

playbook

human-
made
biome

It's all about the money

021 Money loves order!

Open this playbook and get your money under control! Inside, you'll find instructions on how to save, multiply, and secure your finances — even if they're represented by candy wraps or shiny stones. The activities will bring even more pleasure and fun if you add a couple of ideas from your own personal experience!

We used to be in banking, but we lost interest. In order to prevent this happening to you, we created a kit that makes complicated things seem easy to understand. Because economics and finance are not easy, even for (most) adults. And we're talking finance for kids here. So let's make it fun!



Scan the QR code on the back cover to access the digital version of this playbook.

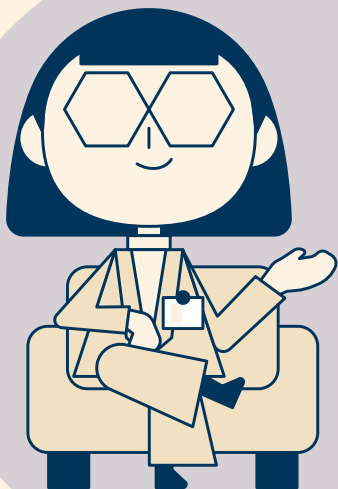
age

10-14



Warnings

Every playoddity kit is designed as a children's experience that is guided by an adult. All the described activities require adult supervision. Safety instructions for each item in the kit can be found on the item's individual packaging.




WARNING!
Choking hazard:
Small parts
Not for children under 3 years

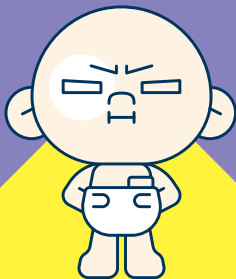


Adult supervision required





Hi, this is The Voice speaking. I'd like to remind you that the most important part of the playoddity experience is the child or children. Without them, you'll just be an adult playing games to avoid responsibilities. So put your phone away, and follow the instructions in this playbook for having a great time! The activities also work without the playbook, if you have your own ideas, but we suggest you have a look at ours first.



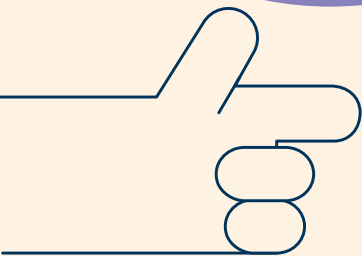
Without playbook



With playbook

Unboxing

Learning about finance — how the economy works, what currencies and cryptocurrencies are, and why people even bother to think about buying securities — is a fascinating experience. Share the highlights using #playoddity.



Each item in the kit has a colored sticker:

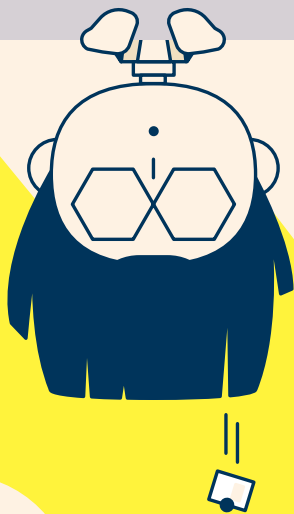
- Green sticker — item can be used by children and adults
- Red sticker — item should be used by adults only

If any items on the list are missing, or you have problems with any of the products, please get in touch.

Contents of this kit

- **01. Book about economics**
Economics is a science, so you can learn it from books!
- **02. Magnetic whiteboard**
Your plans need some space to spread.
- **03. Whiteboard markers**
Quick — write it down, or you'll forget it!
- **04. Dice**
Some aspects of economics are completely random.
- **05. Tokens**
The only difference from real coins is that no one really believes in their value.
- **06. Hourglass**
Some decisions need to be made quickly.
- **07. Electronic safe**
Money not spent is money well saved.
- **08. Metal cashbox**
Your own portable safe.
- **09. Blank plastic cards**
Fancy creating your own bank?
- **10. Organizer binder**
A good budget means an organized budget.
- **11. Organizer pockets**
To store your bills and checks.
- **12. Organizer pages**
Write down your calculations and make notes like a real accountant.
- **13. Sticky filing tabs**
The binder is going to fill up; make sure you know where to find things.
- **14. Gold leaf sheet**
Fun fact: the gold on Earth was created by the collisions of neutron stars.
- **15. Metal charms**
Can be used as valuable items for exchange.
- **16. DNA charm**
DNA is like a biological blockchain.
- **17. Gemstones**
You can create a currency backed by these.
- **18. Velvet bag**
For storing your precious gemstones (semi-precious, actually).
- **19. Oil drum flask**
A black flask for some black gold (black gold not included).

