



## The Money Game



After you have received your money, give all of the cash to the teen. They will be in charge of paying bills for the month. Parents read the questions to the teen and let them select the answer. *Do not let them see this card before their decision. Once a decision is made, it is final.* There are no changing answers once

the choice is made. Before giving the answer to how much they will need to pay for their decision, you may wish to ask for 'their final answer.'

Notice that all figures are based on a monthly cost. If the teen runs out of money, jump to the end of side two entitled "I ran out of money." After your first round, you may choose to give the teen all of their money back and let them begin again.

The challenge is to see if the teen can make it through the entire game without running out of money.

### Questions read by parent to teen

- # 1. Do you plan to utilize a new car?  
Yes, remove \$250 for your car payment and go to #3.  
No, go to #2.
- # 2. Do you plan to utilize a used car?  
Yes. Remove \$100 for maintenance costs. Proceed to #3.  
No. Congratulations, you have more in common with Jesus than you know, because from now on you'll be walking wherever you go.
- # 3. Do you plan to have regular car maintenance done?  
Yes. Remove \$20 for oil filter, air filter, radiator, tire rotation, etc.  
No. Your car breaks down on the freeway where you wait for hours to have a Tow Truck come and tow you back to the station. Forfeit the rest of your money for towing and repair costs.  
Game over, you lose!
- #4. An important letter arrives for YOU in the mail. It looks really official, maybe you've won the Publishers Clearing House Sweepstakes? Nope, it's the vehicle registration (tabs) for the vehicle. Pay \$10.
- #5. Do you plan to drive to school or church?  
Yes. Then you'll need money for gas & parking costs at the high school. Remove \$40.  
No. Remove nothing.
- #6. Do you plan to drive to see friends three times or more in a week?  
Yes. My, aren't you the social butterfly. Remove \$15 for gas.  
No. Remove nothing.
- #7. Do you plan to have a job to support your car finances? If yes, will this be more than 16 hours/week?  
Yes. Remove \$30 for gas. But add \$300 (Grades drop – lose your good student discount)  
No. Remove \$10 for gas. But add \$100.  
No. Remove nothing.
- #8. Insurance is a must. What kind of car will you be utilizing?  
New or nearly new truck. Girl - Remove \$40; Boy – Remove \$55  
Inexpensive used car. Girl - Remove \$35; Boy – Remove \$75  
New non –sports car. Girl - Remove \$40; Boy – Remove \$90  
New or used Sports car or Jeep. Girl - Remove \$45; Boy – Remove \$100
- #9. Do you plan to upgrade your stereo equipment? Maybe adding Bluetooth, and in-dash CD/DVD/DM and touch screen navigation system?  
Yes. Remove \$40. Will you invest in a subwoofer? Remove another \$10.  
No. Remove nothing.

**#10.** You look into your rear view mirror and... OOPS, what's with those flashing lights.  
Statistics show that the average driver gets a traffic ticket once a year. Pay a \$100 fine.

**#11.** One out of four 16-year-old drivers will have a crash in the first year of driving.  
Sixteen-year-old drivers have a higher rate of crashes in which excessive speed is a factor.  
Parents, think of a number between one and four and have the teen guess the number:  
- If they guess right, pay \$100 for traffic ticket and \$500 for repairs to vehicles.  
- If they guess wrong, pay nothing.

**#12.** Do you plan to have passengers (other than mom or dad) in your car within the first year of getting your driver's license?  
Yes. If a teen has two or more passengers in the car, the likelihood of a fatal accident is five times higher than if the teen had no passengers. Pay \$100 for traffic ticket and \$500 for repairs to other vehicle.  
No. Go to #13.

**#13.** Do you plan to drive at night or just during the day?  
Night: For teens, nighttime accidents are twice as likely to happen than accidents during the day.  
Have the teen flip a coin:  
Heads. Pay \$100 for traffic ticket and \$500 for repairs.  
Tails. Pay \$100 for traffic ticket only.  
Day only: Go to #14.

**#14.** Male drivers between the ages of 15 and 24 years old are 2 1/2 times more likely to have a fatal accident than adults or of females that are the same age. Is the teen a male or female?  
Male. Play Rock-Paper-Scissors with your parents. If they win two out of three, pay \$100 for traffic ticket and \$500 for repairs. If you win two out of three, pay nothing.  
Female. Play Rock-Paper-Scissors with your parents. If they win all three, pay \$100 for traffic ticket and \$500 for repairs. If you win one out of three, pay nothing.

**#15.** Did you receive more than one ticket so far in this game?  
Yes. For each additional ticket, pay an additional \$50 for tickets and insurance rate hike.  
No. Pay Nothing

Go to "I made it!" found below.

### **I Ran Out Of money**

Oops you ran out of money. I am sorry to say that creditors are currently hunting you down. Your car is impounded and court costs start mounting up. Looks like it's up to your parent (s) to rescue you once again. Are you sure that you are really ready to take on the responsibility for a vehicle? If you would like, start over and try again.

### **I Made It!**

Congratulations. You made it through, hopefully with some money to spare. If the money remaining is from the pool of money your parent (s) put aside to pay for you, give them what is left over. Look at what you have left. Remember that this is now what you will be spending for movies, clothes, and entertainment for a while.

### **When You Have Finished**

We hope that you enjoyed this game. We also hope that it has opened your eyes to some things that you may not have known or thought about. Having a car and being able to drive is a great opportunity that we have but with great opportunities come great responsibilities.