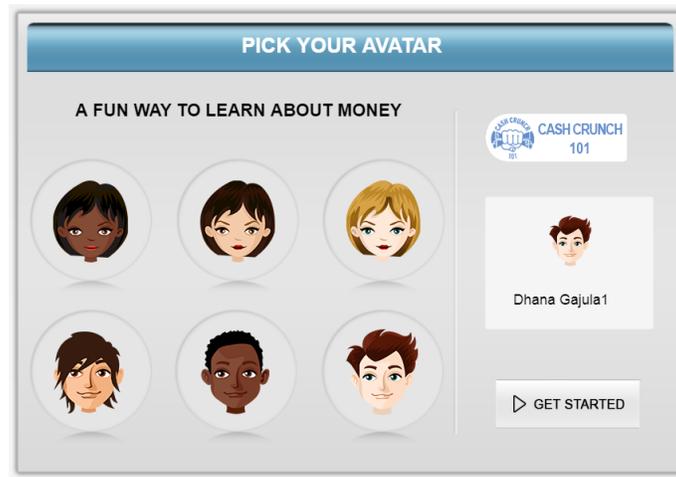


WELCOME to CASHCRUNCH 101

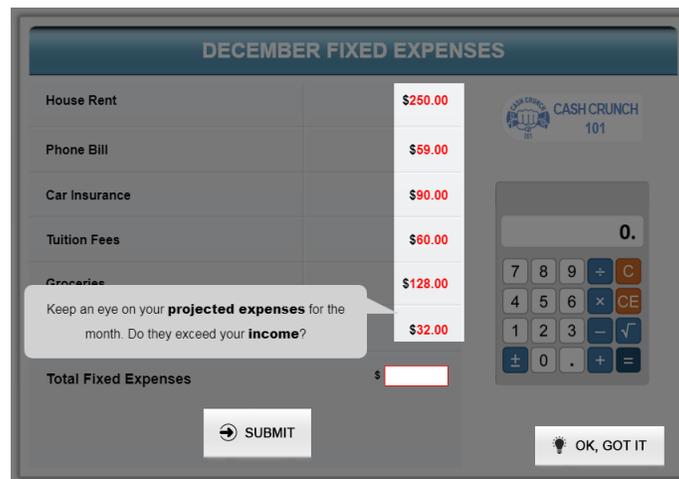
The aim of the game is to look after your money, increase your savings and avoid your CASHCRUNCH. Duration of play is for 12 “virtual months”. Throughout the game you will build up your **credit score** and **savings**, while trying to navigate your **cashflow** and **objectives**.

Getting started: To get started, you will need to sign up and choose an Avatar that best suits you when prompted.



Scenario: You are a student navigating college life. Your objective is to increase your **net Worth** and **savings**.

At the start of each month, a **monthly Expenses** screen will show your **fixed Expenses** for that month. You will need to calculate your total **fixed expenses** for that particular month and submit them. If your answer is incorrect, you will lose \$10. It is especially important to remember how much money you are spending each month so that you can keep a mental note of potential **cashflow**.



Once you have submitted your **fixed expenses** total an **income** screen will pop up. This will tell you what your **earnings** for the month will be. Your hours and tips will vary from week to week and tax will be **withheld**. You will need to calculate your total Income for the month and submit the missing total. If incorrect you will lose \$10.

You should pay close attention to your totals for both **income** and **expenses** for the month so that you know what money (**disposable income**) is left for you to spend.

WEEK	HRS.	\$/HR.	WEEKLY WAGE	TIPS	(TAX WITHELD)	TOTAL
1	13	9	\$117.00	\$14.00	\$26.20	\$104.80
2	20	9	\$180.00	\$48.00	\$45.60	\$182.40
3	26	9	\$234.00	\$37.00	\$54.20	\$216.80
4	15	9	\$135.00	\$62.00	\$38.40	\$157.60
						\$980.00

You will start the game with \$4000 in your **checking account** and \$0 in your **savings account**. Your **net worth** will reflect your combined funds in your **checking** and **savings account** minus your **credit card debt**.

CONGRATULATIONS!!

