

Impact Financial Jr. Designed by Ronald Villaver



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Welcome to Impact Financial! As newly hired junior financial analysts, the company has sent you promote awareness of global social impact initiatives doing well in the stock market. You'll be given a monthly budget to invest in the stock market. Do well and the organization leaders will approve your application to become a full fledged financial analyst!

Impact Financial Jr. is a version of the full game Impact Financial designed to cater classroom type settings with large number of players. These teacher's components can be printed out or pre-rolled into a presentation. The students simply need the worksheet and a pen to play.









































Setup

1. Put the **Current Market Price** [1] Table on the center where all the players can see.
2. Place the 6 company disks on the lower \$5 row of the Current Market Price Table.
3. Place the **Adjustment Board** [2] Table to the right of the Current Market Price Table.
4. Shuffle the 12 **Monthly Trend Cards** face down to form the Monthly Trend deck and place around the top of the Adjustment Board.
5. Draw 4 **Monthly Trend Cards** [3] and splay to the left, to show the stock target boxes on the left side of each card. Place the splayed cards on the designated area in the Adjustment board aligning it accordingly with the small stock icon for each adjustment row.
6. Give each player a **Statement of Account** worksheet. Place the **market tokens (0,+/-1,+/-2,3)** [4] in a draw bag within reach. You are ready to start the game.

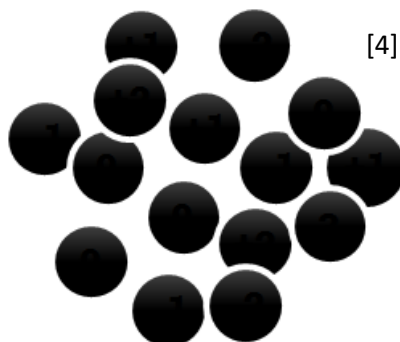
[1] Current Market Price

\$7	
\$6	
\$5	
\$5	     
\$4	Stock Options To buy and sell
\$4	
\$3	
\$3	

[2]

Adjustment Board					
					
					
					
					
					
					
Monthly Trend Report					
Target:  More Likely					
 Good Chance					
 No Chance					
 Least Possible					
"My dream is to find individuals who take financial resources and convert them into changing the world in the most positive way." - Jacqueline Ninogrosa					


[3]



[4]

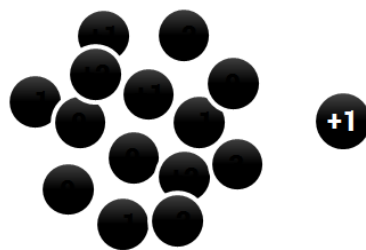
How to play

Each round is played in phases. Players with the most stars wins!

1. **Forecast:** (Game Master) Move the  Target indicator on the next month's target [5]. The target is the stock targets with the double circle around it's icon. If this is the first month then place it on the left most splayed card's stock target.

