# Smart Money Moves: The Game

A snakes-and-ladders-inspired board game for building better money habits.

MONEY SMART WEEK
SOUTH AFRICA 2025
Smart Money: Financial Foundations for a Resilient Future

# Watch your money grow!

## With your **2 Rand 52-week savings plan**

| WEEK | AMOUNT | ✓ |
|---|---|---|
| 1 | R2 | |
| 2 | R4 | |
| 3 | R6 | |
| 4 | R8 | |
| 5 | R10 | |
| 6 | R12 | |
| 7 | R14 | |
| 8 | R16 | |
| 9 | R18 | |
| 10 | R20 | |
| 11 | R22 | |
| 12 | R24 | |
| 13 | R26 | |
| 14 | R28 | |
| 15 | R30 | |
| 16 | R32 | |
| 17 | R34 | |

| WEEK | AMOUNT | ✓ |
|---|---|---|
| 18 | R36 | |
| 19 | R38 | |
| 20 | R40 | |
| 21 | R42 | |
| 22 | R44 | |
| 23 | R46 | |
| 24 | R48 | |
| 25 | R50 | |
| 26 | R52 | |
| 27 | R54 | |
| 28 | R56 | |
| 29 | R58 | |
| 30 | R60 | |
| 31 | R62 | |
| 32 | R64 | |
| 33 | R66 | |
| 34 | R68 | |

| WEEK | AMOUNT | ✓ |
|---|---|---|
| 35 | R70 | |
| 36 | R72 | |
| 37 | R74 | |
| 38 | R76 | |
| 39 | R78 | |
| 40 | R80 | |
| 41 | R82 | |
| 42 | R84 | |
| 43 | R86 | |
| 44 | R88 | |
| 45 | R90 | |
| 46 | R92 | |
| 47 | R94 | |
| 48 | R96 | |
| 49 | R98 | |
| 50 | R100 | |
| 51 | R102 | |
| 52 | R104 | |

**Start off week one by saving R2**, in week two you save R4 and in week three you save R6.

You **continue saving R2 multiplied by the number of that week** until you reach 52 – the last week of the year, where you have to save R104 for that week.

By the end of the year, you will be looking at a **total savings of R2 756**.

**TOTAL SAVINGS IN 52 WEEKS = R2 756**

* This plan was originally created for American audiences by Kassondra Perry-Weaver, a personal finance enthusiast from the USA. Kassondra granted Bayport permission to adapt her plan for South African audiences.

# How to play the game

**Not a fan of snakes? Neither are we. That's why we've created a snakes-free, money-smart twist on the classic game – no slithering surprises here, just real-life lessons and smart moves to help you climb toward financial freedom!**

## No dice? No problem!

**Don't worry if you don't have dice or fancy game pieces at home. You can use:**

- A button, coin, pebble, or coloured paper as your marker
- An old pencil crayon as a DIY die: it has six sides! Just poke small holes (1 to 6) on each side using a ballpoint pen. Roll it and see which number lands on top!

**Smart with money, smart with game hacks too!**

## How to play

- Each player places a counter at **START HERE**.
- **Take turns** rolling one die. Move forward the number of spaces shown.
- Land on a ladder? **Climb up!**
- Land on a slide? **Slide down!**
- First player to reach **FINISH** wins.

**Most important: Have fun!**

## Game variations

**Points mode:**
In addition to the above options, you earn points.

- Each ladder = +5 points
- Each slide = -5 points
- Add each player's points at the end for a winner – even if you didn't reach the finish line first, if you have the most points, you win!

**Family mode:**

- Parents (or adults) against kids or play in mixed teams.
- After every shift (up or down), players must explain why the money choice is good or bad. Where possible, share real life examples.

# Your 3 to 6 month emergency fund tracker

**Your safety net starts here. Use this tracker to see your progress and stay motivated.**

BOX A R

÷ 10 =

BOX B R

1 MONTH
2 MONTHS
3 MONTHS
4 MONTHS
5 MONTHS
6 MONTHS

TOTAL SAVINGS: R

## How it works

1. **Box A:** Write down how much you need to cover your **essential monthly expenses** – things like rent, food, transport, school costs, and basic bills.
2. **Divide by 10:** Take the amount in Box A and divide it by 10. Write that number in Box B.
3. **Colour as you go:** Each row in a jar = the amount in Box B. Every time you save that amount, colour in a row. Once you've filled a jar, you've saved one month's worth of essential expenses for an emergency.
4. **Set your target:** Aim for **at least 3 months** of expenses – 6 months if you can. That's real peace of mind in case of emergencies like job loss, illness, or urgent repairs.

**Example:**
**If your monthly essentials cost R4 500:**

- Box A = R4 500
- R4 500 ÷ 10 = R450 in Box B
- Every time you save R450, colour in a row.
- Once all jars are full, you've saved 6 months of essentials = **R27 000.**

**Pro tip:** Start small – even R50 a week builds up. Increase the amount whenever you can.