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Glossary



Introduction

Within the contents of this manual, we shall chronicle the development and progression of the Aflagame Project.

We shall describe its game development, the fundamental concepts underlying it, and the engaging Game Design process that leveraged various European partners along models with their teams to give life to a genuine games related to financial literacy.

> Just play. Have fun. Enjoy the game. MICHAEL JORDAN

The fundamental principle at the heart of this endeavor is the pivotal concept of financial education. However, what underscores the importance of initiating an Erasmus+ project is the endeavor to cultivate heightened awareness and autonomy among European youth regarding their potential and the economic-financial resources available to them.

Aflatoun International, an NGO committed to the dissemination of Social and Financial Education since 2005, is the primary promoter of this project and has called upon representatives from six different European countries to collaborate

unanimously, contributing to the creation of a Game Design model for educational purposes, as thorough and participatory as possible.

Indeed, six prototypes have been developed, each with distinctive features, components, game dynamics, and objectives. However, each game has undergone a process of testing, verification, integration, and redefinition based on a shared and consolidated design theory.

This theory is rooted in the concepts of Game and Game Design applied to educational contexts, embracing non-formal learning, Gamification, and gender inclusivity.

In the following pages, we will delve into the detailed exploration of all these concepts, stepping into the Game Design process step by step to reveal the dynamics of our games and present each of the prototypes that have been created in harmony with this theory.

All games have been carefully tested, implemented, and clearly defined with the aim of being used in various educational contexts by the target audiences. The complete manual, including the instructions for each game, will be disseminated in the school settings of the territories participating in the Aflagame Project.





Dear Trainers, Teachers, Educators, Parents, Activists,

We are pleased to present to you an extraordinary document called the AflaSet Manual. This is the result of several years of work by six partner organizations collaborating on the project titled "AflaGame: Innovative tool for quality work with young on enhancing financial skills," funded under the Erasmus+ KA220-YOU -Cooperation partnerships in youth program during the period 2022-2024.



Who: The document you are presently perusing was crafted through the cooperative efforts of six non-governmental organizations. These are:



IG Students Srl Impresa Sociale. Italy, Milano, www.asse4.it



Stichting Aflatoun International, Netherlands, Amsterdam, www.aflatoun.org



Csoport-téka Egyesület, Hungary, Budaörs, www.csoportteka.com





Nadacia Otvorenej Spolocnosti, Bratislava/Open Society Foundation/NOS-OSF, Slovakia, Bratislava, www.osf.sk



Science for Environment Foundation/ Fundacia Nauka dla Środowiska. Poland, Koszalin, www.ndsfund.org

In addition to many values, we are united by the common social and financial education program, AFLATOUN www.aflatoun.org

Lietuvos Vaiku Fondas, Lithuania, Vilnius, www.lvf.lt

Together with over 100 countries, we form a network of partner organisations, teachers, supporters and staff, delivering high-quality life skills education through a social franchise model. We offer social and financial education to millions of children and young people worldwide, empowering them to make a positive change for a more equitable world.





All about Games and Gamification



Photo credits: Jonathan Kemper on Unsplash



Games, Gamification and Game Based Learning



What is a game?

A game is a fun, voluntary, and internally justified activity that involves both children and adults. It originates from a pure need for entertainment and is characterized by the definition of a specific objective that drives the participants' actions. The game is regulated by precise rules that dictate the behavior of the players and have specified consequences for those who violate them.

Games have a limited time development, predetermined or changing based on when one or more players achieve the game's goal. Games often imply competition or challenge, both individually and within a team. Single-player games demand focus, flexibility, and self-trust, along with a certain dose of autonomy. In the case of teamwork games, they promote cooperation, requiring collaboration, agreement, sacrifice, and trust among the members.

A game is entertainment, aiming first and foremost to be enjoyable for each participant. It is clear that playing is the most natural and spontaneous activity children can engage in: it is the primary instrument through which they learn to relate to other people and the world. During recreational activities, children lay the foundation for healthy emotional, mental, and social growth, learning to be creative, use imagination, and build their personality. A game represents a milestone in a person's comprehensive growth and should be encouraged, promoted, and enjoyed to the fullest.



What is Gamification and Game Based Learning?

Whether spontaneous or encouraged, a game is undeniably the most engaging method for learning. Our mind's capabilities can be trained and developed through play: psychomotor abilities, memory, logic, problem-solving, and creativity all require constant and ongoing training that extends beyond childhood. Recognizing the relevance of games as a means during the learning process of any kind is crucial, even during adolescence and until full maturity.

Playing in school, in the oratory, during sports training, or in any other learning and social context encourages the active participation of young people. It creates a peaceful and positive atmosphere within the learning environment, enhancing the pleasure of learning.

When the game is considered in the metacognitive dimension, it becomes an instrument for learning how to learn, helping students become aware of their competencies and capabilities. This is precisely why instruments related to games are increasingly used with a didactic approach. Let's delve into the details.

Gamification is a strategy that involves applying principles and elements of games in non-gaming contexts to promote the acquisition of academic competences and socio-emotional growth. Its aim is to drive learning, encourage positive group behaviors, and enhance motivation and engagement within a given context. This technique finds applications not only in the educational field but also in marketing and business training. The foundational elements of gamification include:

Rankings:

Leaderboards promote healthy competition among participants, encouraging active and productive engagement.

Badges:

Participants earn marks or badges, often replacing traditional numeric grades, for achieving specific goals.

Missions:

Challenges and missions throughout the game keep concentration levels high, fostering continuous engagement.

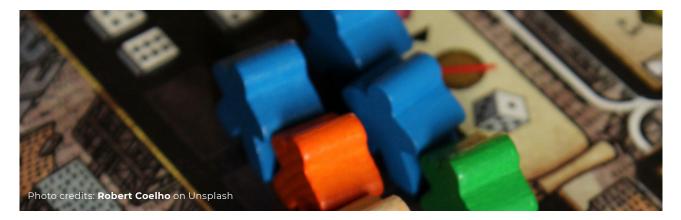
Rewards or Experience Bonus:

Participants receive rewards for completing specific activities, providing incentives for desirable actions and goal achievement.

Narrative:

An engaging story or narrative context is introduced to make the experience more exciting. Participants typically use avatars with well-defined roles and powers, such as wizards, warriors, amazons, healers, etc.

When applied with a learning purpose, these elements make gamification a powerful interactive tool for achieving goals in terms of engagement, motivation, and productivity. It establishes a new template for the classroom and learning environment, wherein learners are not bored but actively involved and encouraged to cooperate in reaching common goals.





Came-Based Learning is a didactic strategy extensively employed in both formal and non-formal education, spanning from primary to secondary levels and beyond. This approach utilizes games as a means to teach specific content or achieve defined learning objectives. Game-based didactics leverages disciplinary content, transforming it into a challenging and entertaining learning experience. Through games, learners not only acquire knowledge but also empower and enhance their own abilities and competencies.

Key features of the game-based learning include:

Playful elements, such as objectives, rules, challenges, rewards, and competition, add an engaging and enjoyable dimension to learning. These elements make the learning process more involving and entertaining.

Active learning is a fundamental aspect of Game-Based Learning, where students actively participate in games, making decisions, solving problems, and practically applying the content of the game.

