



FINANCIAL EDUCATION GAME  
FOR FISHERFOLK

# GAME PROPER SPEAKERS' GUIDE



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## FINANCIAL EDUCATION GAME FOR FISHERFOLK

### ABOUT THE GAME

This game is intended to form part of the regular training programs of the Bureau of Fisheries and Aquatic Resources (BFAR) for fisherfolk. The game is structured around five key messages (5Ms) for fisherfolk:

1. Maging mapagkalinga sa karagatan;
2. Mag-impok para sa kinabukasan;
3. Magpalago ng kita sa pamamagitan ng pagne-negosyo;
4. Mag-seguro para protektado; and
5. Maging matalino sa pag-utang

It incorporates topics on saving, budgeting, debt management, basic financial products (e.g., basic deposit accounts and microinsurance), earning additional income (e.g., tips on microentrepreneurship), and financial consumer rights and responsibilities including scam prevention.

This game can be delivered within four hours. It can be delivered as a stand-alone training intervention, or back-to-back with other capacity building programs for fisherfolk being undertaken by the BFAR. The language of the game is in Filipino, but Game Masters are encouraged to use appropriate local dialects for better rapport with participants.

Game Masters and Bankers (at least three trainers) should be conscious of the need to make the messages and delivery simple and easy to understand, considering the profile of the fisherfolk. Adult learning methodologies and techniques should be employed to draw active participation from the audience.

### GAME OBJECTIVE

The objective of the game is to enable fisherfolk to:

1. Learn to contribute to achieving long-term objectives through basic personal finance management skills such as saving, budgeting, managing debt, simple tips about earning additional income other than fishing, basic financial services, protection from potential scams, and rights and responsibilities of financial consumers; and
2. Create action plans to become more informed financial decision makers.

## GAME PARAPHERNALIA

### 1. Goal List (LAYUNIN)

- Checklist with short-term goals that participants can choose from. Each goal card has a corresponding cost and states how much money they need to save daily to achieve their goal.

### 2. Card Decks

#### a. Income Card (KITA)

- o Card that determines daily income of a participant from fishing. Income Cards range from zero to P500.00 which represents the variability of income from fishing activities. Participants will be asked to draw one card at the end of each Life Event flipchart and claim the amount from the Banker.

No.	Kita sa Pangangisda	Number of Pieces per group of 10 <sup>1</sup>	Total Number of Cards per game
1	P500.00	2	6
2	P450.00	2	6
3	P400.00	2	6
4	P350.00	2	6
5	P300.00	2	6
6	P250.00	2	6
7	P200.00	2	6
8	P150.00	2	6
9	P100.00	2	6
10	P50.00	2	6
11	P0.00	2	6
<b>Total Cards</b>		<b>22</b>	<b>66</b>

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<sup>1</sup> The bankers will handle the Income Deck. Participants are asked to draw a card after each day. After claiming the amount (play money) from the Banker, they will return the card to the Income Deck; 2 pcs of each card per group of 10 (Two participants will have a chance to have the same income).

**b. Debt Card (UTANG)**

- Card to be given to a participant wishing to borrow money from the Banker. Minimum loan is P100. Participants may pay back their loan, with interest of 20% during the game. All unpaid Debt Cards must be paid back to the Banker at the end of the game, with interest of 20%.

No.	Cost	Number of Pieces per group of 10 <sup>2</sup>	Total Number of Cards per game
1	P100.00	200	600
<b>Total Cards</b>		<b>200</b>	<b>600</b>

**c. Microinsurance Card (MICROINSURANCE)**

- Card to be given to a participant wishing to avail of a microinsurance coverage from the Banker. Each microinsurance costs P50.00. It can be availed anytime during the game by a participant in preparation for sickness in the family or unfortunate accident in the sea or during natural disaster. Each participant can get as many Microinsurance Cards as they want during the game. All unused Cards may be redeemed with the same value from the Banker at the end of the game.