At the beginning of the game, you will have \$0.00 in your Savings Account. You will need to transfer money from your Checking Account into your Savings. To increase your savings, slide the counter to the left as found in the financial summary.

To earn medals, you need to increase your savings. \$1000 for Bronze, \$2000 for Silver, \$3500 for Gold and \$5000 for Platinum.

BRONZE SILVER GOLD PLATINUM

All the Best! LET'S PLAY

To start the round, simply **Click** on the flashing dice and you will move through the "calendar month".



Throughout the game, Oh Boy cards will appear, in the form of **income, expense, decision making and multiple choice**. These cards will have an effect on your **net worth**, depending on the choices you make or the situations you have to deal with. On the calendar, you can click on the green or red boxes on the various days during the month to remind yourself of those particular transactions.

<p>OH BOY</p> <p>Taxi</p> <p>You car pool with fellow students. They pay for your gas.</p> <p>\$63.00</p> <p>OK</p> <p>CASH CRUNCH 101</p>	<p>OH BOY</p> <p>Roadside Assistance</p> <p>Do you buy roadside assistance?</p> <p>\$50</p> <p>YES NO</p> <p>CASH CRUNCH 101</p>	<p>OH BOY</p> <p>If you take a loan out for 60 months. How many years is that?</p> <p><input type="radio"/> 3 years</p> <p><input type="radio"/> 4 years</p> <p><input type="radio"/> 5 years</p> <p><input type="radio"/> 6 years</p> <p>CASH CRUNCH 101</p>
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Income

Expense

Multiple Choice

Receiving an **Oh Boy** card will result in you receiving **income** or having to pay money. You will have a choice to pay using your **debit card** or **credit card**. When using your **debit card**, money will immediately be deducted from your **checking account**.



If you pay by **credit card**, it will be added to your **credit card statement** and payment of your **credit card** must be completed by the 26th of every month. Not doing so, will incur **late payment fees** and **interest**. Your **credit score** will also be negatively affected and will have an effect on your final score. You can check your **credit card statement** at anytime and your **credit score** is displayed in a number of places throughout the game. When using your **credit card**, any **transactions**, will automatically be updated in your **credit card statement**. Your payment history will also be reflected in your **credit score**. The maximum **credit Score** is 220.

CREDIT CARD STATEMENT
FOR DECEMBER 2018
Statement Period 11/29/2018 to 12/19/2018

DATE	DESCRIPTION	DR/CR	AMOUNT
12/03/2018	You bought roadside assistance.	DR	\$50
12/18/2018	You cannot afford to get sick and decide to supplement your diet with multivitamins.	DR	\$6
DECEMBER 2018 CREDIT CARD PAYMENTS			
12/20/2018	Credit Card Payment	CR	\$50
TOTAL			\$0