Immediate feedback is a crucial feature of games. They are often limited or single activities, providing instant feedback to actions, allowing students to check their progress and continuously improve.

Adaptability is a key advantage as teachers can personalize games according to students' needs and course objectives, seamlessly incorporating didactic content into the game dynamics. Game-Based Learning can be connected to any subject, using specific topics, and can be integrated into a classic structured group of students.

Game variety is another strength of Game-Based Learning, encompassing a wide range of games, including role-playing games, board games, interactive quizzes, and online games. It can be analog or digital, featuring a simple and user-friendly structure.



This approach is based on the idea that integrating games into the learning environment enhances the effectiveness of educational actions, inspiring students to develop their social and emotional competence while acquiring new knowledge. Additionally, it fosters empathy among participants, supports solid cooperation, and creates a more relaxed working environment. In this education method, the player takes a central role, increasing proactivity and taking responsibility for their own learning progress.



Gamification Theories

To fully understand gamification, it is crucial to comprehend the psychological mechanisms involved. Therefore, the following gamification theories will explain, from different approaches, how can motivation, engagement and behavioural change be achieved through a gamification process.

Intrinsic Motivation Theory

rooted in psychology, is crucial for understanding effective gamification. It revolves around engaging individuals based on their inherent satisfaction rather than external rewards. When applied to gamification, it emphasizes autonomy (allowing choices), mastery (providing challenges for skill development), and purpose (aligning with personal goals). By incorporating these elements, gamification seeks to make the gaming experience inherently rewarding, going beyond external incentives like badges. This approach fosters a more meaningful and enduring connection between users and the gamified content, enhancing engagement.

Flow Theory

introduced by psychologist M. Csikszentmihalyi, is a key concept in gamification that focuses on creating an optimal and immersive user experience. The theory describes a mental state called "flow," where individuals are fully absorbed in an activity, experiencing deep concentration and a sense of enjoyment. In the context of gamification, designers aim to facilitate flow by balancing the challenge level of a task with the user's skill level. When challenges align with the user's abilities, and there is a clear goal, feedback, and a feeling of control, individuals are more likely to enter a state of flow. This heightened state of engagement enhances the overall gaming experience, making it more enjoyable and rewarding for the player. Gamification strategies often leverage flow theory to create seamless, challenging, and rewarding experiences that captivate users' attention and maintain their interest over time.

Self-Determination Theory (SDT)

a psychological framework guiding gamification to enhance motivation. It focuses on three basic needs: autonomy (providing choices), competence (offering challenges aligned with skills), and relatedness (encouraging social connections). In gamification, incorporating these elements fosters intrinsic motivation, making the gaming experience more engaging and satisfying for players. The aim is to empower users, help them develop skills, and facilitate social interactions within the gamified environment.

Behavior Theory

in gamification draws from principles of psychology to understand and influence user behavior. It involves using rewards, feedback, and incentives to encourage specific actions or behaviors. In this approach, the emphasis is on external motivation, where users are prompted to engage in desired behaviors through the promise of rewards or positive reinforcement. Gamification strategies based on behavioral theory often include elements such as points, badges, and leaderboards to motivate users and reinforce desired actions, steering them toward specific goals. The goal is to shape and reinforce behaviors by making the gaming experience rewarding and enjoyable, ultimately driving users to take desired actions within the gamified system.

In conclusion, player types and gamification theories are intricately intertwined, forming a robust framework for designing engaging experiences. Understanding individual motivations and underlying psychological theories provides a solid foundation for experiencing more effective gamification solutions that can inspire, instruct, and engage a wide range of participants.



Type of Players

To fully grasp the potential of gamification and game based learning, it is essential to examine the different types of players encountered during our journey and the theories underlying this innovative practice. Each of these player types contributes uniquely to the gaming ecosystem, creating a variety of experiences and interactions within the gaming community.



Players

This is the most common type of player, primarily interested in having fun and experiencing the game. Game objectives for Players may vary, but their main purpose is usually pure entertainment.



Achievers

Achievers are players who seek to accomplish specific goals within the game. These goals may be related to character progression, completing challenging missions, or achieving particular results. Achievers find satisfaction in accomplishing objectives and demonstrating their skills.



Free Spirits

Free Spirits are characterized by their willingness to explore and experiment. They enjoy the creative aspect of the game and often have fun discovering new places, characters, or features. Freedom of exploration is crucial to their enjoyment.



Socializers

Socializers are motivated by socializing with other players. For them, the game is a means to connect with new or existing people. They often participate in groups or social events within the game. The social dimension of the game is what attracts them the most.



Philanthropists

These players are driven by the desire to help others within the gaming community. They may dedicate themselves to supporting newer players, sharing resources, or taking on leadership roles. Their satisfaction often comes from creating a positive and collaborative gaming environment.



Disruptors

Disruptors seek to challenge or change the normal course of the game. They can be players exploring glitches, hackers, or those who creatively find ways to exploit the game system. This category can sometimes generate controversial behaviors and challenges for game developers.



Type of Games

Welcome to the diverse realm of gaming, where innovation constantly forges new paths and offers unique experiences for enthusiasts. In this expansive landscape, various genres cater to distinct tastes, providing players with a plethora of options to explore. From heart-pounding action to intricate strategy, each genre boasts its own charm. In this context, the term "type of games" becomes a broad umbrella encompassing an array of gaming experiences. As we embark on this journey through the diverse types of games, we delve into the distinctive characteristics that define each category, unraveling the threads that weave the rich tapestry of the gaming world. Read the following to navigate through the intricacies and nuances that make each type of game a captivating adventure in its own right.

We can divide games into the following genre categories:

Action

These games emphasize the player's action and reaction speed. They usually involve elements of skill, exploration, and puzzlesolving in a dynamic environment. Among many, we can mention "Jenga" or "Spot it."

Adventure

Adventure games focus on storytelling, exploration, and puzzle-solving. They often involve well-developed characters and complex plots, such as "Scythe" or the fantasy game "Talisman."

Role-Playing Games (RPG)

Role-playing games allow players to take control of characters in an imaginary gaming world. RPGs often involve character progression, quests, and choices that influence the plot, such as "Dungeons & Dragons."

Simulation

These games seek to replicate aspects of real life or specific situations. They can include simulations of vehicles, buildings, or life situations. Examples include "Catan," "Carcassonne," or "Ticket to Ride."

Strategy

Strategy games require planning and strategic decision-making by the player. From the classic "Risk" to the more elaborate "Wingspan," there are many examples.

Puzzle

Puzzle games focus on problem-solving and logic. They can range from complex puzzles to simpler brainteasers, including "Azul."

In short, game types are mutable (and classifiable differently by target audience, theme, mechanics, or type of experience). It is not an exact science but always evolving as the landscape constantly changes based on user demands and desires. Even approaching different professional or educational fields, they mix together.

The diversity of game types offers a rich exploration ground for players of all kinds. Whether it's strategic challenges, narrative experiences, action, or pure fun, the vast world of games offers something for everyone, contributing to connecting people through a universal language.



Why use Educational Games during Teaching and the Learning Process?

