

Debits

Money coming out

Go back **three spaces**

Debits

Money coming out

Vet's fees of **£80**.
Debit your account

Debits

Money coming out

Parking fine of **£35**.
Debit your account

Debits

Money coming out

Emergency dentist
appointment costing **£69**.
Debit your account

Debits

Money coming out

You decide to take your family
to the cinema which costs **£28**.
Debit your account

Debits

Money coming out

Energy prices have risen by 9%.
Calculate the cost of the increase
and **Debit your account**

Debits

Money coming out

You receive a notification from your
bank, advising that last month you
were unable to pay a DD (Direct Debit)
because of insufficient funds.
You have been charged **£15**.
Debit your account

Debits

Money coming out

Your washing machine has broken
down, which costs **£105** to repair.
Debit your account

Debits

Money coming out

Your car has broken down on the motorway.
If you have selected the 'Gold' breakdown
cover package, there is **no cost**.
If you have selected the 'Standard'
breakdown package there will be a **£45 fee**.
Debit your account

Debits Money coming out

You have lost your keys.
It will cost £75 plus VAT
(VAT is 20%) for the locksmith
call out charge.

Debit your account

Debits Money coming out

Your car failed its MOT. The garage will
charge **£175** to make it road safe.

Debit your account

Debits Money coming out

You get your hair cut
which costs **£38**.

Debit your account

Debits Money coming out

You are invited to a wedding and
you buy a gift which costs **£80**.

Debit your account

Debits Money coming out

You attend a family reunion for Uncle
Bob's retirement. Your contribution
for the food and gift is **£110**.

Debit your account

Debits Money coming out

You decide to join the
gym which costs **£40** per
month for membership.

Debit your account

Debits Money coming out

You buy concert tickets online but
it was a bogus company and the
tickets never arrive, costing you **£45**.

Debit your account

Debits Money coming out

You follow instructions in an email
asking you to verify your bank details
but it's a phishing email and a
fraudster uses your details to
steal **£150** from you.

Debit your account

Credits

Money coming in

Advance **three spaces**

Credits

Money coming in

A gesture of goodwill from the bank means your previously missed DD (Direct Debit) charge has been revoked.

Your account is credited by £15

Credits

Money coming in

It's your birthday!
Collect £25 from the other teams.
(Ensure they debit their account accordingly)

Credits

Money coming in

You have inherited £100

Credits

Money coming in

You have won an online competition.
Collect £30

Credits

Money coming in

Congratulations!
You have won **£50** on a lottery scratch card

Credits

Money coming in

You decide to cancel your gym membership.
Credit your account by £40

Credits

Money coming in

You have sold your unwanted gifts and clothes on eBay.
Credit your account with £60

Credits

Money coming in

You have received a **£50 cash award** from work for your help on a recent project.
Credit your account

Credits

Money coming in

Having bought a pair of shoes last month, you realise they are damaged and take them back.

You receive a full refund of £39.99

Credits

Money coming in

You have \$130 left over from your previous holiday. You decide to exchange this into GBP and credit your account. Calculate how much this will be, based on the Exchange rate of:

1 USD = 0.622 GBP

Credits

Money coming in

Your friend owns a restaurant and is short staffed.

You work one weekend and earn £70

Credits

Money coming in

You change energy supplier and receive a £34 refund.

Credit your account

Credits

Money coming in

You are clearing out the garage and find an old bicycle which you sell for £55.

Credit your account

Credits

Money coming in

Your car insurance is due. You have accumulated a five-year No Claims Bonus and are awarded with a **credit of £32.15**

Choices

You decide

You are caught by a speed camera. You must choose which penalty to accept:

- ▶ **Three points** on your licence, or
- ▶ **Pay a £60 fine** and miss a turn

Choices

You decide

You are invited to participate in a competition. The entrance fee is £15. If you answer the quiz question correctly you win £40. Do you want to play?

If yes, roll the die. If you get an even number, you win the £40.

Choices

You decide

Your friend is participating in the London Marathon and is raising money for charity.

How much will you sponsor them?

Choices You decide

A friend has a family ticket to see The X Factor final and has offered to sell this to you for a reduced price of £90.

Do you want to buy the ticket?

Choices You decide

Congratulations!

You have been promoted at work.
Do you want to celebrate with a family meal at your favourite restaurant?

If yes, debit £85 from your account.

Choices You decide

Your son/daughter has returned from school with a request to participate in a school outing to a London museum.
Can they attend?

If yes, debit your account £10

Choices You decide

Your son/daughter wants a mobile phone.
Choose one of the following options:

- ▶ Pay As You Go, monthly limit of £55
- ▶ Agree your own limit

Debit your account accordingly.

Choices You decide

You get a quote from an electrician to replace your hallway light, which is broken. You are quoted £50 + VAT for a basic light, or £125 + VAT for a 'designer' version.

Choose which version you will take, calculate the full cost (VAT is at 20%) and debit your account.

Choices You decide

Your boiler has broken, which means no hot water! Choose from the following options:

- ▶ **Call the plumber to fix it** at a cost of **£95**, or
- ▶ **Decide to live without hot water** until your next pay day in eight days' time (avoiding the cost for this month)

Choices You decide

You are concerned that your house may experience flood damage this winter with heavy rain forecast. Do you:

- ▶ **Pay £380 now** for additional insurance and water damage protection devices, or
- ▶ **Pay nothing**, and take the risk that the winter weather will not affect your property

Choices You decide

You attend a casino night, organised to raise money for charity. You are invited to participate in the following gamble:

- ▶ With the dice, roll a 2, 4 or 6 and **win £20**
- ▶ With the dice, roll a 1, 3 or 5 and **pay £20**

Do you want to play?

Choices You decide

You decide to go shopping as a family for new clothes for your upcoming summer holiday. Choose which of the following budgets you will set yourself and deduct accordingly from your account:

- ▶ **£80** per family member
- ▶ **£120** per family member

Choices You decide

The holiday company has called to ask if you want to upgrade your Family Room at the hotel to a Deluxe Suite, which has its own hot tub, for a great offer price of **£70**.

If you agree debit your account.

Choices You decide

It's your parents' wedding anniversary.
Decide how much you will spend on a gift and **debit your account**.

Choices You decide

Your boss has asked if you will work overtime on Saturday from **18–22:00** at a rate of **£16 per hour**.

However, you have also been invited to a gig where your favourite band is playing. Do you:

- ▶ **Accept the overtime** - calculate and credit your account accordingly, or
- ▶ **Pay £35 to go to the concert**

Lifeline Use it wisely

Lifeline credit card

This card entitles the family to access up to **£500**

Interest rate on balance of 21%

Lifeline Use it wisely

Lifeline overdraft card

This card entitles the family to an overdraft facility, with a maximum limit of **£200**

Interest rate on balance of 14%

Lifeline Use it wisely

Payday Loan

This card entitles the family to a loan of up to **£250** until the next pay day.

Interest rate on balance of 34%

Lifeline Use it wisely

Family Loan

This card entitles you to receive a loan of **£100** from another family member.

There is no interest but you promise to take them out for a meal, which will cost an additional £20

Lifeline Use it wisely

Loan from a Friend

This card entitles you to ask a friend (another team) to lend you up to **£150**.

The other team can decide whether to charge you interest and must tell you the rate they