

If a player lands on a Fact card square another player must read the card out aloud. The player that landed on the Fact card must answer the question. If the answer is correct, the player has the option to move three spaces forward. If the answer is incorrect, the player must stay where they are. Any actions required on the next square they land on must be performed in that same round. I.e. Move forward three spaces and land on a Bill square, players must pay the bill straight away.

### Reflective de-brief

Learning is derived from experience, but it doesn't just happen on its own. For learning to take place you not only need to engage in the experience, you must also reflect on it. Thinking about what you are doing and why you are doing it is what turns your experiences into meaningful learning. Rather than just describing what you have done throughout the game, the focus of your reflective de-brief should be on the effect the experience had on you as an individual.

As a group, use the questions below to guide you through a reflection of your experience throughout the game. This can be done as a group or in pairs.

1. Tell other players how that experience was for you. How did different experiences in the game effect you emotionally, economically, socially?
2. How did your experience differ or compare to other players?
3. What choices did you have to make throughout your experience? How did these effect you?
4. How did it make you feel to see others do worse or better? Did you help another player during the game? Why? Why not?
5. What was one fact you heard that surprised you? Discuss why this fact surprised you.
6. How does this game reflect real experiences and life events?
7. What has this experience taught you about people living in poverty?
8. How would the cost of living in Australia emotionally, physically, economically and socially effect those living below the poverty line?
9. After experiencing this game, why do you think people end up homeless or in the cycle of poverty and unable to get out?
10. As a community, how can people be more active to support those in need?

The purpose of this game is to show that not all those living in poverty have a choice of how they

got there, some people just roll the wrong number on the dice. When faced with difficult situations it can be hard to make choices based on current life circumstances. We hope that by playing this game you can develop more compassion and understanding towards those that are doing it tough and living in poverty.

### Frequently asked questions

Can I collect Newstart Allowance if I move back to the Start square?

No. You can only collect Newstart Allowance when you pass the Start square.

What happens if I run out of money?

Go straight to the poverty line.

Which way do I move on the board?

Clockwise.

Can I donate money to other players?

Yes. You can donate money, it's not a loan.

How do I win the game?

This game is about a players experience as oppose to winning or losing. In reality you're not winning or losing at life, you are experiencing life.

It is up to the group playing if they would like the game to be competitive. Please note, making the game competitive is not the purpose of the game put forth by the St Vincent de Paul Society.

Can I refuse to pay a bill if I can't afford it?

No. You must give all the money you have left to the bank and then go straight to the poverty line.

### References

Australian Council of Social Service, 2016, Poverty in Australia Report 2016, <http://www.acoss.org.au/poverty-2/>

Australian Department of Human Services, 2016, Newstart Allowance, <https://www.humanservices.gov.au/customer/services/centrelink/newstart-Allowance>

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# THE COST OF LIVING

## Board Game Instructions



St Vincent de Paul Society  
*good works*

# THE COST OF LIVING

Over 105,000 people are homeless on any given night in Australia and poverty is the main cause of people experiencing homelessness.

The purpose of this game is to show that not all those living in poverty have a choice of how they got there, some people just roll the wrong number on the dice. When faced with difficult situations it can be hard to make choices based on current life circumstances. We hope that by playing this game participants can develop more compassion and

understanding towards those that are doing it tough and living in poverty.

We need to understand the causes of poverty before we can make a real difference to the lives of those living in poverty. This game has been created as an educational tool to help people begin to understand some of the causes and effects of how individuals in society end up in financial hardship leading to poverty and homelessness.

## Game Objective

The objective of the game is for all players to make it through their daily lives without falling below the poverty line. One round of the board is equivalent to two weeks in the life of the person on benefits.

This game is about the players experience as opposed to winning or losing. In reality you're not winning or losing at life, you are experiencing life.

N.B You must make time to read and discuss the de-brief questions at the end of the game.

This game is not complete without a de-brief session.

It's up to the group playing if they wish to make the game competitive. Competitive objectives to the game may be:

- Player with the most amount of money at the end wins.
- Player who lands on the Vinnies volunteering square the most amount of times at the end wins.
- Player who falls below the poverty line the least amount of times win.

## Game Information

Disclaimer: Information and materials in this game are solely for the purpose of the activity and a guide for those playing. Amounts and information shown on the board are not an exact reflection of weekly payments. The Newstart Allowance shown on the board is a weekly estimate based on a single individual with no children.

Players:

2 – 6 people is the recommended number.

Age level:  
10+

Length:  
Two rounds of the board or at least 30 minutes is recommended to play a single game.

What you'll need:  
Token for each player, dice, printed board, printed money, printed opportunity cards, printed fact cards, printed life cards.

## Instructions

1. Set up the board and place cards in their correct spaces on the board
2. Place player tokens on the Start square
3. Nominate who will be The Banker and give each player their Newstart Allowance

Breakdown of Newstart Allowance for each player:



4. Each player has a turn of rolling the dice. The player that rolls the highest number goes first.
5. All players must start on the Start square and move in a clockwise direction.
6. Players roll the dice to move their token around the board.

## Rules

Players:

Players move around the board using the numbers they roll on the dice. When players land on a square they must stay on that square and perform the action required if any.

The Banker:

A player can nominate themselves or be nominated to be The Banker. Only The Banker is allowed to give and receive money. All outgoing and incoming money must come from The Banker, i.e. Newstart Allowance, bills, income.

Cards:

The cards allow players to have opportunities or obstacles throughout the game. When a player lands on a Card square they must read and follow the instructions on the card (See individual card explanations for further information).

Run out of money:

If a player loses all their money at any stage throughout the game they must go straight to the Poverty Line square and miss a turn. If a player is in need of money, other players can donate money to them.

Donating money:

We encourage helping one another. If a player is struggling to pay their bills or get out of the Poverty Line other players can donate money to them. Players are only allowed to donate money, not ask for anything in return.

The board:

Each square on the board represents one move. The Start square represents the start and finish of a single round. I.e. if you play four rounds of the game you must pass Start four times. Each time a player passes Start they collect the Newstart Allowance of \$265.

Start square:

The Start square represents the beginning and end of a single round of the board. Each time a player passes the Start they must collect the Newstart Allowance of \$265. Players cannot collect money if they move back to the Start square.

Below the Poverty line square:

If a player lands on the Poverty Line square they can continue the game as normal. If a player loses all their money at any stage throughout the game they must go straight to the Poverty Line square and miss a turn. Players trying to get out of the Poverty Line must keep playing the game as normal to make their way back to the Start square.

Bill square:

Players must pay The Banker the amount stated on the Bill square. If a player does not have enough money to pay their bill they must give all the money they have to The Banker and go straight to Below the Poverty Line. Players miss a turn and do not get their money back from the bank.

Casual work/income square:

If a player lands on a casual work/income square The Banker must give them the amount shown on that square.

Public Holiday square:

Player are not required to perform any actions on this square.

Vinnies square:

Volunteers are the lifeblood of the St Vincent de Paul Society. All volunteer opportunities shown on the board are programs and volunteering experiences offered in the Society.

Choice Cards:

If a player lands on an Choice Card they must pick up the first Choice Card and read out aloud. Players must make a choice and perform the action shown on the card. Any actions required on the next square must be performed in that same round. I.e. Move forward three spaces and land on a Bill square, players must pay the bill straight away.

Life cards:

If a player lands on a Life Card they must pick up the first life card and read out aloud. Players must perform the action shown on the card straight away.

Fact Cards:

Fact Cards are designed as quizzes.