Many people tend to view a Game as a pastime or an activity that keeps children occupied. However, as will be reiterated multiple times within this manual, a Game is actually an essential component in a child's growth journey. This is why the use of educational games goes beyond mere entertainment: it provides children the opportunity to acquire new knowledge, clarify unclear concepts, or reinforce previously learned ones, using a different approach from traditional learning.

Educational games, especially when used in schools, play a fundamental role in promoting effective and engaging learning. Their significance stems from various factors that contribute to enhancing students' learning experiences.

First and foremost, educational games encourage active involvement of students. Through playful and stimulating activities, students are encouraged to actively participate in lessons, developing a natural interest in the learning process. This engagement makes lessons more lively and appealing and can enhance students' motivation. Students, in fact, need to apply the concepts and notions they learn in school in a practical context to truly understand them. Experiencing what they learn also prevents the acquired information from getting lost in the sea of information to which any student of the new millennium is daily exposed. Educational games involve students in practical or manual activities and problem-solving. This type of learning is often more effective than passive learning or frontal lessons, which can be boring and fail to engage students. The results of learning through games are often more positive because students receive immediate feedback. This allows them to correct mistakes and learn from them in real-time, without being judged by a grade, speeding up the learning process.

Games designed for educational purposes often aim not only at understanding a specific topic or concept but also at developing cognitive skills such as problem-solving, critical thinking, planning, and decision-making—skills crucial for success in life and the workforce. Another indirect and implicit consequence of these educational tools is the promotion of teamwork and collaboration among students. Through collaborative activities, students learn to communicate and work together to achieve common goals independently, without the guidance or control of an adult, acquiring important social skills.

In conclusion, educational games can be a valuable complement to traditional teaching at any level of education and in any discipline. They make learning more fun and stimulating, and this is undoubtedly the secret to maintaining high interest levels among students of all ages.

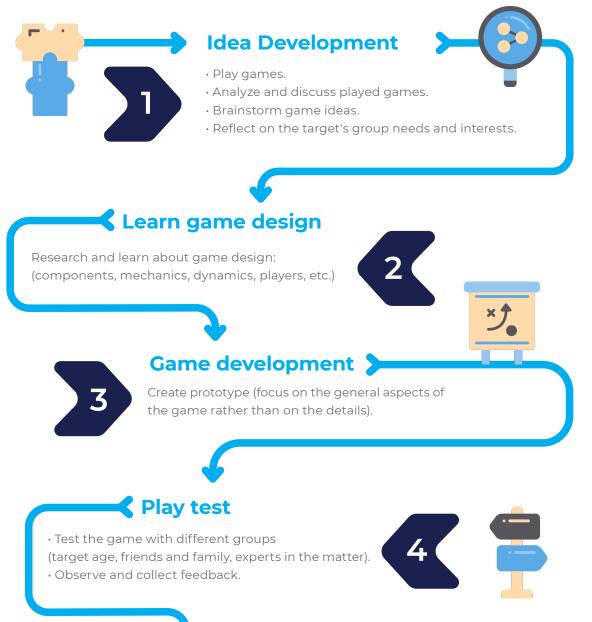




The Process of Game Creation

The process of game creation, described and illustrated in the following pages of this manual, began during an intensive week-long course. In this course, all six partners learned the basic concepts and fundamentals for the ideation and creation of a game. Together, they reflected and discussed various key points using methods such as brainstorming: who are our players, and what

challenges do we want them to face in the game? Through experiential learning, young people, including both children and teenagers, will be actively engaged in exploring themes related to financial education and entrepreneurship. The common objective was to develop a fun and effective approach to educate young individuals transitioning into the adult world.







Evaluation

• Analyze and discuss conducted observations during playtesting and feedback obtained from interviews or focus groups.

Improvement

- Reflect on the feedback and define an action plan (distributing responsibilities among the team) to improve the game.
 Repeat the previous steps until you feel satisfied with the game.

Game layout refinement

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• Analyze and discuss conducted observations during playtesting and feedback obtained from interviews or focus groups.

TIPS for any type of game creation process

- Understand the Audience: Identify the different types of players who might enjoy the game and ensure that it is balanced to be enjoyed by every type of player, whether they are more competitive, cooperative, or pragmatic.
- Analyze Game Mechanics and Strategies: Examine game mechanics and strategies that may appeal to the target audience. Conduct research, draw inspiration from the latest and trending games and video games, and implement dynamic approaches and critical thinking with difficulty levels adapted to different age groups.
- Eye-catching Design: Associate a specially crafted design with the game, characterized by easily recognizable, lively, fun, and aesthetically pleasing visual identity, in line with the target

audience. It is crucial that characters, with their peculiarities and colors, reflect the diversity of contemporary society, promoting inclusivity in terms of both gender and nationality. It is essential that people can identify with the characters through physical or character traits, contributing to fully immersing themselves in the spirit and mindset of the game.

 Customization of Game Pieces: The ability to customize game pieces adds an extra touch, allowing players to form deeper connections with the gaming experience.

After considering these aspects during the creation process, anyone can develop an engaging game suitable for the target audience.



Gender-Inclusive Games and Game Design

Gender-inclusive game design is an approach that aims to create gaming experiences that are accessible and engaging for players of all gender identities. This concept is crucial in the context of game design as it seeks to break down gender stereotypes and ensure that games are inclusive for everyone. The language used in games is another crucial aspect. Choosing gender-neutral language can contribute to creating a more inclusive gaming experience. Narratives and dialogue should be formulated to avoid gender stereotypes and adopt a respectful tone towards all gender identities.

The goal, therefore, becomes inclusive game design: promoting gender equity through game design.

In our game design process, we strive to create an inclusive model of gender equity through a critical analysis of current game design models and the underlying principles. The model determines whether a game is specific to a gender, contains extreme elements of one or the other gender, or is inclusive, meaning it includes elements that could appeal to players of both sexes.

This approach requires reflection on various aspects of game design. One key element is character representation. Games should feature a diverse range of protagonists, avoiding limiting gender stereotypes. Creating complex and authentic characters that reflect the richness of gender identities contributes to making the game more inclusive and interesting to a broader audience.

Furthermore, character customization is a fundamental aspect of inclusive design. Allowing players to customize the appearance, gender, and expression of their avatars provides a level of flexibility that reflects the diversity of the gaming audience. This customization not only fosters a sense of belonging but also challenges predefined gender norms.



Inclusive gender game design not only aims to create games that reflect gender diversity but also promotes a safe and respectful gaming environment. Community management is essential, with the adoption of anti-bullying policies and the promotion of respectful behavior.

All these elements have been tested and implemented in our games, contributing to the Theory of Inclusive Design. In conclusion, genderinclusive game design represents a significant step towards a more open and welcoming industry for everyone. We have observed that gender diversity should be integrated into the plot, characters, and gameplay dynamics. It is through this continuous commitment to gender inclusivity that we can ensure games become a fair and welcoming space for all players.



6 Financial Literacy Games under Aflagme Project





Game description

Game name SmartSpender!	Learning objectives:	Games objective:	
Target group (age): ¹³⁻¹⁵	(what do you expect participants to learn?) To familiarize young adolescents with	(what is the objective of the game? What needs to be achieved to win?) To accomplish your	
Duration: 35-40 min	key elements related to financial literacy, such as money inflow and outflow registra-	assigned financial mis- sion before the rest of the players.	
Number of players: 2-4	tion, spending, and decision-making		





Instruction – rulebook

Game's name:

SmartSpender!