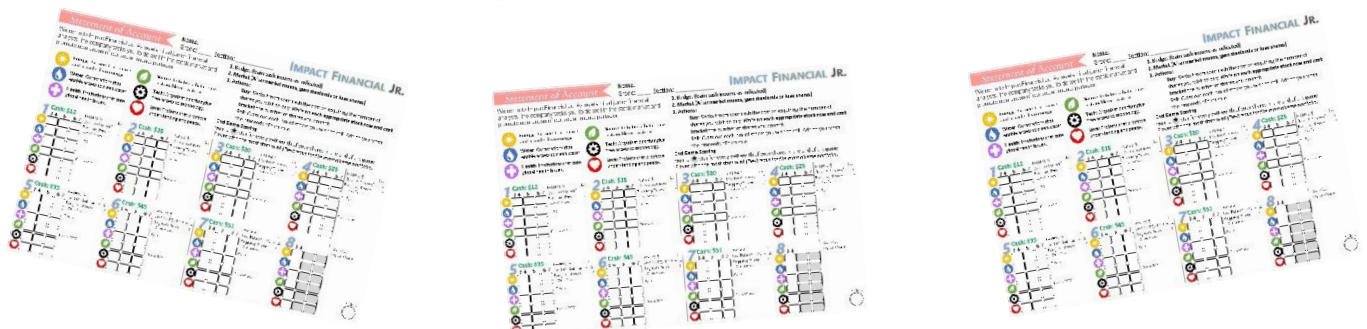
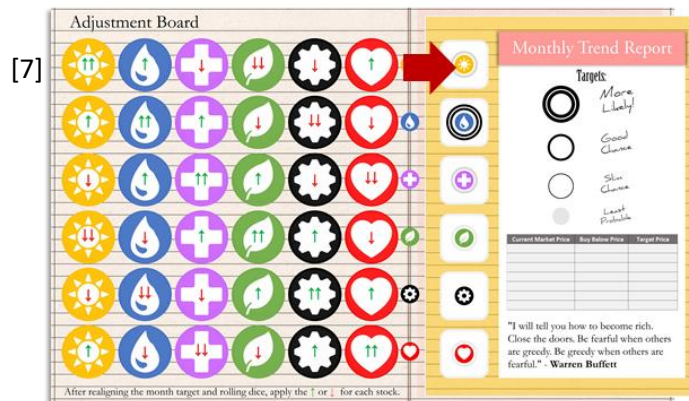


2. **Market:** (Game Master) Without looking randomly draw one of the market tokens and reveal it. The (+) and (-), the value is how much that red Month Target indicator will move upwards or downwards [6] the stock targets. If it is at the lowest or very top of the card, circle around and continue the same direction. *Return the revealed market token back to the draw bag.*



Once you have reached the new stock target. Apply the corresponding row of adjustments [7] to the company disks up or down stock positions as indicated by the upward green arrows and the downward red arrows.

\$7	Whenever a stock tries to go above this level each player gains \$2 for each of their shares of that stock.	
\$6		
\$5		
\$5	IMPACTFINANCIAL Current Market Price	
\$4		
\$4		
\$3		
\$3	Whenever you Buy or Sell stock, it is based on the current market price value.	
\$3	Whenever a stock tries to go below this level each player loses half of their shares of that stock rounded up instead.	



3. **Actions:** Players may take any number of actions as indicated below as long as they have the funds to do it. At the start of each round, a Brokerage fee is deducted from their Cash Income.

Each company share's current market price is indicated on the left-hand side of the Current Market Price table.

Buy: Deduct from their cash the cost of acquiring the number of shares they wish to buy. **Write** on each **appropriate stock row and cost bracket** the number of shares they bought.

Sell: Cross out each box of stocks they wish to sell. Add to their cash the proceeds of their sale.

For example:

The above month's target [7] stock showed the Yellow Energy as its focus. If the next month's target is the Purple Health [8], we may make an informed risk to invest in purple shares.

1 Cash: \$12

	3-4	5	6-7
	2		

Income \$	12
(Brokerage Fee)	- 1
Buying Power	11
+Dividends	
Sales	
Purchases	
Purple	-8
	3

[8]

Monthly Trend Report

Targets:

- More Likely!
- Good Chance
- Slow Chance
- Least Probable

Current Market Price	Buy Below Price	Target Price

"Financial peace isn't the acquisition of stuff. It's learning to live on less than you make, so you can give money back and have money to invest. You can't win until you do this." - Dave Ramsey

The 3-remaining money is not used and will be returned to the bank, so it may have been wiser to have diversified with a blue water and a purple heart.

IMPORTANT!

Any excess cash at the end of the round is returned to the company and does not carry over to the next round.

- If during the Market phase a stock tries to **go above \$7**,
 - each player **gains \$2** for each share they own of that stock.
- If during the Market phase a stock tries to **go below the lowest \$3**,
 - they must total number of shares they own of that stock, **subtract half rounded up** and write the new number in the current month and cross out the rest.

End Game Scoring

Players gain 1 star for every \$40 worth of shares they have in their portfolio. Whoever has the most stars wins. If players are tied, players with the most different number of stock wins. If players are still tied, those players win the game.