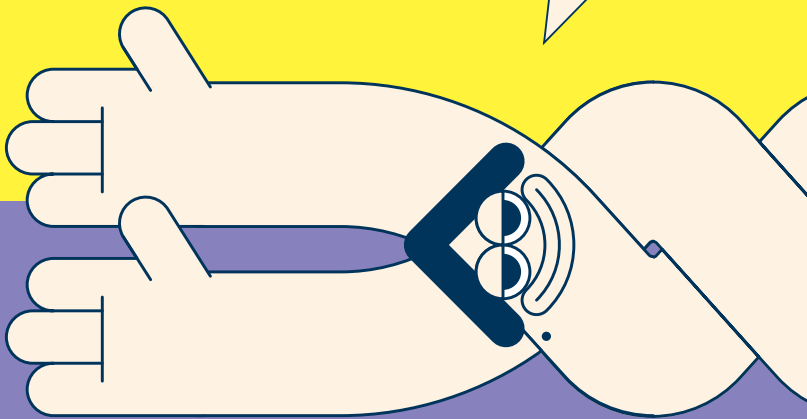
- **20. Cash gun**
Make it rain dollars!
- **21. UV counterfeit bill detector**
No one can fool you now!
- **22. Pen with invisible ink**
For secretly marking bills.



Notes and ideas

Well, well, well! Who do we have here? Serious types! Real future **businesspeople!** It's time to expand your influence further: wider, deeper, and higher. Let's imagine that you have the opportunity to go somewhere far, far away and start building a **new world** there. Where do you begin? First of all, think of what you consider to be most important for **survival**.

Will it be weapons to protect yourself from dangerous animals, books to consult for knowledge, or rare plant seeds to sow in a new location? It can be anything you want! Choose a few resource **options** that you think are important when colonizing a **new planet**, allocate them to the colored tokens, and voilà — you have a pool of **resources** to work with!

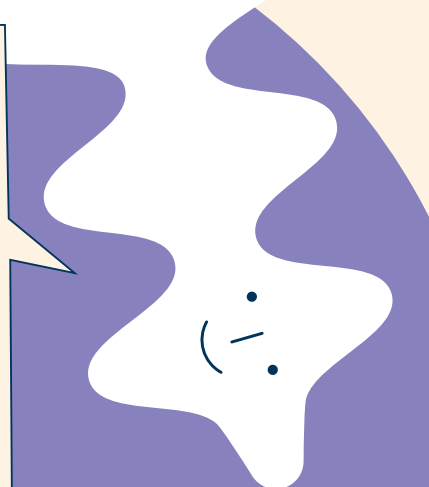


Distribution of resources

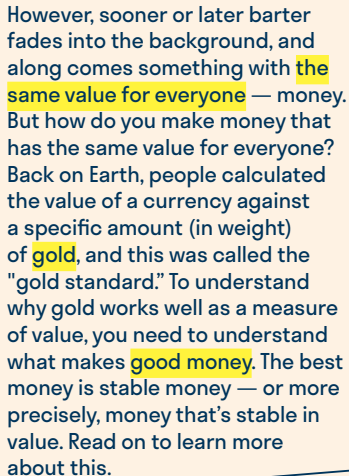
It's time to set up the rules of operation for your new marketplace on another planet. Tokens of different colors represent different resources. You can assign special values to the colors, or endow each color with its own category or ability. For example, the red tokens are the most valuable, or the blue ones represent water. Then distribute the tokens among all the team members in a way that seems fair.