How much you want to pay?
 Minimum \$25 Total due \$6 Other Amount \$

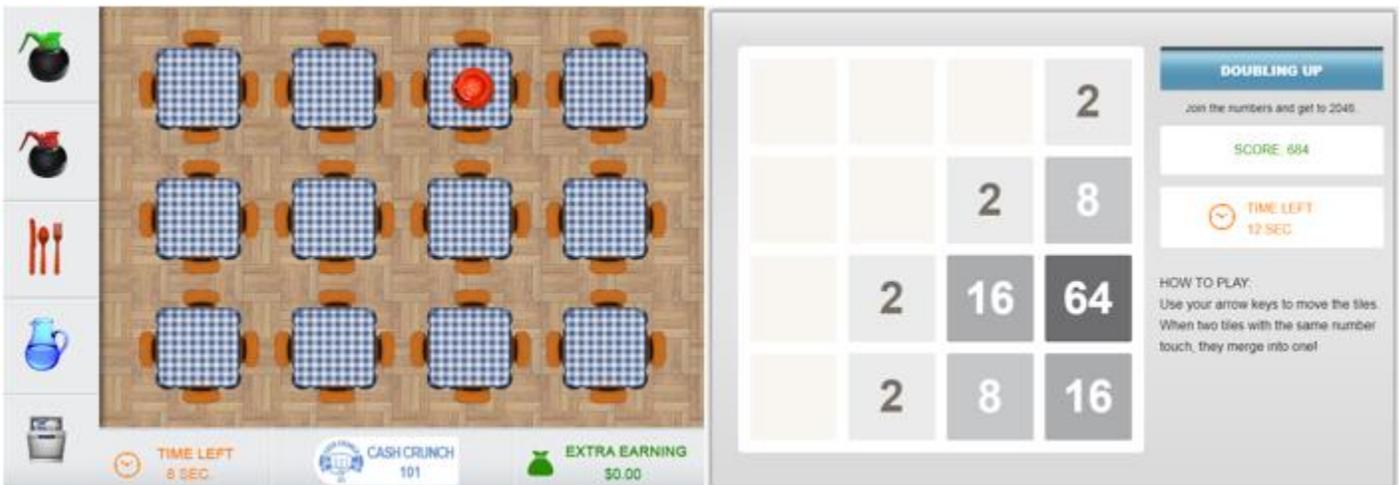
DECEMBER 2018
CASH CRUNCH 101
Dhana Gajula1
CREDIT CARD
ACCOUNT SUMMARY
FINANCIAL SUMMARY
SAVING OBJECTIVE GOLD 72%
ASK BRIAN

NET CASHFLOW \$37.44
CURRENT OBJECTIVE
Net Worth \$4115.44
CREDIT SCORE \$0.00
GAME SCORE 0 PTS
WEEKLY SUMMARY W-1 W-2 W-3 W-4

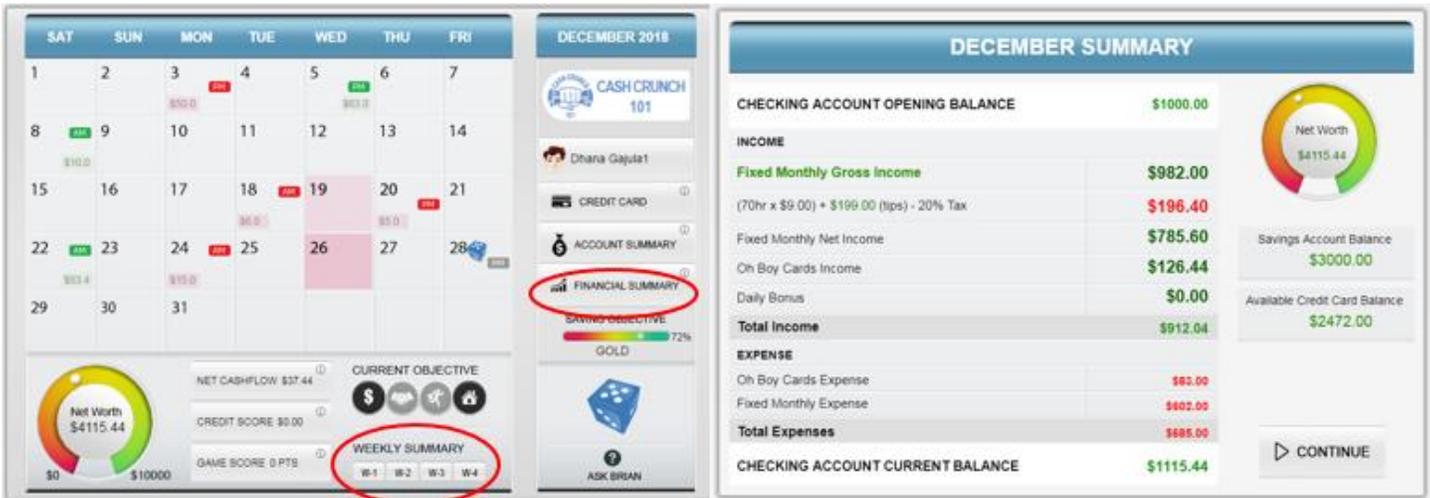
There is also a "What would you like to do?" card that pops up with some frequency. This allows you to choose whether you would like to **Earn more money**, **Study**, **Socialize** or **do Household errands**. Each category must be chosen at least once during the game. (*You do not always have to earn money to have more money*).



