

Hong Kong Monetary Authority
Financial Education Board Game “Smart Money Management 321” Tutorial
Video

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SUPER: “Smart Money Management 321” Logo

Hong Kong Authority Logo

Voice-over: The Hong Kong Monetary Authority (HKMA) is committed to promoting financial literacy and educating the public to be smart and responsible consumers in using banking and financial services. Under the current technology development, online shopping and digital payment become increasingly popular. Through the board game “Smart Money Management 321”

SUPER: Proper usage of different payment methods

Voice-over: Primary school students can experience to learn about proper usage of different payment methods in a simulation setting.

SUPER: Basic concepts of money management
Basic concepts of fintech
Cybersecurity tips

Voice-over: They can also play to learn basic concepts of money management, fintech and cybersecurity tips for using online banking services

SUPER: Game Components
Game board
Spinner
Character Chess

Voice-over: Game Components include:
Game board
Spinner
Character Chess

SUPER: Chance Card
Game Character Card
Assets Card
Mission Card
Payment Method Card
Payment Card
Bank Deposit Record, Credit Card Debt Record
Payment Icon, Work Icon, Charity Icon, Deposit Interest Icon

Voice-over: Chance Card
Game Character Card
Assets Card
Mission Card
Payment Method Card
Payment Card
Bank Deposit Record, Credit Card Debt Record
Payment Icon
Work Icon
Charity Icon
Deposit Interest Icon

SUPER: Transparent Card Holder
Game Cash
Battle Mini-Game Accessories

Voice-over: Transparent Card Holder
Game Cash and Battle Mini-Game Accessories.

SUPER: Game Flow

Voice-over: Game Flow:
Each player chooses a Game Character Card and gets the corresponding Character Chess

SUPER: Elementary Version Assets Card
Advanced Version Assets Card

Voice-over: Draw an Assets Card
Two levels of game are available, Elementary and Advanced
Players decide which level to play before drawing the corresponding Assets Card
Players get the corresponding amount of Game Cash and Payment Cards accordingly

Draw a Mission Card and a Payment Method Card
Choose a “Start” position
Each player must pick a different “Start” position
Shuffle the Chance Cards, place them on the allotted space on the Game Board
Place your Mission Card, Game Cash and Payment Cards in front of yourself

SUPER: Item of “Needs”
 Item of “Wants”
 Saving and Salary

Voice-over: The three missions as listed on the Mission Card include buying
 i.e. to purchase one item of “Needs” and two items of “Wants”
 Saving and working to get salary
 i.e. to get three rounds of salary and/or bank deposit interest

SUPER : Needs
 Food
 Daily Necessities

Voice-over: “Needs” are necessities that you cannot live without
 Without what we need, such as food and water, our lives or
 health may be compromised

SUPER: Wants
 Apparel
 Sport Goods
 Books
 Electronic Product

Voice-over: “Wants” are those items you really want but are not necessary.
 Without them, your life won’t be materially affected

SUPER: Needs
 Wants
 Depends on the circumstances

Voice-over: Under certain situations, whether an item is a need or want
 depends on the circumstances

Voice-over: The first player who can complete the three missions on the Mission Card wins!
Winner must also have used three different payment methods, including the designated payment method and does not have any outstanding credit card debts
Each player takes turn to spin the spinner
The action to take depends on the position of the outer circle that the green arrow points to

SUPER: Number = Number of steps

Voice-over: If the green arrow points to a number, this represents the number of steps that the player can move
For example, 2 means the player can move towards different directions of the game path for two steps
During the game, players will stop at different locations on the Game Board, including:
Shops: The type of shop, price, and accepted payment methods are clearly listed out on the Game Board. Players can pay according to the accepted payment methods of each shop
Bank: When players land on this position, they can deposit \$50 in cash to open a saving account and will receive a Bank Deposit Record

SUPER: 1st Round \$20 Interest
2nd Round \$20 Interest
3rd Round \$20 Interest + Principal of \$50

Voice-over: From the next round, players will receive an interest of \$20 in cash for three rounds in maximum
Players will get back the principal of \$50 with the interest distributed at the third round

SUPER: Payment amount on hand (In multiples of \$50)
Other payment methods (Except credit card)