Goal of the game

To accomplish your assigned financial mission before the rest of the players.

Components

- Board game
- Instructions
- Set of:
 - Missions
 - Dilemma cards
 - Try your cards
 - Routine cards
 - Tutoring cards
- 1 dice (2 optional)
- 4 counters
- Set of:
 - Social points
 - Green points
- Game money bills (values of
 - 5, 10, 20, 50, 100)
- Transaction tracking sheets



Board game



Instructions





Missions





Dilemma cards

Try your cards

Routine cards

WHAT IS A BUDGET?





Tutoring cards





STAFEPARDER!

Set up:

- Place the board and put the card decks face down on their allocated spaces on the board.
- Each player chooses one counter to represent him/her while travelling around the board.
- Select a dedicated banker who is good with managing transactions.
- Bank's responsibilities:
 - Paying, exchanging, and collecting smarts, green, and social points as needed.
 - Paying smarts to players when passing START. This is only applicable
 - if their smarts tracker is filled out with their income and expenses.
- Bank's insolvency:

In the event that the bank runs out of money, the banker has the authority to generate additional funds as needed. They can simply write down the desired amount on any regular paper to replenish the bank's resources. This ensures that the game can continue smoothly even if the bank temporarily runs out of physical money.

• Remaining money and equipment:

Place all remaining money and equipment into the bank. Consolidate resources and maintain organization for smooth gameplay.





STAFISPENDER!

How to play:

Debt-free game: No need to worry about debts! If you draw a card that would make you lose more money or points than you currently have, simply pay or lose what you possess. Adjust your smarts tracker sheet accordingly, bringing your balance to zero if necessary.

What you do when you land on: In this exciting game of finance, players navigate a world of boxes, each with its own unique impact on their financial journey.

1. Start:

• Receive your starting monthly income from the bank. From the second round onwards, a filled smarts tracker is needed to request monthly income when passing through START. Earn double your allowance if you land on the start box.

• Trade when landing on the start box. You can trade points and smarts with players to your right or left, or with the bank following the following exchange rates: Player-to-player: 1 social/ green point = 10 smarts (Choose one person to trade with). Bank: 1 social/green point = 8 smarts (Considering bank commission).

2. Routine: Experience day-to-day events that can affect (positively or negatively) your smarts, green, and/or social points.

3. Dilemma: Face choices that will impact your goals. Carefully consider your options.

4. Try your luck: Experience a try-your-luck action or a try-your-luck situation and interact with other players, or encounter unexpected events that may bring you closer to your savings goal or hinder your progress.

5. Tutoring Spot: Land on this spot to become the tutor. Receive 10 smarts from the bank. Ask a question from a tutoring card to all players. Correct answers earn 10 smarts.

6. Expenses (Phone Bill and Transportation): Encounter these bill-related boxes, requiring you to pay the specified amount to the bank when landing on or passing through them.

7. Sit and relax: No additional actions are needed when landing on this spot. So sit and relax!

End of the game:

The person that completes all the objectives in the mission first, is the winner.

Players keep the selected counters on the START box. Each player chooses a mission card with smarts, green points, and social points goals. The mission card displays the monthly income you can earn if the required conditions are met.

The bank pays the initial monthly income to each player, which is stated on their mission card.

Use the smarts tracker to register your smarts, green points, and social points goals stated on your mission card, and continue its usage throughout the game.

Each player takes turns throwing the dice. The player with the highest total starts the play clockwise.

The counters remain in the spaces occupied and proceed from that point when it's the player's next turn. Two or more counters may rest in the same box during the gameplay.







ImPORTANT DECISIONS

Game description

Game name:

Important decisions Number of players:

Target group

(age):

Duration:

60 – 90 min

Learning objectives:

(what do you expect participants to learn?)

13+

- 1. Learn how to spend and save money, but also how to earn it.
- 2. Face positive and negative situations that have an impact on finances.
- 3. Face different life situations and learn to understand different starting lines and their impact on people's destinies.
- 4. Learn how to make decisions according to personal needs and to work with the available time.
- 5. Become more flexible and develop social skills.

Game objective:

(what is the objective of the game? What needs to be achieved to win?)

This game is dedicated to social-financial education. By playing the game, players learn to manage their time and money, but also to think about what is important for their life. They learn to focus not only on themselves, but also on the fate of other people and the impact different life circumstances might have. They observe game strategies of other players which helps them learn from each other. Players move through several areas of interest in the game - work, charity, education, sports, experiences and quiz questions (finances being the main topic).

To play the game well, one independent moderator (educator) is needed to instruct the players and supervise the game in accordance with the rules, monitor the correctness of the answers to the quiz questions, give out and collect the tokens, supervise the execution of sport activities and recording of all necessary data in the checklists by players. The moderator is also an important person in debriefing/evaluation of the game.



ImPOrtAnT DECISIONS

Instruction – rulebook

Game's name:

Important Decisions

Goal of the game

The goal of the game is to teach players how to make the best use of time and money and to find a balance between all available ways to use time in a person's life (work, charity, education, sport, experiences).

The game ends for each player when they reach the finish line. The first player to pass the finish line gets a reward from the bank.

Components

- 1 game board (double-sided)
- 1 game facilitator's guide
- 1 game rules short version
- 495 game cards (120 Quiz, 85 Work, 90 Charity, 60 Education, 70 Sport, 70 Experiences)
- 54 character cards
- 7 winning cards
- 8 game figures
- 2 dices
- 1200 yellow money tokens (1 token = 5 €)
- 250 green time tokens (1 token = 1 hour)
- 8 small cups for tokens wallets
- 40 checklists (more can be copied from the moderator's guide or downloaded)

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ImportAnT DECISIONS

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14 13 12 11 10

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Place the game board in the centre of a table. Prepare the dices, place all types of cards next to the board so that each player can reach them.

Assign roles to players (have them choose a role/character card) and have them choose one game figure they are going to use throughout the whole game. Hand out money and time tokens, and small cups for tokens to players.

Hand out checklists and pencils/pens to players. Prepare "the bank" – additional tokens to be handed out. Place all players' game figures on the "Start".



ImportAnT DECISIONS

How to play:

This game requires the presence of a moderator who thoroughly introduces the players to the game and its components at the beginning and then guides them through the entire game.

The game plan represents a timeline along which players move and lead their lives; they will be able to engage in charitable activities, work, pursue education or play sports and enjoy leisure activities.

They will receive $5 \in (1 \text{ token})$ for each square they pass.

The moderator determines which version of the game the players will play.

Version 1: Players don't play roles, they represent themselves; at the beginning of the game, each player receives 75 € worth of tokens.

Version 2: Players choose a role/character from the character cards. They read the text on the card aloud and start the game with the amount indicated on the card.

Players are also given tokens representing time at the start (1 token = 1 hour). Each player gets 30 tokens - this is the total time they will have available in the game; no more hours can be earned in the game.

Players may encounter different coloured squares on the board:

• White square: the player draws a quiz card (correct answer is on the opposite side). If they answer correctly, they keep the card.

