

DOLLARWISE — A BOARD GAME

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This poster presentation illustrated a board game designed to help young people learn to manage personal money through defining and making choices and to cope with unplanned financial happenings in life. The game consists of a playing board, a die, tokens, title deed cards, play money, and Dilemma and Decision cards—a series of questions and situations requiring players to make consumer decisions.

The DOLLARWISE board game and related materials are designed to promote and support The Super Shopper Connection 4-H and Youth project for youth age 10 to 12. It can be used as a separate activity for young people (ten through teens).

RATIONALE

The Super Shopper Connection project series and the DOLLARWISE Board Game were prepared in response to the need for young people today to gain experience in managing their money, with particular application to effective buying decisions. Children and teenagers throughout the nation make decisions about purchases of toys, school supplies, clothes, recreation, etc. for themselves. A 1984 study of children aged 4-12 (McNeal, *Children as Consumers: Insights and Implications*, 1987) estimated children's discretionary spending at over \$4.2 billion a year. Average weekly expenditures by 10-12 year olds ranged from \$3.39 to \$5.26. Children also influence many family decisions. They are subject to a variety of advertising appeals, sales techniques, and peer pressures.

A key learning principle—that people learn best when they are actively involved in the learning process—provides the basis for the game.

Simulation is the process of abstracting some aspect of reality and representing it for a specific purpose. In education, simulation involves learner interaction with an activity that represents a real-life event, process, or condition. Educational and instructional games are a type of simulation model, designed to bring about learning as a natural by-product of problem solving activities incorporated into the games (Morgan, *Teaching Technical Education*, 1979).

In using a game, it is important to be sure the learners understand the purpose of playing the game at the beginning and that a follow-up discussion or review be

held at the completion to reinforce key concepts. Games have several advantages—they are stimulating and include a great deal of involvement. Consequences of player decisions are immediately apparent. Games also involve actual action or behavior, rather than just verbal or written intentions or solutions.

THE GAME

A sample of the game board, the Dilemma (situation) cards and the Decision (question) cards, and other components of the game were displayed. Project books and leader's guide for The Super Shopper Connection project were also available for review. Information may be obtained from the authors.

PRELIMINARY RESULTS

The game was played in two 4-H project club meetings, with two informal groups (family or friends), and a sixth grade social studies class.

The Extension agent or leader reported that each group understood the objectives of the game, had fun, and learned some new things. A few had a little difficulty understanding the questions. The procedures were easy to understand; one group added a limit to the number of times the die could be rolled after rolling a six.

Comments from the participants included: "This is fun." "I want to keep the money." "I don't want to buy any snacks." "Lots of fun, laughter, and some jeering."

One leader thought the players tended to become more conservative, not wanting to spend their money. They enjoyed the income earned on their savings.

Other leaders commented that the game was "a good way to spice up an educational program"; that the youth "learned a lot from the questions they had to answer"; that they wanted to play it again at a later time. They also thought it was important to understand that the game was an educational activity, since considerable time is needed to play it.

Over twenty counties have ordered their own copies of the game, in addition to the thirty copies which will be available for borrowing through the Extension Distribution system. The game was developed by a team including the authors, Janet Sylvester, 4-H Volunteer Leader, Steven Fisher and Eldon Weaver, Extension Specialists, 4-H and Other Youth Programs.

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