No.	Cost	Number of Pieces per group of 10 <sup>3</sup>	Total Number of Cards per game
1	P50.00	100	300
<b>Total Cards</b>		<b>100</b>	<b>300</b>

**d. Microentrepreneurship Card (NEGOSYO)**

- Card to be given to a participant wishing to invest in either of a combination of the three types of small-scale businesses with a corresponding minimum capital. A participant can get his/her capital investment back anytime during the game but will only get 50%. A participant holding a Microentrepreneurship Card can earn income at the end of the game, depending on the amount indicated on each Card. He/she can also gain more or lose income depending on the conditions indicated in the Life Event flipchart.

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<sup>2</sup> Assuming each participant will borrow P2,000 each for the whole duration of the game.

<sup>3</sup> Assuming that each participant will be buying insurance every day for 10 days.

No.	Negosyo	Puhunan	Kita pagkatapos ng Laro (50% kita from puhunan)	Number of Pieces per group of 10 <sup>4</sup>	Total Number of Cards per game**
1	Pagbenta ng daing/ tuyo (Fish drying)	P300.00	P150.00	30	90
2	Seaweed farming	P600.00	P300.00	30	90
3	Pagbenta ng bangka, gasoline, fishing gear	P1,000.00	P500.00	30	90
<b>Total Cards</b>				<b>90</b>	<b>270</b>

### 3. Savings Envelope

- Paper folded to form an envelope where participants can place savings for their short-term goals, if they do not want to save in a savings account. Savings in this envelope do not earn interest.

### 4. Savings Passbook

- A form that tracks participants' savings in their bank account. To open a savings account, the participant should have an initial deposit of P100.00. A participant can open an account and withdraw money anytime during the game. Only the money left in the Savings Account will earn an interest of 10% at the end of the game.

### 5. Coop Passbook

- A form that tracks participants' savings in the cooperative. On Day 5 of the Life Events, Game Master will ask participants if they want to be a member of a cooperative, wherein they will pay an initial deposit of P100.00. A participant can opt to be a member of the coop, save and withdraw money in the coop anytime during the game. Those who joined the cooperative will receive dividends by the end of the game.

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<sup>4</sup> Assuming that each participant will avail of said Negosyo 3 times out of 10 life cycle events.

## 6. Play Money

- Paper strips representing money, intended to be used as currency or medium of exchange during the game.

### Denomination for 30 Participants:

Denomination	Before Start of Game <sup>5</sup>		For Distribution at start of Game		Remaining After Distribution	
	Qty	Amount	Qty	Amount	Qty	Amount
P 500.00	300	P150,000.00	30	P15,000.00	270	P135,000.00
P100.00	465	P 46,500.00	120	P12,000.00	345	P34,500.00
P 50.00	600	P 30,000.00	240	P12,000.00	360	P18,000.00
P20.00	300	P6,000.00	150	P 3,000.00	150	P3,000.00
P 10.00	750	P7,500.00	300	P3,000.00	450	P4,500.00
<b>Total</b>	<b>2,415</b>	<b>P240,000.00</b>	<b>840</b>	<b>P45,000.00</b>	<b>1,575</b>	<b>P195,000.00</b>

### Denomination for 10 participants:

Denomination	Before Start of Game*		For Distribution at start of Game		Remaining After distribution	
	Qty	Amount	Qty	Amount	Qty	Amount
P 500.00	100	P 50,000.00	10	P5,000.00	90	P45,000.00
P100.00	155	P15,500.00	40	P 4,000.00	115	P11,500.00
P 50.00	200	P10,000.00	80	P4,000.00	120	P6,000.00
P20.00	100	P2,000.00	50	P1,000.00	50	P1,000.00
P 10.00	250	P2,500.00	100	P1,000.00	150	P 1,500.00
<b>Total</b>	<b>805</b>	<b>P 80,000.00</b>	<b>280</b>	<b>P15,000.00</b>	<b>525</b>	<b>P 65,000.00</b>

## 7. Life Events (PANGYAYARI SA BUHAY)

- A flipchart or powerpoint slides that shows different situations or life events on a daily basis over 10 days which can either increase or decrease the player's money. Each daily life event is accompanied by two (2) to three (3) financial decision points that participants can choose from and act on using their Card Decks or Play Money.

## 8. Life Lessons (ARAL SA BUHAY)



- A flipchart or powerpoint slides, accompanied by speaker notes, to be used as a tool in "processing" the lessons learned by participants from the game. This aids Game Masters to synthesize the key messages structured along the 5Ms.