Throughout the game, there will be opportunities to earn more money. These are in the form of 2 games (CashCrunch café and Doubling Up) that will appear randomly. The faster you work, the more you will earn. You may want to save some of this money on a regular basis. *(hint – you may want to save some of this extra money).*



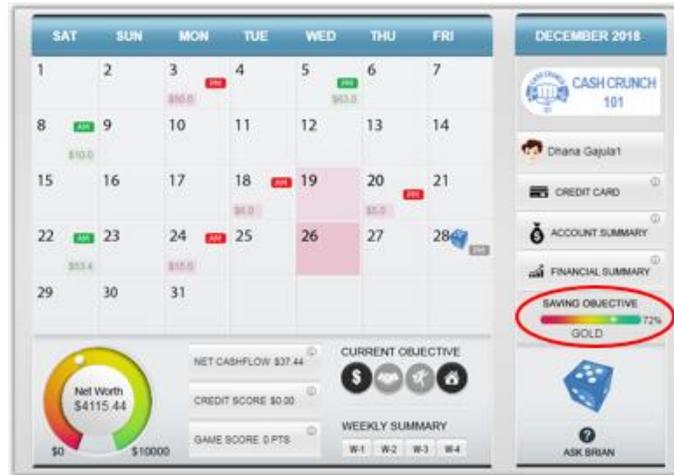
There are a number of "**financial instruments**" that will allow you to monitor your performance. Keep checking the **financial overview** for current and historical data. At the end of each week and month, a summary of your **transactions** and activity are displayed. Your **weekly** and **monthly summary** will give you an idea of your current **financial health**.



There will be times when you will want to move money from or to your savings account to bolster your **savings**, **pay bills** and **earn medals**. You can do this by moving the slider left or right.



Aswell as increasing your **net worth** and **credit score**, your main **objective** is to reach Platinum medal status. Your medal is based solely on your current level of **savings**. Your aim is to be awarded a Platinum medal which can only be kept if the level of **savings** are maintained. You will see a percentage next to your current medal level. This shows how close you are to completing that level. (*hint - game score points are heavily influenced by savings*).



You will also have a **scoreboard** that will reflect your play and **financial health**. Your score is based on a number of calculations.

1. The % of savings to disposable income (how much did you manage to save out of the difference between total income – total expenses).
2. The number of multiple choice questions that were answered correctly.
3. Whether all 4 of the tasks were completed (earn extra money, socialize, household errands and stay at home).
4. Credit score – which is based on paying bills on time.

SCORE BOARD	
Income	\$15689.32
Expenses	\$14711.29
Net Cash Flow	\$978.03
Savings	\$4575.40
% Savings	74
Multiple Choice	55.56%
Tasks	250
Credit Score	75
Game Score	399 PTS

CLOSE

CASH CRUNCH 101

If you participate in any of the competitions, you will see your ranking based at the end of every three rounds. Your score will give you a good idea of where you will need to improve to improve your position on the leaderboard.

LEADERBOARD

NAME	RANK	SCORE
Anthony	1	8500 PTS
Daniel	2	8000 PTS
Alexander	3	7500 PTS
Michael	4	6300 PTS
William	5	6000 PTS
Jaydon	6	5500 PTS
Ethan	7	4300 PTS
Jacob	8	4100 PTS
Jacob	9	3500 PTS
William	10	2500 PTS



Total Participants
250

Your Rank	Your Score
50	2500 PTS

Play the game for 3 more rounds (months) to improve your rankings and earn an extra 6000 PTS.

➔ NEXT

SCORE BOARD

Income	\$15689.32
Expenses	\$14711.29
Net Cash Flow	\$978.03
Savings	\$4575.40
% Savings	74
Multiple Choice	55.56%
Tasks	250
Credit Score	75
Game Score	399 PTS

⊗ CLOSE



If at any time you exit the game, the data from all competed rounds / "virtual months" will be saved in your **student locker**. Definitions of any of the vocabulary mentioned in the game can be found in the **Glossary** under the **Ask Brian** button.

Good luck.