

## The Money Game

(2 hours including gathering)

The Money Game is a simulation game developed more than 15 years ago to help people in all financial situations to understand the feelings and beliefs we have about money in our lives and in society. Each person brings a certain amount of money that may lessen or grow depending on how the game goes, so bring an amount you don't mind losing but that is enough to feel like you are taking a bit of a risk. The game consists of three sets that explore giving, receiving, and asking for money. It lasts for about two hours.

Participants should bring:

- **Real money, preferably in small bills: The amount is up to you; it has been played with from \$1 to \$200.**
- **A journal and pen or pencil.**

The game works best with a least 20 people.

### Agenda

Gathering (15 min)

Introductions and context (15 min)

Rounds: 30 min

Round 1 (10 min: 2 instruct, 4 play, 4 reflect)

Round 2 (8 min: 1 instruct, 3 play, 3 reflect)

Round 3 (12 min: 2 instruct, 5 play, 5 reflect pairs)

Group reflection: 45 min.

Representative circle: 15 min. (5 gather, 10 comments)

Optional, round 4: 20 min. (5 ideas, 5 select, 10 play)

Group comments: 10 min.

Closing: 5

Slack: 10

**GATHERING:** Chair in a circle plate, name on plate if you like, money (I have ones), journal, pen (I have a few extras), don't have to be sitting next to friend.

**INTRODUCTIONS AND CONTEXT:** Welcome

1. Introduce yourself to the group and the group to each other.
2. Explain the purpose of doing this. It's a chance to explore your own feelings about some aspects of money. The origins are in Findhorn's Game of Life.

### Notes for Money Game Introduction

One of the key things we have seen in the way of people taking charge of their money is the amount of secrecy and unawareness there is around it.

There are so many norms and rules and beliefs about money that we all pick up, both from our families and from the wider culture—beliefs that are often unspoken and

contradictory. And because money is not a polite topic of conversation, we rarely get to examine these.

This game is a fun way to break that silence. It is designed to jiggle a little bit some of the rigid ways we interact and open our minds to new possibilities that feel freeing to us.

We hope, out of the game, you will gain (read chart):

- Greater awareness about own values and habits
- Greater freedom of action and belief
- Personal and societal insight

For some of us, playing this game will probably be fun and no big deal; for others, it may stir up powerful feelings and reflections. We encourage you to accept and welcome all of your feelings and reactions, and to use them as grist for the mill, to help you pinpoint places where you wish either yourself or society to change.

We live in a world of extreme and painful economic inequalities, and contradictory messages about how much money we need and what we should do with it. The amount of money we are playing with in this room is more than some families in the world live on in a year. What \$10 means to me may be very different from what it means to you.

This game is NOT intended to mirror society the way it is. In fact, it deliberately lifts many of the ordinary rules, and is designed primarily to create personal insights. But we will take some time at the end to pool any reflections about society.

Ground rules: respect for diversity; confidentiality. Everyone may be trying out all kinds of behavior. Do not judge them by their actions here this evening!

## **The Money Game**

There will be three sets in which you will DO, then reflect, then share with a neighbor. At the end we will talk as a group about the experience.

### **The Money Game, Round 1 (35 min.)**

**Instructions:** (10 min.) “This round will be done in silence. Right now, place your money on a paper plate and put it on the floor by your feet. This is your "piggy bank," and where you will keep your money. Close your eyes and think about why you brought the amount you did. Open your eyes and write your amount and your thoughts in your journal.

In this round, you may take whatever money you want, from whomever you want. However, each time you take from someone, you must bring the money back to your piggy bank and leave it there before you take again from someone else. You may not prevent anyone from taking your money. Moreover, when you go to take someone's money, you must leave all your money on your piggy bank—do not carry any with you. You may not give your money or do anything with it other than take or choose not to take.”

### **Take questions.**

Finish instructions: "Keep aware, keep noticing yourself, your thoughts, feelings, and reactions to other people, your motivations for taking, your motivations for not taking. You will have ten minutes for this round. Remember to explore different parts of yourself. Remember to occasionally sit down as well. As soon as you hear the gong, stop any further taking and return to your piggy bank."