• There are also ladders next to some of the white squares. If the player answers the quiz question correctly, they can choose whether to go up the ladder (and get more money from the bank) or stay put and move without climbing the ladder. However, if they answer incorrectly, they will automatically fall down and lose a set amount of money, which they will hand over to the bank.

• Red square: Here the player can choose between Work, Education and Charity. For all options, the player needs time tokens, which they hand to the moderator whenever they choose an activity. When they choose Work, they get money from the bank; for Education, they have to pay (they hand the money to the bank). If a player chooses to take one of the options offered on the red square, they always keep the card they have chosen (representing the job they have done, education they have received and the charity work they have been involved in). If they accept none of the options, they may offer the card to another player or return it to the bottom of the respective stack. If the players choose education, in addition to keeping the card, they write the amount spent on the checklist. Any player who offers a card to a teammate without prompting receives a blank Charity card.

• Yellow square: Here the player can choose between the Sport and Experiences categories (the Sport category represents activities that are free; for Experiences the player has to pay, the money is handed over to the bank). The player keeps the cards whenever they decide to engage in a sport or enjoy an experience. If they do not accept either option, they can offer the card to another player or return it to the bottom of the respective stack. Any player who offers a card to a teammate without prompting receives a blank Charity card.

• Black square: Indicated by "?" in this box, a player may select any card of their choice. If a player doesn't have the money for a card and wants it either way, they can ask their teammates for a loan. If someone decides to help them, the player writes the amount on the checklist (I borrowed...). The player who borrowed the money gets a blank Charity card.



ImPOrtAnT DECISIONS

End of the game:

The game ends when each player reaches the finish line. The first player to cross the finish line receives $50 \in$ from the bank.

After reaching the finish line, each player counts the cards from each category and records the number of cards on the checklist. They check whether the debtors have returned all the money to them and whether they owe money to anyone else.

Each player also counts the final amount - how much money they have at the finish line.

- Players tell the number of points they received in each category to the moderator. The moderator them gives them their winning cards:
- Player with the highest number of points for work the title of The Hardest Worker
- Player with the highest number of points for charity the title of The Greatest Philanthropist
- Player with the highest number of points for education
 the title of The Most Diligent Student
- Player with the highest number of points for sports the title of The Most Active Athlete
- Player with the highest number of points for experiences
 the title of The Greatest Indulger
- Player with the highest number of points for the quiz the title of The Quiz Master
- Player with the highest final amount at the end of the game the title of The Biggest Earner

After awarding the winning cards, debriefing/evaluation of the game follows. This part of the game is very important. Players are likely to arrive at the finish line with very different amounts of money earned/different numbers of tokens and with different numbers of points for sport and charity activities or experiences. It is therefore important to pay attention to the result they have achieved and how they have achieved it.

The role of the moderator is to encourage the players to understand that having a lot of money is not always the most important thing. What is also important is what we learn along the way, whom we help, that we gain additional valuable life experiences, but at the same time we also think a little bit about ourselves, allow ourselves to rest or enjoy interesting experiences.

Suggested questions for discussion:

- What kind of a strategy did you choose?
- Why did you decide like this?
- Did you change your strategy or goal during the game?
- Would you make the same decisions in real life?
- What was the most interesting part of the game for you?
- Was time important to you when making decisions?
- What role did it play in your strategy?





Game description

Game name

Aha! Money

Target group (age): 13-19

Duration: +45 min

Number of players:

2-8 (preferably 6 and above)

Learning objectives:

(what do you expect participants to learn?)

Develop and stimulate awareness and skills in the financial field. Ex. Budget management, socio-aptitude skills, critical thinking, basics of mathematical calculation, learning financial concepts useful in everyday life using "learning by doing" method

Game objective:

(what is the objective of the game? What needs to be achieved to win?)

The aim of the game is to complete the path of 30 boxes, equivalent to four weeks, in order to understand the implications of financial responsibilities

Erasmus+

Project number: 2021-1-IT03-KA220-YOU-000028849





Instruction – rulebook

Game's name:

Aha! Money

Goal of the game

In order to win, you must have: at least 1 coin per type (from Active Skills Card); at least 3 hearts (from Aunty Challenge Cards). You also need to still have some money to spare in order to win. Who gets to the end of the game with $0 \in$ loses.

Components

- Board,
- One dice,
- 6 checkers,

• Decks of cards: Aunty Challenge Cards, Guess What! Cards, Active Skills Cards)















Open the board, prepare the dice, shuffle the cards and place them next to the board so that each player can reach them, prepare the coins and place them next to the Skills cards, finally place the players' tokens on number 1 (starting point).

How to play:

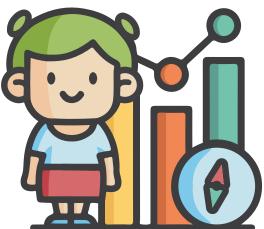
On their turn, each player rolls the dice and advances with their token on the board by the number of squares indicated by the dice.

The square where the players land on determines the card that has to be drawn and the activity that has to be done. When the player completes the activity he/she passes the dice to the next player.

End of the game:

The game ends when a player arrives on the last box who has all the requirements to win. Who reaches the end of the board without sufficient points has to go back, continuing to roll the dice until the goal is reached.









Game description

Game name: Prosperopolis: A Social Money Challenge

Learning objectives: (what do you expect participants to learn?)

The learning objectives for the "Prosperopolis: A Social Money Challenge" game are designed to help participants, primarily 14-20-year-olds, develop essential financial literacy skills and make informed financial decisions. Here are the key learning objectives:

• **Budgeting Skills**: Players learn how to manage their finances by budgeting for income, expenses, and savings. They understand the importance of tracking their financial inflows and outflows.

• Income Generation: Participants explore various income sources, such as employment, investments, and entrepreneurship. They discover strategies for increasing their income over time.

• Expense Management: Players make decisions about spending and learn to distinguish between essential and non-essential expenses. They gain insights into controlling and reducing expenses.

• Investment Strategies: The game encourages participants to invest wisely, diversify their portfolios, and understand the risks and rewards associated with different investment choices.

• **Taxation Knowledge**: Players encounter tax scenarios and learn about different types of taxes, deductions, and credits. They grasp the importance of tax planning.

• **Savings Habits:** Participants develop savings habits by setting aside money for emergencies, future goals (e.g., education, retirement), and investments. They see the benefits of compounding over time.

• Through loan cards, players understand how loans work, including interest rates and repayment terms. They learn to manage and prioritize debt.

• Financial Decision-Making: The decision cards challenge participants to make critical financial decisions that can impact their financial status and social points. They learn to weigh the consequences of their choices.

• **Social Interactions**: Social event cards encourage players to consider the social aspects of financial decisions. They learn about the impact of social interactions on their financial journey.

• **Retirement Planning:** Retirement cards introduce the concept of financial milestones and retirement planning. Players understand the importance of saving and investing for retirement.

• **Risk Assessment:** Participants evaluate risk and reward in financial decisions. They learn to make informed choices that align with their financial goals and risk tolerance.

• Social Points: Players recognize the value of social connections and how they can influence financial success. They learn the importance of maintaining a positive social reputation.

