

Parent Guide:

SAVE TO WIN



Learning Outcomes

This fun board game teaches your child that saving takes planning, patience, and a bit of strategy! Through playful decision-making and money tracking, your child will:

- Set a savings goal and track progress toward it
- Make trade-offs between wants and needs
- Experience the impact of unexpected expenses
- Learn to think ahead and save for surprises

Overview of the Game

Save to Win is a fun and strategic board game where your child is on a savings mission! As they move along the path, they'll land on spaces that let them save money, spend on tempting personal treats, or face surprise rainy day expenses. The added Temptation Dice brings a playful twist - sometimes they resist the urge to spend, other times... not so much! Each turn presents choices: do they want to spend on fun things now, or save toward their big goal? The game encourages thoughtful decisions, planning ahead, and being ready for the unexpected.

Materials Needed

- Save to Win 1 and 2 (Page 1 and 2)
- A dice
- Around 20 to 30 \$1 coins or small tokens per player (Each token represents \$1)



Prepare the Activity

- Download and print Save to Win 1 and 2 (Page 1 and 2).

Activity Instructions

- Pick a Goal Card (yellow). This is the amount each player needs to save to win.
- Everyone starts with \$0 and places their token at the start of the board.
- On your turn, roll the dice and move your token forward by that number of spaces.
- When you land on a space, follow the instructions:
 - Save Spaces: Add the amount shown to your savings.
 - Rainy Day Expenses: Draw a Rainy Day Card (blue). These are mandatory! Pay the amount listed. If you don't have enough, miss one turn to "recover."
 - Personal Expenses: Draw a Personal Expense Card (pink). Each card shows a Temptation Dice Range. Roll the dice and check your result against the ranges:
 - If your roll falls within the "Feel Strong" range (✗), you resist the temptation and skip the spend.
 - If your roll falls within the "Give In" range (✓), you give in and spend the amount listed. If you don't have enough, miss one turn to recover.
- If you reach the end of the board but haven't saved enough to meet your Goal Card amount, go back to the Start and continue playing.
- The first player to save enough to match the amount on their Goal Card wins the game!



Conversation Starters

Here are some thoughtful prompts to guide your child's learning during and after the activity:

While Playing:

- "What happens if you're not ready for a rainy day expense?"
- "How much more do you need to reach your saving goal?"
- "Was it hard to skip spending on fun things?"

After Playing:

- "How did it feel to reach your savings goal?"
- "Was there a time you really wanted to spend but didn't?"
- "How is this game like what we do in real life with money?"

Talking Points for Common Questions & Objections

Children may find it hard to understand why they should save instead of spending right away. These moments are great opportunities to talk about planning ahead, making thoughtful choices, and building smart money habits, including saving for both goals and rainy days.

- **Child:** “Can I get more money somehow?”
- **Parent:** “Great question! In real life, we usually earn money by working or helping others. Kids don’t go to work, but you might get pocket money or gifts from family. That’s why saving a little each time, and not spending everything right away, is such a smart move. It helps you build up your very own stash over time!”



















- **Child:** “Why do I have to pay for rainy day stuff?”
- **Parent:** “Surprises happen, like a broken toy or we want to buy a birthday gift for a friend, or if we suddenly need something for school. That’s why it’s helpful to always save a little just in case. Having a rainy day funds is like keeping an umbrella in your bag just in case it rains, you might not need it today, but you’ll be really glad it’s there when you do.”

- **Child:** “Why can’t I just save and skip all the spending?”
- **Parent:** “That’s a good plan, but in real life, we’re often tempted to spend, and sometimes we need to. This game helps us practice making smart decisions about both!”

- **Child:** “Can’t I just ask you to buy it for me?”
- **Parent:** “You can ask, and sometimes I might help, but learning to save for something on your own is a superpower. It helps you make decisions, feel proud of your effort, and shows you that you can do big things when you plan and stick with it.”



Save to Win 1

Start	Save \$2	Save \$3	Save \$1	Save \$3	Save \$2	Save \$2		Save \$1	
Save \$1	Save \$2		Save \$3			Save \$1	Save \$2		Save \$3
	Save \$2			Save \$3	Save \$1	Save \$1			
Save \$2	Save \$1	Save \$3				Save \$2		Save \$1	Save \$2
		Save \$3	Save \$2		Save \$2		Save \$1	Save \$2	Go back to Start if you haven't reached your savings goal yet.

Save to Win 2

 <p>\$12</p>	 <p>\$15</p>	 <p>\$16</p>	 <p>\$18</p>	 <p>\$20</p>	 <p>Need a new notebook for school Pay \$2</p>	 <p>Lost your pencil Pay \$1</p>
 <p>Buy Mum's Birthday Present Pay \$3</p>	 <p>Broke your ruler Pay \$2</p>	 <p>Lost your eraser Pay \$1</p>	 <p>Lost your bus card Pay \$1</p>	 <p>Buy a gift for your friend Pay \$2</p>	 <p>Buy lunch Pay \$2</p>	 <p>Buy a bottle of water Pay \$1</p>
 <p>Sparkly notebook Pay \$3</p> <p>✓ 1-3 ✗ 4-6</p>	 <p>Limited edition sticker pad Pay \$2</p> <p>✓ 1-4 ✗ 5-6</p>	 <p>Cute eraser shaped like a burger Pay \$2</p> <p>✓ 1-3 ✗ 4-6</p>	 <p>Glow-in-the-dark pen Pay \$3</p> <p>✓ 1-4 ✗ 5-6</p>	 <p>Favourite snack Pay \$1</p> <p>✓ 1-4 ✗ 5-6</p>	 <p>Trendy pencil case Pay \$4</p> <p>✓ 1-2 ✗ 3-6</p>	 <p>Glitter gel pen Pay \$3</p> <p>✓ 1-3 ✗ 4-6</p>
 <p>Keychain with your favorite character Pay \$1</p> <p>✓ 1-4 ✗ 5-6</p>	 <p>Fidget toy Pay \$2</p> <p>✓ 1-3 ✗ 4-6</p>	 <p>Fun flexible ruler Pay \$2</p> <p>✓ 1-3 ✗ 4-6</p>	 <p>Mini notebook Pay \$1</p> <p>✓ 1-3 ✗ 4-6</p>	 <p>Favourite comic book Pay \$3</p> <p>✓ 1-2 ✗ 3-6</p>	 <p>Pop it toy Pay \$2</p> <p>✓ 1-3 ✗ 4-6</p>	 <p>Scented highlighted set Pay \$3</p> <p>✓ 1-3 ✗ 4-6</p>