk pots.

Funds

Banks announce a special dividend payment after a strong year for profits and their share prices rise off the back of the announcement. You receive a boost.

- **High-risk fund to increase by 10%**
- **Medium-risk fund to increase by 5%**
- **Low-risk fund to increase by 3%.**

Calculate these % increases for your low-, medium- and high-risk pots.

Funds

There has been a hurricane that has wiped out a large factory in the US which manufactures parts for much of the tech sector both in the US and further afield. Your tech funds fall.

- **High-risk fund to fall by 9%**
- **Medium-risk fund to fall by 5%**
- **Low-risk fund to fall by 2%.**

Calculate these % decreases for your low-, medium- and high-risk pots.

Funds

The entertainment industry has had a buoyant year, with operating income for its Game and Network services increasing by an average of 50% across a number of different brands. You have some well-known gaming brands as part of your investment fund. Your investment is boosted.

- **High-risk fund to increase by 15%.**

Calculate this % increase for the money in your high-risk fund pot.

Funds

There's been a new entrant in the artificial intelligence (AI) market from a rival firm in another country, so your funds invested in the US, which is home to many of the major tech firms, have slumped.

- **High-risk fund to fall by 10%**
- **Medium-risk fund to fall by 6%.**

Calculate these % decreases for your medium- and high-risk pots.

Funds

Higher consumer spending in the US gives a boost to the profits of US retailers. Your investment pot rises.

- **High-risk fund to increase by 8%**
- **Medium-risk fund to increase by 4%.**

Calculate these % increases for your medium- and high-risk pots.

Funds

A global IT glitch in air traffic control has seen thousands of flights cancelled all around the world and airports in chaos. Airline share prices are falling and the value of your investments drops.

- **High-risk fund to fall by 6%**
- **Medium-risk fund to fall by 3%.**

Calculate these % decreases for your medium- and high-risk pots.

Funds

Economic forecasts are published which show good prospects for growth in Europe. Stock markets rise, boosting the value of your investments.

- **High-risk fund to increase by 10%**
- **Medium-risk fund to increase by 5%.**

Calculate these % increases for your medium- and high-risk pots.

Funds

An incident in an international sports league, has resulted in cancelled tournaments and empty stadiums, which have devaluated sports funds. You have a sports portfolio included in your funds and the value falls.

- **High-risk fund to fall by 6%.**

Calculate this % decrease for the money in your high-risk fund pot.

Funds

The UK government orders more houses to be built. Related stocks, such as those of brick manufacturers and roof insulation companies, rise. Your investment pot is given a boost.

- **High-risk fund to increase by 12%**
- **Medium-risk fund to increase by 6%**
- **Low-risk fund to increase by 3%.**

Calculate these % increases for your low-, medium- and high-risk pots.

Funds

A pandemic has broken out and global stock markets have been impacted. Your portfolio is affected.

- **High-risk fund to fall by 12%**
- **Medium-risk fund to fall by 9%**
- **Low-risk fund to fall by 5%.**

Calculate these % decreases for your low-, medium- and high-risk pots.

Funds

Commodity prices rise which means your mining companies make more profits. Your investments rise.

- **High-risk fund to increase by 8%**
- **Medium-risk fund to increase by 4%.**

Calculate these % increases for your medium- and high-risk pots.

Funds

A medical supplies company announces high profits thanks to new robotics servicing their warehouses which means productivity is 50% higher and benefits the whole sector. Their share prices rise – and your investment rises too.

- **High-risk fund to increase by 15%**
- **Medium-risk fund to increase by 10%.**

Calculate these % increases for your medium- and high-risk pots.

Funds

A brand new site for an offshore wind farm means your investments in renewable energy rise.

- **High-risk fund to increase by 12%**
- **Medium-risk fund to increase by 6%**
- **Low-risk fund to increase by 3%.**

Calculate these % increases for your low-, medium- and high-risk pots.

Funds

The UK government releases some positive economic data after a long period of bleak forecasts which gives markets a boost.

- **High-risk fund to increase by 16%**
- **Medium-risk fund to increase by 8%**
- **Low-risk fund to increase by 4%.**

Calculate these % increases for your low-, medium- and high-risk pots.

Funds

The conclusion of a free trade agreement that offers the retail sector access to new markets and customers boosts share prices.

- **High-risk fund to increase by 8%**
- **Medium-risk fund to increase by 4%**
- **Low-risk fund to increase by 2%.**

Calculate these % increases for your low-, medium- and high-risk pots.

Funds

The UK government cuts taxes on air travel. Airlines, cruise companies and travel agents see share prices rocket.

