Invest in Youth – The Board Game

Full rules, examples, facilitator tips and the player tracker sheet

Invest in Youth · Erasmus+ Small-scale Partnership 2024-3-DE04-KA210-YOU-000292304 · Highlights e.V. (Germany), EDUMANSHA (Portugal), Informamentis Europa (Italy) · www.investinyouth.eu



2–6 players or teams · age 14+ · 60–90 minutes

For print & play with the free board and five card decks from www.investinyouth.eu

English · 2026

Highlights e.V. MIND, TECH, LIFELONG LEARNING · EduMansha Associação · Informamentis Europa

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1. What the game is about

You are a young adult in Europe. On your way across the board you earn and spend money, face unexpected costs, learn new skills, react to events in the economy and make choices for your community.

You do **not** win just by being the richest. Money counts, but so do **Civic Points** (what you do for your community) and **Reputation Points** (how reliable and fair you are). The player with the highest **Final Score** wins.

> **How you win**
>
> **Final Score = Cash (€) + (Civic Points × €200) + (Reputation Points × €150)**

2. What you need

Item	Details
Game board	69 coloured tiles from START to FINISH. Print it on A4 landscape, or on two A4 sheets taped together for an A3 board.
Five card decks	Green (Opportunity), Red (Expense), Blue (Civic Duty), Purple (Random Event) and Yellow (Skill / Task). Print each deck double-sided, or print the fronts only, and cut out the cards.
One six-sided die	Any normal die. A dice app on a phone also works.
One token per player or team	A coin, a button or a small object of a different colour for each player.
One Player Tracker Sheet per player or team	At the end of this rule book. Print one per player and have a pen ready.
Optional	The glossary of card terms (free download) and a timer.

3. Setting up

1. Put the board in the middle of the table.
2. Shuffle each of the five decks **separately**. Put them face down next to the board.
3. Each player (or team) takes a token and a Player Tracker Sheet, writes their name on it, and puts the token on START.
4. Everyone starts with **€2,000**, **0 Civic Points** and **0 Reputation Points**. Write this on the tracker sheet. You do not need play money: all money is tracked on paper.
5. The youngest player goes first. Play continues clockwise (to the left).

4. Your turn, step by step

Step	What you do
1. Roll and move	Roll the die and move your token forward that number of tiles.
2. Look at the colour	Check the colour of the tile you land on.
3. Draw and decide	Draw the top card of the deck in that colour. Read it **aloud** to everyone. Choose one of the options on the card and apply the result.
4. Write it down	Write the change in money and points on your tracker sheet straight away.

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Step	What you do
5. End your turn	Put the card face up on a discard pile next to its deck. The player on your left goes next.

If a deck runs out, shuffle its discard pile and use it as the new deck.

5. The five colours

GREEN TILE

Opportunity

A chance to invest, work, study or start something. Choose to take it or skip it. If you take it, pay the cost on the card, then roll the die: **4–6 is the better result, 1–3 the weaker one** (sometimes a loss). Some cards use other numbers: the card always wins.

RED TILE

Expense

An unexpected cost: a repair, a bill, a fine. Choose one of the options on the card and pay it. Before you pay, check your Yellow cards: one of them may reduce or cancel this cost.

BLUE TILE

Civic Duty

A choice about your community: volunteer, donate, vote, sign a petition, or not. Most Blue cards affect only you. Some are **group votes** that affect everyone (see section 7).

PURPLE TILE

Random Event

Something happens in the economy or in politics: interest rates rise, a crisis hits, a new law comes in. Apply it at once. Most Purple cards affect **all players**, not only the one who drew it.

YELLOW TILE

Skill / Task

A chance to learn a skill. Pay the cost on the card to learn it, or skip it. Many skills are kept and used later to save money or earn more (see section 8).