Teacher's notes:

Total Money provided by the game per round is net \$200. Which is the baseline of 5 stars at \$40 each. Depending on the market swing if it were as expected or swingy, the teacher can adjust for the highest possible scoring for the students or playgroup.

For audit purposes, it would be good to write down the market prices of the company shares per round for checking of the student's worksheets.

Social Advocacy Module

This module enhances the way to win the game focusing on players that gave back more consistently thus helping more and giving the most impact.

To play this mode use the **Impact Financial Junior Worksheet with Social Advocacy Module**.

NEW RULES! Additional Actions during the **Actions Phase**:

Donate to Feeding Program: Players get the opportunity to *donate* to the **feeding program** once per round. **Deduct** from their cash the cost of supporting the regular feeding program, then mark on the Feeding program track going from left to right. After certain levels, donations marked provide end game bonus stars!

Fund Scholarship: Players get the opportunity to *fund* a **scholarship** once per round. **Deduct** from their cash the cost of funding the scholarship, then mark on the scholarships track going from left to right. Aside from the end game bonus stars players get from funding scholarships, players that fund a scholarship gets an incentive from the company! These come in stock options of the player's choice. *(Note that these incentive shares can't be traded that turn as they are awarded at the end of the turn.)*

End Game Scoring

In addition to the stars players gain for every \$40 worth of shares they have in their portfolio. Bonus stars from the feeding program and scholarship programs are added. *(Remember that each scholarship funded is already worth 2 stars in addition to whatever is indicted on its level box.)* Whoever has the most stars wins. If players are tied, players with the most different number of stock wins. If players are still tied, those players win the game.

Teacher's notes:

If all the advocacies are fully accomplished they add an additional 14 stars. The stars using advocacies cost lower than \$40, in fact doing projects may sometimes even lead to almost break-even scenarios. The students need to decide when its best to allot for their giving.

The game is virtually 7 rounds, the 8th round is simply the market movement to see what happened with the 7th turn investments. Which is why the feeding program only having seven slots. Both advocacies must be filled up from left to right max once per round. This is simulating opportunities for helping significantly is not necessarily just a one-time big-time thing. Players may not skip to jump to the higher slots.

Game Learning Points

1. **Basic Arithmetic** – Game is filled with a lot of basic addition, subtraction, multiplication and a little division.
2. **Basic Statistics** – Game utilizes controlled set of probabilities to create an expectable outcome from the forecast tables. Teachers may or may not reveal the quantities and values of the market adjustment tokens draw pile depending on the learning points they want to teach.
3. **How to earn in the stock market** – Most stock market games focus on how industries influence how the stock market moves. To common folk this is not that relevant. What's more understandable is that given amount of time based on enough research stocks tend to move a certain way and in this expectancy, they can make sound investments.
4. **Saving, Risk Management and Strategic Averaging Method** – Seed money is not introduced in the game as a lumpsum at the start of the game. Instead it was given gradually increasing per round as players become more comfortable with the mechanics revolving around the game. This is to teach players the value of saving regularly which not only a good habit but also is a powerful tool in managing risk and controlling loses in goals of turning a profit.
5. **Basic Accounting** – Students learn the basics of costs of acquisition of goods, ledgering purchases and sales proceeds and balancing statement of accounts. They are also introduced in investment terminologies such as stocks, shares, buying power, brokerage fee etc.

Suggested questions to ask students after the game.

1. For those that experienced buying a stock and then it went down the next round, what did you do?
2. For those that experienced buying a stock then it went up but did not sell it right away why?
3. For those that experienced incurring losses because a stock dropped below 3, what was your strategy to recover?
4. When is a stock considered “low” and when is a stock considered “high”?
5. What are your methods for managing risk?
6. Who held stocks from the same company more than 3 rounds, share why?
7. (When using the Social Advocacy Module) Who got the highest points from the social advocacy projects? How did you factor in your giving versus your investing?

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