

Savings Quest: Game Overview

Game: Savings Quest

Topic: Budgeting

Source: A.G. Edwards

Recommended Age: Older Elementary or Middle School Age kids

Length of Game: 15-30 minutes

URL: www.agedwards.com/public/content/sc/invedu/kids_financial_games.html

Technical Requirements:

- Computer with internet access
- Adobe Flash Player (free download on site)

What the Kids Learn:

- How to budget their monthly income
- How to make wise financial choices and plan for the future
- Basic information about living expenses, including emergencies

How to Use This Game:

- This is a simple game that walks students through all the basics of budgeting and saving in real, adult life – allowing them to pick a job, decide on a short-term savings goal, and budget their income. The game goes on for six months in the lifestyle the kids choose, and they get to see how their choices affect their savings and lifestyle along the way.
- This game can easily be used as a “stand-alone” resource. The narration and hands-on activities provide good learning on the basics of budgeting.

How to Play:

- Click on “MySavingsQuest.com.” A new window will pop-up with the game. Choose sound on or off in the bottom left-hand corner.
- Click on “Play the Game.”
- Choose what your character will look like by clicking on a face, skin color, hair color, eye color, shirt color, and background color. When you are satisfied with what your character looks like, type in a name for your character in the box provided. Click “Next.”
- Choose a job by clicking on the pictures to the left of each job description.
- Choose a savings quest by clicking in the box to the left of your choice, or click the bottom box and type in your own goal. If you make up your own, be sure to pick the \$ amount by choosing one from the drop-down menu. Click “Next.”
- You will then see your salary, savings quest, and how much monthly income you’ll have to budget with after retirement and taxes are taken out. If you want more information on retirement or taxes, hold the cursor over “What’s retirement?” or “What are taxes?” Click “Next.”

- The next screen shows the expenses you need to include in your budget – rent, utilities, car insurance and gas, food, fun and entertainment, savings, and emergencies. Hold the cursor over any of these to read more. Click “Next.”
- On the next screen you will choose an apartment. To see more about each one, hold the cursor over “Details” below each choice. Choose one by clicking on the picture of the apartment.
- The next screen tells you about your car expenses based on the apartment you chose. Click “Next.”
- Next you will make your food budget choice – how much you will cook at home and how much you will eat out. Hold your cursor over the choices to learn more, and then click on the picture next to your choice.
- You then choose how much to budget for fun and entertainment each month. Hold your cursor over the coins to see more details, and click on the coin of your choice.
- You then will see your budget. Click on “Change My Budget” if you want to change any of your choices or “Go to Work” if you are satisfied with your budget.
- Then the “living” begins. You will play games that have to do with the job you chose. Follow the instructions for these games. Click on “Check My Work” when you have completed the game or task. When you get everything right, a green mini-window will pop up. Click “Continue.” If you made mistakes, fix them and click “Check My Work” again.
- After work each month, you will manage your budget. Click on “Deposit Check,” and then on all the “Pay Bill” buttons. Click on “Have Fun” and it will either tell you what you did for fun or give you a choice about your fun events. There is usually an unexpected expense or emergency that will pop up after you make your “Have Fun” choice. Click on “Pay This Expense.”
- Click on “Your Savings So Far” to move the rest of your income into your savings. Click “Next.”
- The game continues this way for six months. At the end, you will see how you spent your money and if you saved enough to meet your savings quest.