Your own exchange system

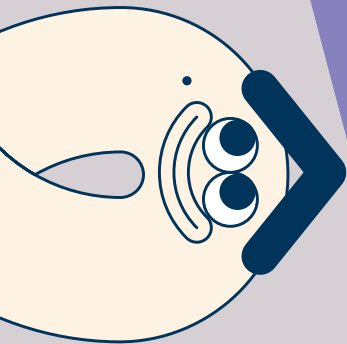
Everything can be a part of the economy — resources, materials, services, and knowledge. If you have something that others need, you can exchange it for something you need. All you have to do is negotiate the exchange rate. Try setting up exchange rates for the resources that everyone has.



We're already neck-deep in economics, even though we haven't mentioned **money** once. The economy is not only about currencies, money, and securities — it starts much earlier. If exchange is reduced to its **simplest form**, stripped of the obscuring layers created by money, it can be seen that trade between individuals and nations is largely reduced to barter — that is, to the exchange of one **commodity** for another. And that's OK! Because on our new planet, there's not one single **currency**. That's right — no bills or coins with the same theoretical value for every person. After all, it's easier to exchange apples for walnuts than it is to prove that a piece of paper is worth the same as three apples or a pound of walnuts ...



However, sooner or later barter fades into the background, and along comes something with **the same value for everyone** — money. But how do you make money that has the same value for everyone? Back on Earth, people calculated the value of a currency against a specific amount (in weight) of **gold**, and this was called the "gold standard." To understand why gold works well as a measure of value, you need to understand what makes **good money**. The best money is stable money — or more precisely, money that's stable in value. Read on to learn more about this.



Backing your currency

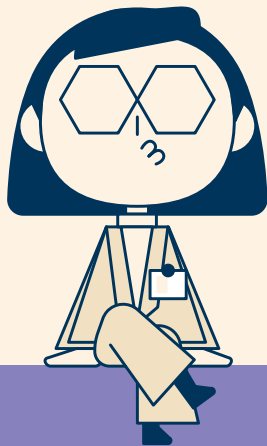
Ideally, a currency should be perfectly **stable** in value. For that, it should be **backed** by something tangible and measurable. Back when governments used the gold standard, the money of a country was actually a **representation** of the gold owned by that country. A family is like a small country, but it doesn't have that much gold to back its currency. So we suggest you use the **tokens** from the kit as your representation of the gold that's backing your currency. Or they can represent anything else that you consider **valuable**, instead of gold. Like video games, coffee mugs, fruit, ghosts, pictures of cats, memories ...

Your own currency

Now you understand about stable currencies, how about **creating your own**? It will help you exchange goods and services within your family. For starters, think of **a name** for it. Something more interesting than dollars or euros ... how about tugriks? Ah, that name has already been taken! You could take a word and **rearrange** the letters, or you could create the name from the initials of family members — the decision is yours. As soon as you have a name, it's time to decide what your new money **looks like**. Use markers and paper to make bills, design your own plastic cards, or simply keep using the tokens.

Economics is about how people **create things**. This includes what materials and resources are **needed** and where to find them; how the things are delivered to stores after they've been created; how the **value** of a thing is determined;

and where to find people who want to **buy** this kind of thing. And also how people get money to buy a thing, and how to decide whether the thing is worth buying.



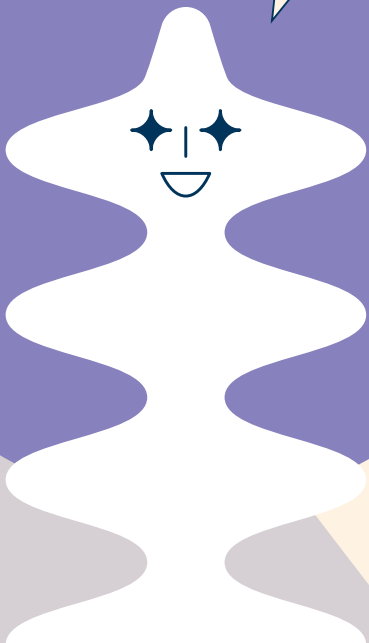
Let's imagine we've figured out how to **exchange resources** and have even come up with our own currency to make it easier. But as colonists, we face new challenges every day! It's time to decide how exactly we're going to **build** this new world! Where do we start? By building houses? Or exploring the territory? Or planting flowers? Let's get a bit more down-to-earth ... or whatever the name of this new planet is.