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<sup>5</sup> Assuming that each participant has P8,000 by the end of the game.




## GAME PROPER SPEAKER GUIDE



### INTRODUCTION





Visual Aid	Talking Points/ Trainers Guide	Time
	Conduct of Pre-test and Profiling	15 minutes
 <p style="text-align: center;">FINANCIAL EDUCATION GAME FOR FISHER FOLKS: LIFE EVENTS</p>	<p>Magandang umaga/hapon, kami ay sina (<i>name of game master and banker</i>) na taga (<i>name of institution</i>).</p>	30 seconds
<p><b>Tungkol sa laro</b></p> <p>Ang larong ito ay luturan kayong:</p> <ul style="list-style-type: none"> <li>✓ Maging mapagkalinga sa karagatan</li> <li>✓ Mag-impok para sa kinabukasan</li> <li>✓ Magsalago ng kita sa pamamagitan ng pagne-negosyo</li> <li>✓ Mag-seguro para protektado</li> <li>✓ Maging matalino sa pag-utang</li> </ul>	<p>Layunin ng larong ito na gabayan at ipakita sa inyo ang tamang paggamit, pag-alaga at pagpapalago ng inyong kita sa pangingsda, habang kinakalinga at inaalagaan ang ating karagatan.</p> <p>Sa larong ito, nais naming matutunan ninyo ang pag-iipon, pag-budget ng inyong pera, tamang pag-utang, at iba pang tips para kayo ay magkaroon ng karagdagang kita bukod sa pangingsda, malaman ang paggamit ng iba't-ibang serbisyong pampinansiyal, maiwasang mabiktima ng mga scam at alamin ang mga responsibilidad at karapatan ng isang financial consumer.</p> <p>Mas makabubuti ring ibahagi ang matututunan ninyo ngayon sa bawat miyembro ng inyong pamilya.</p>	
<p><b>Larong pang-grupo</b></p> 	<p>Gusto nyo ba mag-enjoy habang natututo?</p> <p>Ibahin natin ang paraan ng pag-aaral natin. Sama-sama nating alamin ang tamang paraan ng pag-gamit ng pera sa pamamagitan ng isang laro.</p> <p>Bago tayo magsimula, hahatiin namin kayo sa (<i>number of groups with maximum of 10 participants per group</i>).</p> <p>Ang bawat grupo ay may sariling “Banker” na siyang magsisilbing Bangko ninyo at gabay sa larong ito. Maaari kayong magtanong sa kanila tungkol sa laro anumang oras.</p> <p><b>*Group the participants by ten. Each of the Bankers should introduce themselves to their assigned group.</b></p>	3 minutes



<p><b>Pera sa simula ng laro</b></p> <p>Total na pera P1,500.00:</p> <ul style="list-style-type: none"> <li>✓ One (1) P500</li> <li>✓ Four (4) P100</li> <li>✓ Eight (8) P50</li> <li>✓ Five (5) P20</li> <li>✓ Ten (10) P10</li> </ul> 	<p><b>*Give each participant Play Money with total amount of P1,500, with the following denominations:</b></p> <ol style="list-style-type: none"> <li>a. One (1) P500.00</li> <li>b. Four (4) P100.00</li> <li>c. Eight (8) P50.00</li> <li>d. Five (5) P20.00</li> <li>e. Ten (10) P10.00</li> </ol> <p>Ang ibinibigay naming pera ay mga <b>Play Money</b>. Gagamitin ninyo ito bilang inyong pera sa laro natin. Maaari itong gamitin upang mag-ipon, ipang-bayad sa pang araw-araw na gastusin, mag-invest sa negosyo, bumili ng Microinsurance, at magbayad ng utang.</p>	<p>5 minutes</p>
<p><b>Listahan ng mga layunin</b></p> 	<p><b>*Show the Goals to your respective group (See Appendix A for the sample Goal List)</b></p> <p>Ito ay magsisilbing <b>layunin</b> ninyo sa pag-iimpok o pag-save. Ang bawat goal o layunin ay may nakalagay na <b>kabuuang halaga</b> ng pera na kailangan ninyong pag-ipunan. Nakalagay rin dito kung magkano ang kailangan ninyong ipunin kada araw upang makamit ninyo ang inyong savings goal o layunin pagkatapos ng larong ito.</p> <p><b>*Trainers will give each participant a Goal List. This can be placed on the table of the participants before the start of the game. A template will be given to trainers so they can print the list in a sheet of paper.</b></p> <p>Mamili kayo ng isang layunin mula sa listahan. I-check lamang ang isa o higit pa sa isang layunin na inyong napili at tandan kung magkano ang kabuuang halaga ng goal na ito, pati na rin ang inyong target na ipon kada araw.</p>	<p>1 minute</p>