• **Goal Setting:** Throughout the game, players set and adjust financial goals. They learn to prioritize their goals and allocate resources accordingly.

• **Financial Independence:** The game's ultimate objective is to reach financial independence. Players understand what it means to achieve financial security and how to plan for it.

• **Critical Thinking:** The decision cards require critical thinking and problem-solving skills. Participants learn to analyze situations and make decisions that align with their goals.

• Long-Term Planning: Players gain an understanding of the importance of long-term financial planning and how small decisions can have significant long-term consequences.

Overall, the "Prosperopolis: A Social Money Challenge" game aims to equip participants with practical financial knowledge and skills that will empower them to make informed financial decisions and navigate their financial futures effectively.





Game description

Target group (age):

Young people age 14-20 years old

Duration:

1,5-2 Hours, depending on the number of players

The number of players:

3 to 8 players

Game objective:

(what is the objective of the game? What needs to be achieved to win?)

The objective of the "Prosperopolis: A Social Money Challenge" is to achieve financial independence while accumulating social points. To win the game, players must strive to meet specific financial milestones and maintain a positive social reputation. The first player who achieves a balance between wealth and social influence by meeting both the wealth threshold of having assets worth at least 400,000 Eur and the social influence score of at least 25 points wins.







Instruction – rulebook

Game's name:

Prosperopolis: A Social Money Challenge

Goal of the game

The objective of the "Prosperopolis: A Social Money Challenge" is to achieve financial independence while accumulating social points. To win the game, players must strive to meet specific financial milestones and maintain a positive social reputation. The first player who achieves a balance between wealth and social influence by meeting both the wealth threshold of having assets worth at least 400,000 Eur and the social influence score of at least 25 points wins.

Components

- Game board,
- 10 player tokens,
- play money, social points' tokens,
- Decision cards,
- Investment cards,
- Expense cards,
- Income cards,
- Tax cards,
- Savings cards,
- Loan cards,
- 2 six-sided dice, and a rule book



PROSPEROPOLIS

Board game







Set up:

- 1. Place the game board in the center of the playing area.
- 2. Shuffle each of the card decks (Income, Expense, Investment, Taxes, Savings, Loans, Event, and Decision) separately and place them face-down near the game board.
- 3. Each player chooses a player token and places it on the "Home" space of the game board.
- 4. Determine the first player by having each player roll the dice. The player with the highest roll goes first.

How to play:

- 1. **Roll the Dice:** The player whose turn it is rolls a standard six-sided dice and moves their player token clockwise around the game board according to the number rolled.
- 2. **Resolve the Space:** Depending on the space landed on, players take specific actions:
 - Income Space: Draw an income card and follow the instructions. Collect any money earned.
 - Expense Space: Draw an expense card and follow the instructions. Pay any expenses incurred.
 - **Investment Space:** Draw an investment card and follow the instructions. Make investment decisions.
 - Taxes Space: Draw a taxes card and follow the instructions. Pay any taxes owed.
 - Savings Space: Draw a savings card and follow the instructions. Save money or make financial decisions.
 - Loans Space: Draw a loan card and follow the instructions. Decide on taking loans or managing debt.
 - **Events Space:** Draw an event card and follow the instructions. Events can have positive, negative, or neutral social impacts, affecting social points.
 - **Decision Space:** Draw a decision card and make a choice, facing social dilemmas that impact social points.
- 3. End of Turn: The player's turn ends, and play proceeds clockwise to the next player.

End of the game:

The game ends when a player arrives on the last box who has all the requirements to win. Who reaches the end of the board without sufficient points has to go back, continuing to roll the dice until the goal is reached.





YOU ARE ENOUGH!

Game description

Game name:

You are Enough!

Target group (age):

young people age 14-22

Duration:

1-1,5 hour, depend on the number of participants

The number of players:

4-6 members

Learning objectives:

(what do you expect participants to learn?)

We are expecting a lot of curiosity about selfknowledge from the participants. Our objective is to give constructive feed-back for the participants and support them to improve their skills and competences with a cooperative game

Game objective:

(what is the objective of the game? What needs to be achieved to win?)

The goal of the game is improving self-knowledge, social skills and developing financial skills by interacting and having inspiring conversions while exploring and collecting their avatars. This game has only winners.

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YOU ARE ENOUGH!

Instruction – rulebook

Game's name:

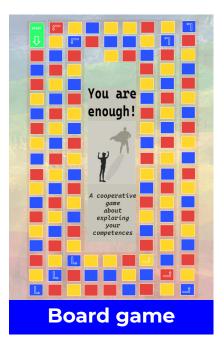
You are Enough!

Goal of the game

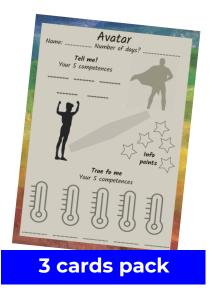
The goal of the game is improving self-knowledge, developing social and financial skills

Components

- 3 card packs,
- 1 dice,
- 8 hero game figures,
- 1 gameboard,
- Avatar fact sheets one for each person, coloured pencils









YOU ARE ENOUGH!

Set up:

Game description, competence guide sheet for the game master, avatar sheets for the participants

How to play:

Preparation for the game:

- Open up to the board game and put the cardsets beside the colourful board
- Choose one hero and take an avatar fact sheet to yourself. This avatar is going to symbolize you!
- Take a pencil and start to explore yourself
- Play the game:
- Throw with your dice and step that number that you got
- Where you stand (depending on the color) will show you the right card packs from where you can choose and you have to draw one piece from it.
- Follow the instructions that you read on your card. Discuss it with the game master and with the other participants.
- Write the key findings to your avatar sheet.
- Go to the next round until you complete your avatar.

End of the game:

When all the participants completed all the tasks in their avatar, the game will end.

 Avatar is going to show you what kind of competences and skills you have got, which kind of personal interest you have - real or human, introvert or extrovert -, and where you should orient in the school.









Game description

Game name

AFLATOUR

Target group (age):

Duration: 20 minutes

The number of players:

Learning objectives:

(what do you expect participants to learn?

In AflaTour, we play as students willing to visit various attractions in the biggest cities of Europe. With a limited budget, we set out on a vacation trip by car, trying to earn some funds along the way to pay for tickets to the best attractions. We'll transport other tourists, acquire fuel to be the first to achieve our tourist goals.

Game objective:

(what is the objective of the game? What needs to be achieved to win?)

Players will learn to plan their actions in advance. Resource management and money will also be an important element. Both in terms of spending and acquiring them in order to achieve the goals set in the game. The game also teaches them to make decisions in relation to a changing situation







Instruction – rulebook

Game's name:

Aflatour

Goal of the game

In AflaTour, we play as students willing to visit various attractions in the biggest cities of Europe. With a limited budget, we set out on a vacation trip by car, trying to earn some funds along the way to pay for tickets to the best attractions. We'll transport other tourists, acquire fuel to be the first to achieve our tourist goals.