- **High-risk fund to increase by 10%**
- **Medium-risk fund to increase by 5%**
- **Low-risk fund to increase by 2%.**

Calculate these % increases for your low-, medium- and high-risk pots.

Funds

While the US housing market is quiet, many people are improving their homes. The sales of building materials, DIY and home furnishings are soaring. Businesses in the sector are seeing profits – and share prices – flying high.

- **High-risk fund to increase by 8%.**

Calculate this % increase for the money in your high-risk fund pot.

Funds

A major breakthrough in AI-driven cybersecurity solutions – vital in combatting growing cyber threats – has been made. Technology companies receive a giant boost.

- **High-risk fund to increase by 20%**
- **Medium-risk fund to increase by 10%.**

Calculate these % increases for your low-, medium- and high-risk pots.

Blank card –
not to be used in gameplay

Scenario

You've sold some clothes that you don't wear anymore for a total of £100.

How would you like to allocate this money between your pots?

Scenario

Your cat needs treatment at the vet that will cost £70.

Do you have enough money in your savings to pay this bill?

If yes, deduct £70 from your savings. If you don't have enough, make a note of this on your tracker.

Scenario

For your birthday you receive a total of £150.

How are you going to allocate this money between your pots?

Scenario

Your laptop is broken, and you need to buy a new one. You really want the one that costs £1,000, but there's a cheaper option by another brand at £350.

Do you have enough money in your savings for either of these options?

If yes, deduct the relevant amount from your savings pot. If not, make a note of this on your tracker.

Scenario

You've had a clear out of your bedroom cupboard and have managed to sell some old games and books online for a total of £50.

How would you like to allocate this money between your pots?

Scenario

Your cousin is getting married and has asked you to join the hen/stag party. It's going to cost £250 for the weekend.

Do you have enough money in your savings account to pay for this?

If yes, and you decide to go, deduct the amount from your pot. If not, make a note of this on your tracker.

Scenario

You have £100 more in your current account at the end of the month than you were expecting as you did some extra shifts at your part-time job.

How are you going to allocate this money between your pots?

Scenario

Your car fails its MOT and you need to buy two new tyres and some windscreen wipers for it to pass. The bill is £200.

Do you have enough money in your savings to pay for this?

If yes, deduct this amount from your savings pot. If not, make a note of this on your tracker.

Scenario

You and a friend want to experience a new ride at a theme park over the weekend. The entrance tickets cost £30 or you can purchase a VIP experience where you jump the queues for £50 each.

Which one do you choose?

Deduct the relevant amount from your savings pot. If you can't afford either option, make a note on your tracker.

Scenario

You have £50 spare in your current account at the end of the month as some clothes that you were planning to buy cost less than you budgeted for.

How are you going to allocate this money between your pots?

Scenario

Your gaming console has broken.

Do you have enough in your savings pot to buy a refurbished one for £150?

If yes, and you want to purchase a new one, deduct this amount from your savings pot. If not, make a note of this on your tracker.

Scenario

You work at an event at the weekend and earn £50.

How are you going to allocate this money between your pots?

Scenario

A friend is visiting from out of town and wants to do a day trip to see the sights near to where you live. Tickets for the bus tour and the museum plus lunch and snacks for the day will cost £55.

Do you have enough money in your savings for this?

If yes, and you decide to go, deduct this amount from your pot. If not, make a note of this on your tracker.

Scenario

You earn £25 from some tutoring work you did at the weekend.

How are you going to allocate this money between your pots?

Scenario

The brakes on your bike aren't working properly and the repair shop says it will cost £75 to repair them. You rely on your bike to get around.

Do you have enough in savings to get this fixed?

If yes, deduct this from your pot. If not, make a note of this on your tracker.

Scenario

You do some babysitting at the weekend and earn £45.

How are you going to allocate this money between your pots?

Scenario

Your best friend suggests a day trip with a group of close friends. The total cost of transport, food and an activity is going to be £100.

Do you have enough money in your savings for this?

If yes, and you decide to go, deduct this amount from your pot. If not, make a note of this on your tracker.

Blank card –
not to be used in gameplay

Scenario

You earn £20 in tips at your part-time job.

How are you going to allocate this money between your pots?

Blank card –
not to be used in gameplay

Scenario

Your household TV has broken; you've been asked to contribute to buying a new one.

Do you contribute £150 towards a better model or £50 for a less expensive one?

Deduct the relevant amount from your savings pot. If you can't afford either option, make a note on your tracker.

Blank card –
not to be used in gameplay

Scenario

A family member's birthday is approaching; you'd like to buy them a smoothie maker.

Do you buy a more expensive one for £80 or a lesser-known brand one for £25?

Deduct the amount from your savings pot. If you can't afford either option, make a note on your tracker.

Blank card –
not to be used in gameplay