<p>Savings Envelope</p> 	<p><b>*Show the Savings Envelope (a bond paper folded to form an envelope) to your respective group</b></p> <p>Upang kayo ay makapag-impok, magbibigay kami ng Savings Envelope sa bawat isa sa inyo.</p> <p>Tandaan na ang perang inipon sa Savings Envelope ay walang interes. Maaari kayong kumuha ng pera sa Savings Envelope anumang oras sa laro.</p>	<p>30 seconds</p>
<p>Savings Passbook</p> 	<p><b>*Show the Savings Passbook to your respective group (See Appendix B for the sample Savings Passbook)</b></p> <p>Ang isa pang paraan ng pagse-save o pag-iimpok sa larong ito ay ang pagkakaroon ng “Savings Account” o deposito sa Bangko.</p> <p>Para makapag-bukas ng Savings Account sa Bangko, kailangan ninyo ng “initial deposit” o panimulang deposito na P100. Ibigay lamang sa inyong Banker ang “initial deposit” at bibigyan kayo ng Savings Passbook.</p> <p>Sa Savings Passbook itatala ang inyong mga transaksyon katulad ng pag-deposito at pag-withdraw.</p> <p>Ang Banker ang magsisilbi ninyong Bangko sa larong ito.</p>	<p>30 seconds</p>
<p>Coop Passbook</p> 	<p><b>*Show the Coop Passbook to your respective group (See appendix C for the sample Coop Passbook)</b></p> <p>Maari rin kayong magpa-miyembro sa kooperatiba kung mayroong kooperatiba sa inyong lugar.</p> <p>Kailangan lamang magbayad ng panimulang deposito upang maging miyembro.</p> <p>Sa Coop Passbook itatala ang inyong transaksyon tulad ng pagdeposito ng ipon at pati pag-withdraw nito. Maari ring kumita ng dividends dito.</p>	<p>30 seconds</p>

<p>Interest Computation for Savings Account</p> 	<p>Pagkatapos ng sampung (10) araw, ang pera ninyo sa Savings Account sa Bangko ay magkakaroon ng dagdag na kita o interes.</p> <p>Halimbawa, kung pagkatapos ng laro, ang kabuuang ipon mo sa iyong Savings Account sa Bangko ay P100, ito ay magkakaroon ng interes na P10. Kapag P500 naman, ang interes ay P50.</p> <p>Ngunit, kung halimbawa ay P680 ang naipon mo sa iyong Savings Account sa Bangko, ang magiging interes ay P60 lamang at hindi P68 sapagkat hindi nasara sa P700 ang balanse. Tandaan na walang interes ang butal na ipon, kaya walang interes ang butal na P80 sa P680 na deposito. Ginawa natin ito upang maging-simple at madali ang pag-compute natin ng interes sa inyong mga deposito.</p> <p><b>*In terms of percentage, the interest rate for savings is 10%. For purposes of the game, and the limitations of the Play Money design (e.g. no centavos), this rule will simplify the “transactions” with the Banker.</b></p> <p>Maaari kayong magbukas ng account, magdeposito o mag-withdraw sa inyong account anumang oras ng laro.</p>	<p>30 seconds</p>
<p>Pangyayari sa Buhay</p> 	<p><b>*Point to Slides/ Flip Charts of Life Events</b></p> <p>Magpapakita kami sa inyo ng sampung (10) sitwasyon o pang araw-araw na pangyayari sa buhay.</p> <p>Ang isang (1) pangyayari sa buhay ay katumbas ng isang (1) araw.</p> <p>Ang bawat sitwasyon ay mayroong dalawa (2) hanggang tatlong (3) desisyon na maari ninyong pag-pilian.</p> <p>Bawat desisyon ay may kailangan gawin gamit ang inyong Play Money, Savings Envelope, Savings Passbook, Coop Passbook, at mga cards.</p>	<p>30 seconds</p>