6. Money and points

	How you get it	Value in the Final Score
Cash (€)	You start with €2,000. Cards add or take away money.	€1 = 1 point
Civic Points (CP)	Mostly from Blue cards: voting, volunteering, supporting local projects. Some Green, Purple and Yellow cards too.	€200 each
Reputation Points (RP)	Being reliable and fair: some Yellow, Red, Green and Blue choices.	€150 each

Running out of money

If you cannot pay. You may go below €0. Write the negative amount on your tracker sheet: this is a debt. You keep playing. Your debt counts against you in the Final Score, so think twice before you take a risk.

Points cannot go below 0.

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7. Group votes on Blue cards

Some Blue cards are about a decision for the whole community, for example a new local tax, a city budget or a public housing plan. You can recognise them because the options affect **everyone**, not only you. When you draw one:

1. Read the card aloud, including both options.
2. Give the group one minute to talk about it.
3. Everyone votes **at the same time** by raising a hand for the option they want.
4. The option with the most votes applies to **every player**, also to those who voted against it. Everyone writes the result on their tracker sheet.
5. If the vote is a tie, the player who drew the card decides.

If you are not sure whether a Blue card is a group vote, the player who drew it decides – or the facilitator does.

8. Yellow cards: learn now, use later

Yellow cards are skills. When you land on a Yellow tile, draw a card and choose: **pay** the cost shown and learn the skill, or **skip** (put the card under the Yellow deck; nothing happens). There are three kinds of Yellow cards. The text on the card tells you which kind it is.

Kind	You can spot it because…	What you do
Savers	The card protects you from a cost, e.g. “Next Red card costs €100 less” or “Ignore next cyber-fraud loss”.	Keep the card face up in front of you. When a matching cost comes up, hand in the card to reduce or cancel that cost.
Boosters	The card adds to a gain, e.g. “Next work-related Green card gives +€150 extra”.	Keep the card face up. When a matching Green card comes up, say so **before you roll** and add the bonus to your result.
Instant points	The card gives points straight away, e.g. “Gain +1 Reputation Point”.	Take the points at once and discard the card. You do not keep it.

The rules for keeping and using Yellow cards

- **Keep them visible.** Cards you keep lie face up in front of you, so everyone can see them. You can keep as many as you have paid for.
- **Only on your own turn.** You can hand in a Yellow card during your own turn, before or after you draw a card. Not during another player's turn – except when a Purple card hits all players: then everyone may use a matching card at once.
- **It must match.** The situation must fit the card: a cyber-security skill protects against a cyber loss, not against a rent increase. If players disagree, the group or the facilitator decides.
- **You choose the moment.** A card says “next”, but you may save it for a later, bigger cost of the same kind.
- **One use only.** After you use a card, discard it. A card that says it works more than once (e.g. “next two Expense cards”) is used as written.
- **Only for you.** You cannot use your Yellow card to help another player.
- **Unused cards score nothing** at the end. Their value is in using them at the right time.

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Three examples

Example 1 – a Saver against an expense

Sofia lands on Yellow and draws **Budget Review**: pay €50, and your next Red card costs €100 less. She pays €50 and keeps the card. Two turns later she lands on Red and must pay €250. She hands in Budget Review and pays only €150. Her €50 saved her €100.

Example 2 – a Booster on an opportunity

Marco pays €40 for **Job Interview Practice**: your next work-related Green card gives +€150 extra. Later he draws a Green card for a paid internship. Before rolling, he says he is using his Yellow card. He rolls a 5 and gets the better result plus €150, then discards the card.

Example 3 – instant points

Ana pays €60 for **First Aid Course** and gains +1 Reputation Point at once. She writes it on her tracker sheet and discards the card.

9. Cards for one country

A few cards are marked with a country code, for example **(DE)** for Germany. They describe a situation in that country, such as the German SCHUFA credit score. Play them as they are – they are a good way to compare countries – or take them out of the decks before you start if they do not fit your group.