Big ideas

Start by making **a list** of things you want to do or need to produce. Hold a **family meeting**, and talk about the ideas. Some might choose to build more comfortable shelters, others will want to start building greenhouses — and there will always be a group of explorers who want to wander further into the alien jungle.

Ask everyone to **present their ideas** and explain why they're important. They also need to give estimates of the resources their project might require. Use **the hourglass** to limit the time for the presentation. You ain't got all day (even though a day might last 81 hours on this planet). Then **vote** to choose the idea that you'll be bringing to life.

If you think about it, there's very little difference — whether you're on another planet, or you're just trying to solve family issues. The principles of **successful survival** are the same. A question arises that needs to be solved — a task is set — solutions are sought — resources are found. But to avoid getting lost in the process, you need to get together and **keep track** of the steps!



A big idea needs a big plan

Take the magnetic whiteboard from the kit, and place it where everyone can see it. Write down the idea that you chose during the presentation round, and think about what you need to make it happen. How much time will it take? What kind of resources will you need? Will you require additional investment? Can you break the project down into smaller tasks? Distribute the tasks among the participants, make a timeline, and follow it. We know that sticking to a schedule is hard, but we believe in you!

Weekly updates

Have family get-togethers to discuss who did what within the allotted time (and any problems they encountered), share ideas, and learn to listen. After all, you're in the same boat! Remember that time is also a resource. Actually, it's one of the most valuable resources you have.



We didn't want to overload you with a list of **special terms** and complicated words and concepts. So we found a good **book** to explain it and put it inside this kit. Check it out if you want to dive deeper into the open space of the economy.

And remember: no matter what task you set for yourself, success depends on **every participant**. Don't forget to praise each other!



Be an example

Build a healthy relationship with money, and take care of financial security in your family. Deal appropriately with loans, create a financial reserve, and learn how to set financial goals, so as to provide kids with

an example of a confident approach to finance. Without it, they may form incorrect financial concepts. For example, they might think of the stock market as being like a casino, or strive for quick and easy money.

Think of your favorite characters

It's time to look at how to spend resources thoughtfully. Think of fairy tales, video games, movies, and shows you know of where the characters have some resources and spend or use them. The resource can be almost anything: money, friends, even superpowers! What would you do in the character's place? Learning from other people's mistakes and successes is useful!

Involve kids in finances

Around the age of four, kids will be happy to accompany you when you go shopping — they will be learning numbers and can try to call out prices in a store. At the age of six, they can start receiving pocket money, read books about the economy (suitable for their age, of course), and play simple financial board games.

The Family Exchange

In simple terms, an exchange is a place where buyers and sellers meet and **make deals**. Exchanges can have different purposes. For example, a labor exchange is a market for workers and employers. Stock exchanges are serious establishments that **organize and control** transactions for the purchase and sale of securities and derivative financial instruments. (Learn more about these

in the book supplied in the kit!) From each transaction, the exchange receives a percentage — called **remuneration** — for organizing a meeting between the buyer and the seller. You can create your own exchange to **solve family issues**, where one person will act as a broker, and the rest of the members decide what they are willing to invest their resources in and what they want to receive in the future from these investments.

The most important advice

Save money! It can be a small sum, but be sure to do it regularly. And remember what they say — don't put all your eggs in one basket. Keep some of your savings in cash, so you'll always have the opportunity to make deals and buy resources.

Mystery item

As we've said before, everything is a resource. So if an item doesn't seem **valuable** to you, maybe there's someone else who needs it. How about this item that seems to have **no** purpose in the activities? Could it be valuable to someone in your circle?

Search terms



Cryptonomicon



A Dog called Money



the best economic board games



what is cryptocurrency



counting with quipu



Question time

? Do you understand
• what the economy is?

? What makes a good
• currency?


? Why do you think some people
• love selling things?

? Would you take a calculator
• with you to a store?

? Who creates
• currencies?

Creativity time

Naming a currency can be tricky. Many nations in the world use the same name for their currency, like “dollar.” Can you name 10 currencies that have different names? How about 20?



There's more
out back —
follow the
arrow!



In the event that you lose this
playbook while building a new
economy in another world, or it gets
eaten by hostile fauna — don't worry.
You can always find the digital version
online if you follow the QR code. And
while you're on the website, check out
our other kits. They're awesome!

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