

Instructions for 'Key to the Front Door'

Contents: 1 Game Board (wipe able); 2 Dice; 8 Playing Pawns; 8 Garage Sale Tokens (colored discs); 10 Inventory lists; Bank - \$5400; 25 Key Cards, Instructions

The goals of this reality game are to learn how to be responsible with your money; furnish your apartment; pay your bills on time; participate in group activities; and enjoy your independence.

This game is designed for children grades 4th - 8th, ESE (Exceptional Ed), ESL (English as Second Language) (with translation packet available from website) students, G&T, adult classes, school and home.

Players - 2 to 6 persons plus 1 adult who can manage the bank and assist in navigating the board.

You can win when you furnish your apartment (buy all the 'needs' items); everyone else goes broke; or be the person who has the most 'need items' purchased when you decide to stop playing the game.

You are out of the game when you do not have enough money to pay your bills.

Each player gets 1 'garage sale token' per game. A player may, ONE time only, have a garage sale to raise money to pay his or her bills and stay in the game. You can sell items to other players or to the bank and receive garage sale prices for the items.

The game comes with 10 inventory sheets. You can make copies as needed.

You will need a calculator, paper, pencils and 3 envelopes per player, to play this game.

Label the envelopes *vacation savings*; *emergency savings*; and *college* or *retirement savings*.

To determine who starts first:

Each player will roll 1 of the dice; highest number roller goes first, second highest goes second, third highest goes third, fourth highest roll goes fourth, etc.

Each player starts with \$500.00 (20-1s, 6-5s, 5-10s, 5-20s, 2-50s, 2-100s.)

Rent is \$425. You start paying rent AFTER you make a full trip around the game board, and each time thereafter. Be sure and BUDGET for your RENT. Even if you don't land on the rent spot, you still pay rent.

3rd square: As players land on or pass the 3rd square, they MUST start their emergency, vacation and college/retirement savings with their envelopes. You start by depositing \$25.00 in each. Then, every time they pass this square, they must deposit \$10.00 in each envelope. This square is in addition to the savings squares you land on.

You may use your emergency money or your vacation money **to pay a bill**, but not to buy furnishings.

Players each collect \$125 when they **LAND on or PASS a Pay Day**. IF you land on a 'move ahead' space and pass a pay day, you still collect your pay.

If you **cross a bridge**, however, you must **forfeit** (you do not collect) your first Pay Day square AND you cannot buy on the first 'buy' square you land on.

When you land on **any** 'buy' spot, **YOU DO NOT HAVE TO BUY** if you don't have the money, you are saving for rent or bills, or if you just don't want too. Be sure to always check (✓) your budget!

If you use all your money to buy furnishings, you will not have any money to pay your bills.

If you land on a bill, you must pay it then. You cannot borrow money from another player. (But don't forget about your 'garage sale token'.)

On 'buy 1 get 1 free' spaces - you can buy 1 item at regular price, and get 1 item of equal or lesser value free. On these spaces, you can only buy the 2 items.

If you land on a 'key', you take a card. Many of these cards require you to make a choice or decision. You must make this choice/decision BEFORE you flip the card for the action. You CANNOT change your mind once you flip the card!

When an "All Players" card is drawn by ANY player, ALL players must stop and do the activity. The adult may have to help players understand and participate in the activity.

The computer is the only item you CANNOT buy at the thrift store or a garage sale. A good time to buy it would be on one of the 1/2 off the Retail store spots!

'Wants' are want items. You can buy them or not. You do NOT have to have any of them to win the game.

This game does not have to be finished in one sitting. You can roll up your money and envelopes with your inventory sheet or write down the amount of money you have on hand.

You can take an imaginary vacation with your vacation money when your apartment is furnished!

Vacation Suggestions: up to \$50.00 - local day trip around your town.

\$50 - \$150 - day trip to Water or Amusement Park; Concert with friends; weekend Class at school; Ball Game.

\$150 - \$200 - overnight at Hotel for Water/Amusement Park; girls' weekend away; overnight at beach resort; overnight at hotel for major ball game!

Get creative - you can also use magazines to create your own 'imaginary' vacation using your money!

Suggestions for parents and teachers: This game lends itself to participation. You can use magazines to cut out the furnishings; have the player draw his house/apartment and glue/tape the furnishings in; or put on paper and make a 'wish' binder for when they have their own house/apartment.

You can also use a sheet of paper to keep a running total of their money. Dollars in (starting amount), out on bills, balance, buy something, balance, pay day in, balance, etc. This will help teach the students how to keep a budget when they are on their own.

You may also give the players extra envelopes for any other items they would like to budget for. (Save for computer, save for class on campus (check local college for prices), special night out, special gifts, etc.)

The Key to your future is you controlling your money, not your money controlling you.

HAVE FUN!!