10. The end of the game

Full game. The game ends when **all** players have reached or passed FINISH. You do not need the exact number to reach FINISH. A player who arrives early stops moving and waits; they still take part in group votes and are still affected by Purple cards.

Short game (for a workshop with little time). Agree on a time at the start, for example 45 minutes. When the time is up, or when the first player reaches FINISH, finish the current round so that everyone has had the same number of turns. Then the game ends.

Final Score

Add up the Final Score on your tracker sheet:

Cash (€) + (Civic Points × €200) + (Reputation Points × €150)

Example: €2,400 cash + 6 CP (6 × €200 = €1,200) + 4 RP (4 × €150 = €600) = **€4,200**.

The highest Final Score wins. If two players have the same score, the one with more Civic Points wins. Yellow cards you still hold score nothing. A debt (negative cash) is taken away from your score.

11. Playing with a group

- **Teams.** With more than 6 people, play in teams of 2–4 that share one token and one tracker sheet. A class of 24–30 can play in 6 teams, or on 2–3 boards side by side.
- **Roles in a team.** Give roles that rotate each turn: a reader (reads the card aloud), a banker (fills in the tracker sheet) and a decider (has the last word if the team disagrees).

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- **The facilitator.** You can play the “bank”: you check the maths, settle questions about the rules and keep the time. Your decision on a rule is final.
- **Language.** Cards can be read in the participants' own language first, then discussed together. The glossary of card terms explains the difficult words.

12. Play – Talk – Act: tips for facilitators

The game works best as the start of a conversation. The “Finance is Civic” guides (the full guide and the Easy Guide) have 10 workshops that use the game, and say which cards fit each topic.

- **Pause on a good moment.** When a Yellow card saves someone money, ask: “What real skill is this? When would you use it in your own life?”
- **Use the Purple cards.** When a Purple card hits everyone, ask: “Who decided this? Could it have been decided differently?”
- **Use the group votes.** After a vote, ask the people who lost the vote how it felt to pay for a decision they did not want.
- **Debrief at the end** (10–15 minutes): Who won, and why? Did the richest player win? Which choices helped you, and which helped your community? What was luck, and what was a decision?
- **Keep it safe.** Nobody has to talk about their own money, debts or family situation. Talk about the players in the game, not about real people.

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Quick reference

Start	€2,000 · 0 Civic Points · 0 Reputation Points · youngest player first, then clockwise
Your turn	Roll → move → draw a card of the tile colour → read it aloud → choose → write it down → discard
Green	Opportunity: take it (pay, then roll: 4–6 better, 1–3 weaker) or skip
Red	Expense: choose an option and pay; check your Yellow cards first
Blue	Civic Duty: your own choice, or a group vote that applies to everyone
Purple	Random Event: apply at once, usually to all players
Yellow	Skill: pay to learn it or skip. Savers and Boosters are kept and used once; instant points are taken at once
No money left	Go below €0 and write it down as debt; it counts against your score
End	Full game: everyone reaches FINISH. Short game: time is up or first player finishes → finish the round
Final Score	Cash + (CP × €200) + (RP × €150) · tie: more Civic Points wins

About Invest in Youth

Invest in Youth is an Erasmus+ Small-scale Partnership in the field of youth (2024-3-DE04-KA210-YOU-000292304). The partners are Highlights e.V. (Germany, coordinator), EDUMANSHA (Portugal) and Informamentis Europa (Italy). All project materials are free to download at www.investinyouth.eu.

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Player Tracker Sheet

Player or team name	Token colour	Starting cash
		€2,000

Turn	Card (colour and title)	Money + / –	Cash now	CP	RP
0	Start		€2,000	0	0

My Yellow cards – write each card you keep. Cross it out when you use it.

Yellow card	What it does (from the card)	Used?

Cash at the end	Civic Points × €200	Reputation Points × €150	FINAL SCORE
€	___ × €200 = €	___ × €150 = €	€

Tie: the player with more Civic Points wins. Yellow cards still held score nothing.

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