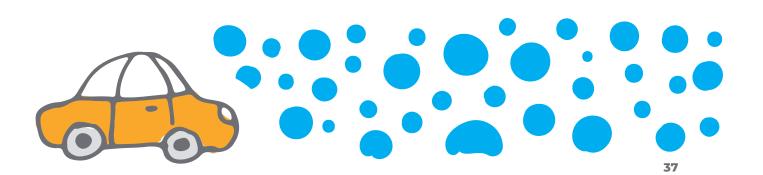
Components

- city cards
- 30 tourist cards
- 6 travel goal cards
- 4 player pawns
- 12 fuel tokens
- 12 goal achievement
- markers Coins



ROME





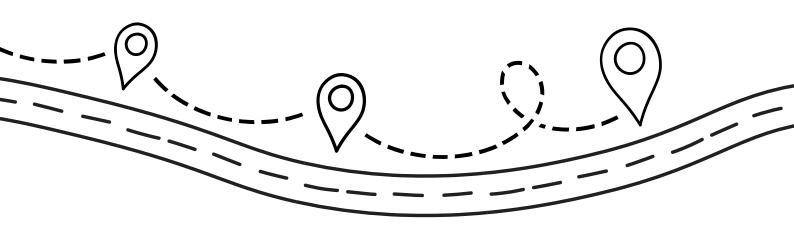




Set up:

- Take the city cards and place them in a circle in the order Warsaw ➡ Vilnius ➡ Budapest ➡ Bratislava ➡ Rome Amsterdam.
- Shuffle the tourist cards and place them in a face-down pile. Draw the top 3 cards from the pile and place them face up next to it.
- Give each player one random travel goal card and 3 goal achievement markers
- Each player receives lcoin and l fuel marker. Put the fuel marker in the designated space at the bottom of the travel goal card
- Randomly choose a starting player. Clockwise, starting with the first player, each player chooses his starting city and places his pawn on it. Each player should start in a diff erent city.









How to play:

In the game, players will move their pawns between 6 European cities and perform actions from these cities. It will be acquiring new tourists and transporting them between cities, obtaining fuel or visiting attractions.

The game is played in turns starting with the first player and then clockwise. On your turn, you must move your pawn and then perform one of the actions on the city card. **Movement**: Move your pawn to an adjacent city card to the left or right. If there is a pawn from other players on this city card, pay their owners 1 coin each. If you have no coins, you pay nothing and can move normally. If you don't have enough coins to pay everyone, choose who you pay to.

Fuel tokens: If you want to move further, you may discard your fuel marker for each city card you want to pass. You only resolve the city card from the destination - action, encounter with other players. You cannot change direction while moving.

Example: Moving from Warsaw to Bratislava requires you to discard two fuel tokens as you skip two cards this way **City card action**: Once you've made your move, you can do oneof three things:

● Visit the attraction, ● Gain fuel, ● Pick up/Deliver Tourist Visit the attraction: Choose one of the three available attractions on the city card and pay the cost indicated on it in coins. If it is an attraction listed on your travel goal card, take the goal achievement marker and place it on your card next to the corresponding attraction name, thus indicating that you have already visited it.

Gain fuel: Take I fuel token and place it on the designated space on the travel goal card. You can have up to 3 fuel tokens.

End of the game:

As soon as any player visits the 3 attractions indicated on his travel goal card, he ends his game, and the other players take their turns to the player to the right of the starting player. If it was the player who visited the last of his attractions, the game ends immediately. The game is won by the player who has visited all the attractions indicated on his travel goal card. In case of a tie, the player with the most coins wins. If there is still a tie, the tied players collectively win.



Pick up/deliver tourist: As part of this action, you may draw one tourist card and deliver tourists. You can perform the actions in any order. Tourist cards indicate where to pick up a tourist, which city to deliver it to and how many coins the player will get as a reward.

Take 1 tourist card, provided that the city on which your pawn is located is indicated on his card in the upper part. 1) You can have a maximum of two tourist cards at a time. If you don't have space, you don't take a tourist card. If you have a tourist card, you can deliver it, provided that gure is located is indicated in the lower part of the card. **2** Discard this tourist card and take the amount of coins indicated on the card as a reward. 3 During one visit to or two tourist cards, as long as you meet their require-



SECTION 3 Toolkit for Game Creation

Photo credits: Gabrielle Henderson on Unsplash



How to roll out Games within a Context

The distribution of games within a context requires an organized strategy to ensure an engaging and accessible experience. We outline some fundamental considerations on how to effectively distribute games, based on the path followed by our teams, first in a participatory mode and subsequently within each team.

Our approach clearly focuses on distributing products within diverse educational contexts, respecting the peculiarities and stories of the territories involved by our partners. It is important to emphasize that each context has its specific

General information

- 1. Game's name
- 2. Learning objectives What do you expect participants to learn?
- 3. Target group
- 4. Duration
- 5. The number of players
- 6. Game's objective

What is the objective of the game? What needs to be achieved to win?

- 7. Instructions
- 8. Materials

social, economic, and psychological characteristics, making the definition of a flexible approach essential to adapt to such diversity.

To achieve this goal, we employed a replicable model, specifically designed to be implemented in various reference territories. This template serves as a versatile and adaptable tool, suitable for addressing the specific challenges of each context while ensuring consistency and effectiveness in the process of collecting various experiences.



Learning from the process

Creation of game

Describe in a detailed way the steps carried out to develop your game). Example: you may break the process into 2 or more phases:

- Phase 1: journey to game's prototype
- Phase 2: journey to final game

2 Playtesting game

Describe the playtesting plan for your game, including the experienced challenges and possible solutions.

3 Playtesting analysis

Develop the following questions:

- What worked?
- What didn't work and what are some suggestions to overcome similar challenges?
- What makes my game challenging and interesting, and how did I achieve it?
- What elements have to be analyzed through playtesting and why?
- What steps must be followed after a playtesting experience?

4 Revision

Share key points related to the revision process throughout the game development

5 Design Developement

outline the design process for your game, including tips and learnings.

6 Materials

list additional tools, references and materials used by your team to create the game

7 Final reflections on the game design journey

- As a team what are your takeaways?
- What did your team observe that surprised or challenged them to think differently about their game design?

Therefore, the concluding phase of the creation and distribution process necessitates a detailed account of the steps taken throughout the entire journey, where the following aspects are clearly outlined:

- **Target**: The audience for whom the project is intended, along with their diverse characteristics and needs.
- **Operational Game Details**: The duration, instructions, objectives of the game, and, most importantly, its educational purpose.
- **Creation Phase Narration**: A storytelling of the phases involved in the creation process.
- **Final Reflections**: A conclusion with reflections that summarize the key learnings of the team during the creation and playtesting process.

In addition to this, during the product distribution phase, it is crucial to employ targeted marketing strategies. The project should be presented attractively on the dedicated website and promoted strategically on social media. This approach aims to strengthen the project's visibility and enhance credibility, ensuring effective distribution and meaningful engagement of the audience.



Templates

As learned before, different steps must be followed to create a game, but the most important thing is to lose the fear and start drafting your ideas. Therefore, please find in the following section seven templates that will guide you step by step on creating your game. These can be used as a guide or printed and filled out as needed.

I. Play Games

Play different games with friends and family and answer the following questions to analyse its general features.

Questions	Answers
What theme does the game have?	
What emotions does it produce?	
What environment does it produce?	
What are the learning objectives?	
What is the game goal? What do you have to do to win?	
What did you enjoy the most as a player about this game?	
If you could, what would you modify to this game and why?	