### **Participants play round one (10 min.)**

**Debrief:** (15 min.) Participants reflect and write for a couple of minutes about the following questions (written on a chart) and then share in pairs:

Write down how much money you have now compared to the amount you started with. How does this feel to you? How did you feel taking money? How did you feel when others took from you? When did you enjoy yourself? When did you feel uncomfortable? What insights do you take from this round about your everyday life?

### **Share in pairs.**

### **The Money Game, Round 2 (35 min.)**

**Instructions:** (5 min.) "This round will also be done in silence. Again, place your money in the piggybank on the floor at your feet. In this round, you may give your money away - whatever amount you want, to whomever you want. You may give to people themselves or to their piggy bank while they're not there. Every so often return to your piggy bank so you can reassess whether you want to give and if you do, how much. You may not give away other people's money—only your own. You may not take money unless it's given to you. You may not refuse money given you. When you leave your piggy bank, you may take all your money with you, or leave behind whatever you don't want to give away. It's up to you. No one may take your money while you're not there."

### **Take questions.**

**Finish instructions:** "Keep aware, keep noticing yourself, your thoughts, feelings, and reactions to other people, your motivations for giving, your motivations for not giving, what is fun, what's hard. When the gong rings, please return to your seats and put your money in your piggy bank."

### **Participants play round two (10 min.)**

**Debrief:** (15 min.) Participants reflect and write for a couple of minutes about the following questions (written on a chart): How much money do you have now? How does that feel? How did you feel giving money? What were your motivations? How did you feel when others gave to you? What did you enjoy about this round? What did you find uncomfortable? What insights do you take about your everyday life?

**Share in pairs.**

**The Money Game, Round 3** (35 min.)

**Instructions:** (5 min.) "This is the final round. In this next round you may talk. In this round, you may ask other people for whatever money you want and need. If someone asks you for money, you may agree to it, or say no. Or you may negotiate—ask them what it's for, talk about how much you'll give and why. The askers can negotiate also. You may leave money in your piggy bank or take it with you. You do not need to return to it between interactions. No one may take your money, nor give you any without your agreement. Please do not talk except to ask for money or to discuss giving it."

**Take questions**

**Finish instructions:** "Before you begin, ask yourself how much money you want to end up with, and why. Take a minute now in silence to become as clear as possible about your intention. Write it down in your journal. Keep aware, keep noticing yourself, your thoughts, feelings, and reactions to other people. What are your motivations for asking? For giving?"

**Participants play round three** (10 min.)

**Debrief:** (15 min.) Participants reflect and write for a couple of minutes about the following questions (written on a chart): How much money do you have now? How does that feel? How did you feel asking for money? What did you ask for? Why? How did it feel being asked for money? When did you give? Why? What did you enjoy about this round? What did you find uncomfortable? What insights do you take from this round about your everyday life?

**Shorter pair share** (optional).

**Whole group debriefing.** (45 min.)

How many ended up with less? same? more?

Who came with \$10-20? 30-40? 50-60? etc. How did you decide?

What insights did you get from round 1?

What insights from round 2?

What insights from round 3?

What connections do you see between dynamics in the game and how money dynamics are "played" out in the world.

What do you think might make the game even more powerful next time it's done?

Sometimes we feel hurt or offended by what someone did in this game—or we're afraid someone may feel that way towards us. Is there anyone you need to clear anything up with? Take some time now to process any judgments and misunderstandings.

**Note:** One of the trickiest things about conducting this game is how to help people see that their reactions are simply their reactions, and not the TRUTH about someone else (for example, “That person who was grabbing money is clearly so selfish and competitive.”)

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Here are a few experiments to try with the game:

- Add theatrical touches: wearing gold outfits and black top hats with dollars on them, and singing an opening
- Add a part 2 to the first round, with the added instruction that you must look in the eyes of the person you take money from
- Add a 4th round, where people either just brainstorm ideas for other possible rounds, or where they actually play another round of their design. The one time we did this, it was a round where only those who felt they ended with too much or too little money played.