

Climb The Money Tree Game Rules

For 2-4 players

In *Climb The Money Tree*, there are three levels of game play.

Teachers can choose the level that best suits the students' age and ability level.

Printed Components

One Game Board

Four Player Markers *

A Personal Cash Book for each player (for Levels 2 & 3)

Speed Champion and Cash Champion Awards (optional)

* If you prefer, use game pieces from other games you have on hand rather than printing the Markers.

Other Components

Two dice (one for Level 1)

Pencils or pens (for Levels 2 & 3)

Goal

The **Speed Champion** is the first to reach square number 100.

At Levels 2 and 3, there is also a **Cash Champion**, awarded to the player that has the highest balance in their Personal Cash Book at the end of the game.

Note: Cash Books should always be kept in view of all players, and can be checked by any player at any time, either to ensure accuracy or to assist in planning their own strategy.

Game Play - Level 1

Place all the Player Markers beside the board: players will begin by moving onto square 1. To provide extra variety, the board is double-sided. Use whichever side you wish.

Choose a First Player (by agreement or highest dice roll) and give them **one** dice.

Starting with the First Player and continuing clockwise, each player rolls the dice and moves their Marker that many spaces along the Game Track. If they reach the end of a row, the arrows show where to move to. If they land on a:

Tree base (financial reward) - they climb to the square at the top of the tree.

Snake's mouth (financial risk) - they slip down to the square at the snake's tail.

Blank square - there is no effect.

If the player rolled a 1, they may roll the dice and move again (but then their turn ends, even if they roll another 1).

Their turn is now over- they pass the dice to the player on their left.

Game End

If a player reaches square 100, the game is over and that player is Speed Champion!

Note: It does not require an exact roll to reach square 100.

Note: If you wish, play can continue for the remaining players to decide minor placings.



Game Play - Level 2

All rules from Level 1 apply, but all players are also given a Personal Cash Book, in which they will record the effects of any financial rewards or risks they land on. For example:

TRANSACTION	MONEY IN	MONEY OUT	BALANCE
School banking day	\$2		\$2
Collected bottles for recycling	\$3		\$5
Lost bus fare		\$1	\$4

All players begin with a zero balance, and there is no penalty for going into a negative balance.

As per usual, the first player to reach square 100 is the **Speed Champion**, but the player who has the highest balance at that time (and accurate recording) is declared the **Cash Champion!**

Note: It is possible to be awarded both the Speed AND Cash Champion!

Game Play - Level 3

For level 3, players roll TWO dice, instead of one.

They can then choose to use either of the two dice rolled for their movement. For instance, if they rolled a 4 and a 2, and the 4 would land them on a risk square while the 2 would take them to a reward square, they would be wise to use the 2 for movement.

Note: They cannot use both dice to move- they must choose one.

All rules from Level 1 apply with one change: instead of a roll of 1 providing an extra move, it is a roll of doubles (eg: two fours). *Players will still only be able to make a second move once per turn, even if they roll doubles again.*

As with Level 2, players will be recording risks and rewards in their Personal Cash Book, and at the game's end there will both a **Speed** and **Cash Champion!**



**Brought to you by Young Enterprise Trust,
making learning about money fun**

© Young Enterprise Trust 2015

Doc ID: CMT-004-1