Brainstorming the Game Ideas





II. Do research

Read board game reviews and research what do people like or dislike about games.

Share final conclusions below:

III. Define key points

Define the following key points:

Key points	Definition
Game's topic (examples, space travel, medieval adventure, magic etc.,). Tip: Making a list of favorite games and genres with principal characteristics can help you define the theme.	
Target group (age) and its general features (needs, interests, abilities, etc.).	
Game's objective (what must players achieve to win the game?).	
Learning objective (s) (two as maximum).	
Game's mechanics, components and dynamics.	
Game's name (the title of the game should be linked to the central theme. It should also be attractive and creative). Tips: To define the name of your game, think of the most important game elements or images.	



IV. Create a prototype

Create a prototype using simple materials. Focus on the general aspects of the game rather than on the details. The objective is to materialize your ideas and test the game's functionality, analysing its coherence and goal achievement. Avoid focusing on having every detail solved and defined by this stage.

Game Blueprint

Game Name				
Target Audience				
Number of Players				
Game Type:	Board Game	Card Game	Other	
What materials you may need to create a game?				
What is the objective of the game? Is there a strategy for winning?				
What is the learning goal?				
Game mechanics: How will the player/ players interact with the game and amongst each other?				
Game Rules and Cha	llenges			



V. Prepare for playtesting

Preparations for playtesting			
Define the number of players aimed to play test the game.			
Determine expected players' profiles (general features such as age, level of education, familiarization with financial literacy, etc.).			
Tip: Testing the game with the target group and adults is recommended to learn from different perspectives.			
Specify the means and process that will be conducted to reach out to participants.			
Define venue and needed requirements.			
Specify compensation for players' participation if needed. Request permission from schools if applicable.			



VI. Conduct playtesting

Playtest the game

Playtest the game with different groups (groups with corresponding target age, friends and family that enjoy games, teachers, etc.) and use the following playtesting templates.

a) Players' registration template

Registration template				
Playtesting #1				
Duration:				
Name	Age	Nationality	Boy or Girl	General information (interests, name of school, nationality)



b) Observation template

Playtesting template

Keep track of everything you can measure; everything that gets measured can be improved.

Tip 1: It is important to avoid registering the solutions to the problems we observe because we may not remember the issue later. The suggestion is to document the observed problems and discuss solutions afterwards.

Tip 2: Set one or two observation goals before each playtest, for example, see if the game is too dependent on luck).

Guiding questions:

- How long the game took to complete?
- What problems emerged during the play? (avoid writing the solutions)
- Who won?Why?
- · Player's winning strategies
- Do the players perform the exact same action on the first turn every game?

c) Focus group template

Focus group template

Please ask the following questions to the players after the playtesting (limit to listening to their opinions and perspectives instead of justifying or arguing).

- What was your general impression of the game?
- What did you like about the game?
- What didn't you like about the game?
- Would you play the game again? Why?
- Did you learn something throughout the game? If you did, what did you learn?
- What would you change or add to the game?



VII. Collect feedback and analyse

a) Game Tester Feedback Form

Game Name			
What did you learn from the game?			
Were the rules clear? Confusing Clear (Use smileys for showing different reaction/ use likert scale)			
Was it fun to play the game? Boring Engaging (Use smileys for showing different reaction/ use likert scale)			
What did you like most about the game?			
What did you find boring / confusing about the game?			
Any suggestions			



b) Improvement Template

Reflect on the conducted observations, collected feedback, and achieved outcomes.

Analysis and reflection

Reflect as a team on the following points:

- Duration
- Engagement
- Coherence
- Instructions clarity
- Originality

After analyzing the collected feedback, determine an action plan distributing responsibilities among the team to improve the game.

Element to be improved	Justification	Changes to be made	Person responsible	Deadline

Repeat the last two steps until you feel satisfied with the game. There is not a specific number of playtests as a requirement for game creation, but the more, the better-considering resources and timeline.



Glossary

Avatar: Digital alter-ego created to represent, immerse, and distinguish individuals within a virtual experience.

Brainstorming: Creative thinking technique to propose new ideas and solve problems.

Budget: A planned balance, e.g., the sum decided to spend or available.

Checklist: A document consisting of a list of statements corresponding to requirements to be evaluated, for which evidence must be provided.

Collaboration: Implies working together to achieve a common goal. In collaboration, involved individuals contribute their skills and resources in complementarity to achieve synergistic results.

Cooperation: The act of cooperating, aiming to accomplish a venture or goal. It involves working together but can involve individuals or groups operating more independently, without necessarily deeply integrating their resources.

Currency: The value of money, used to indicate the coins in circulation and the fiduciary securities representing them.

Debt: Consists of goods or a sum of money that one party (debtor) owes to another (creditor) to discharge an obligation.

Design: The design phase but also the result of the project itself, namely the finished product.

Didactics: The part of educational activity and theory concerning teaching methods.

Educational Games: Activities or tools designed for educational purposes.

Feedback: Useful information or criticism/review sent or given to someone to highlight what can be done to improve their performance, products, services, etc.

Finance: The combination of assets, income, and credit available to a public or private entity for the exercise of its activities and the pursuit of its purposes.

Financial Literacy: The set of awareness, knowledge, skills, attitudes, and behaviors in financial matters necessary for making valid financial decisions and ultimately achieving individual financial well-being.

Gain: Economic profit or benefit.

Game-Based Learning: A teaching strategy that uses games to teach specific content or achieve a particular learning outcome.

Game Master: A person who acts as an organizer, rule reference, referee, and moderator in a role-playing game or video game.



Gamification: The use of typical game and video game mechanisms (points, levels, rewards, rankings) to involve users or potential customers in activities they are involved in.

Income: A flow of wealth during a period of time.

Investment: The use of a sum of money in a business or in the purchase of durable values or goods, e.g., real estate, stocks.

Learning: The act of acquiring cognition.

Mentor: A wise and trusted advisor to whom a kind of paternal authority is recognized.

Moderator: Someone who moderates, who induces moderation or sets a restraint, a rule. Usually, a person tasked with directing and coordinating a debate, especially in radio or television broadcasts.

Pension: Permanent or temporary annuity that the state pays to public or private sector workers in relation to a past period of service or work activity, usually on reaching retirement age.

Playful Activity: Activity with recreational and educational purposes, often inserted as a break between periods of intellectual engagement.

Playtesting: The process through which a game author tests a new game to detect bugs and design flaws before distributing it on the market.

Problem Solving: A set of mechanisms that allow efficiently addressing challenges or obstacles, identifying the best solutions quickly in response to issues.

Role-Playing Games (RPG): A ludic genre in which players manage or interpret their character within an imaginary world.

Savings: The portion of the income of individuals, companies, or institutions that is not spent when the income is earned but is set aside to be spent at a future time.

Soft Skills: Relational and behavioral capabilities that characterize how one behaves in the work context.

Storytelling: The art of telling one's story to persuade clients to take a specific action.

Target: The potential buyers of a product or recipients of an advertising message.

Token: Representative form of some form of value or right.

Tutor: A facilitator in communication and learning who organizes individual and/or small group listening moments and educational issues.





TO BE CONTINUED...