Voice-over: Transferral across different payment methods:
Players can transfer the payment amount on hand from one payment method to others, except for credit card

- SUPER:** Red bag
Draw an icon from the red bag
Work Icon
Receive \$20 cash as Salary
- Voice-over:** Work/Volunteer:
Players can draw an icon from the red bag
If a Work Icon is drawn, receive \$20 cash as salary and place a Work Icon on the Mission Card for record
- SUPER:** Charity Icon
Using one icon
Move one more step forward or backward
- Voice-over:** If a Charity Icon is drawn, keep the icon for use in any subsequent turn:
If using one icon, the player can move one more step forward or backward in addition to the 1, 2 or 3 steps to take according to the respective position the spinner points to
- SUPER:** Using two icons
Choose an opponent to initiate a battle mini-game directly
- Voice-over:** If using two icons
Choose an opponent to initiate a battle mini-game directly
The player needs not give any icon to the winner even if he loses
- SUPER:** Using three icons
Take away an icon from another player directly
- Voice-over:** If using three icons
Take away an icon from another player directly
- SUPER:** Draw a Chance Card
Swap Position
- Voice-over:** If the green arrow points to the Chance Card symbol, draw a Chance Card, read out its content and receive a reward or a punishment accordingly
If the green arrow points to the Swap Position symbol, the player can swap the position with another player or choose to stay at the current position
If the player chooses to swap position, he can take action immediately according to the instruction on the new position

SUPER: Battle Mini-Game

Voice-over: If the green arrow points to Battle Mini-Game, the player has to choose another player as the battle opponent
Then, spin the spinner again and attempt a mini-game depending on where the red arrow points to the inner circle of the spinner

SUPER: Take away an icon from the loser
Does not have any icon
Skip the following turn
Draw
No reward or punishment is necessary
Winner wants to take away the Credit Card Icon
Loser still needs to repay the debt

Voice-over: The winner of the battle mini-game can take away an icon from the loser
the winner can take it no matter the credit card debt has been cleared or not
If the loser does not have any icon
He has to skip the following turn.
If there is a draw, no reward or punishment is necessary
If the winner of the battle mini-game wants to take away the Credit Card Icon from the loser
the winner can take it no matter the credit card debt has been cleared or not
However, if the credit card debt has not yet been cleared, the loser still needs to repay the debt

SUPER: Battle Mini-Game
01 Just Stack Up

Voice-out: There are six mini-games
Just Stack Up
Take out 10 cubes in any colours
The two competitors take turns to stack the cubes to build a tower by only using one hand with one cube each time
The first competitor who makes the tower fall down loses

SUPER: 02 Sharp Eyes & Nimble Fingers

Voice-over: Sharp Eyes & Nimble Fingers
Roll the dice to decide the colour of cube to pick
Each competitor takes a cup to hold the cubes
Both of them pick up those cubes in the corresponding colour at the same time and put them in their own cup by using one hand only
The one who gets the largest number of cubes in correct colour in his own cup wins

SUPER: 03 Slam Dunk

Voice-over: Slam Dunk
The two competitors take turns to bounce the ball off the table in an attempt to land it inside the cup
Three attempts for each competitor. Competitor with more successful attempts wins

SUPER: 04 Mini Bowling

Voice-over: Mini Bowling
Take out 10 cubes and one bouncing ball
Build a triangular wall with the cubes
The two competitors take turns to roll the ball in an attempt to knock down the wall
The competitor who can knock down more cubes wins

SUPER: 05 Bounce & Catch

Voice-over: Bounce & Catch
The two competitors take turns to hold a ball on each hand with palm facing down
bounce the balls off the floor and then try to catch them with both palms keeping facing down
The competitor with more successful attempts in catching two balls wins

SUPER: 06 Speedy Stack

Voice-over: Speedy Stack
Each competitor gets 10 cubes of any colours and needs to stack all 10 cubes to build a tower individually
The first one to finish without any cubes falling down wins

SUPER: “Smart Money Management 321” Logo

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Voice-over Through playing “Smart Money Management 321”, players can play to learn basic financial management concepts and understand the importance of making wise financial decisions, while having fun with their friends and family members!

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