<p><b>Mga Cards</b></p> 	<p>Gagamit din tayo ng apat (4) na cards sa larong ito. Ito ay ang mga sumusunod:</p> <ol style="list-style-type: none"> <li>1. Income/Kita Card</li> <li>2. Debt/Utang Card</li> <li>3. Microinsurance Card</li> <li>4. Microentrepreneurship /Negosyo Card</li> </ol>	<p>15 seconds</p>
<p><b>Income Card</b></p> 	<p><b>*Show Kita Card</b></p> <p>Ang card na ito ang magdidikta ng inyong kita araw-araw. Kailangan ninyong bumunot sa Kita Card Deck pagkatapos ng isang pangyayari sa buhay.</p> <p>Maaaring may kita kayo sa isang araw, maaari ding wala, depende sa kung anong nakalagay sa card na inyong mabubunot.</p> <p>Kapag nakabunot na, ipakita sa Banker ang inyong Kita Card upang mapalitan ito ng Play Money. Pagkatapos nito, ibalik kaagad ang Kita Card sa Banker.</p>	<p>30 seconds</p>
<p><b>Debt Card</b></p> 	<p><b>*Show Utang Card</b></p> <p>Kung tingin ninyo kinakailangan, o kung kulang ang inyong pera, maaari kayong umutang sa Banker. Ang pinaka-maliit na pwedeng utangin ay P100. Ngunit tandaang ang bawat Utang Card ay mayroong dagdag na 20% na interes o P20 sa bawat P100 na utang.</p> <p>Kailangang bayaran ang lahat ng utang pagkatapos ng laro kasama ang interes. Maaari ring bayaran ang utang sa anumang oras ng laro.</p>	<p>30 seconds</p>
<p><b>Microinsurance Card</b></p> 	<p><b>*Show Microinsurance Card</b></p> <p>Maaari din kayong bumili ng Microinsurance kung gusto ninyo ng pinansyal na proteksyon sa hindi inaasahang pangyayari sa buhay katulad ng malubhang sakit o kalamidad.</p>	<p>30 seconds</p>



	<p>Ang isang Microinsurance Card ay nagkakahalaga ng P50. Maaari kayong bumili ng kahit ilang Microinsurance Card. Unlimited ang pagbili ng Microinsurance at maaaring gawin bago ipakita ang isang pangyayari sa buhay.</p> <p>Maaring gamitin ang Microinsurance Card kapag nagkasakit o nagkaroon ng sakuna. Kung walang Microinsurance at nangyari ang mga ito sa laro, kailangan magbayad ng kaukulang halaga at ibigay ito kay Banker..</p> <p>Lahat ng hindi nagamit na Microinsurance Card pagkatapos ng laro ay papalitan ni Banker ng katumbas na halaga nito.</p>	
 <p>Microentrepreneurship Card</p> <p><b>NEGOSYO</b></p> <p>PAGBENTA NG PARTE NG BANGKA, GASOLINA, FISHING GEARS</p> <p>Puhunan: P1,000.00</p> <p>Makukuhang kita pagkatapos ng laro: P1,000.00</p> <p>Makukuhang pera kung isara ang negosyo: P1,000.00</p>	<p><b>*Show the Negosyo Card</b></p> <p>Maaari kang kumuha ng Negosyo Card kung gusto mo mag-invest sa isang negosyo. May tatlong klaseng negosyo:</p> <ol style="list-style-type: none"> <li>1. Pagbenta ng daing/ tuyo (Kapital: P300)</li> <li>2. Seaweed farming (Kapital: P600)</li> <li>3. Pagbenta ng gasolina, at iba pang gamit sa pangangisda (Kapital: P1,000)</li> </ol> <p>Nakalagay sa Negosyo Card kung magkano ang puhunan o kapital pati narin ang kikitain ninyo pagkatapos ng laro. Maaaring mag-invest sa negosyo bago ipakita ang isang pangyayari sa buhay.</p> <p>Kung gusto nyo nang ibenta o isara ang inyong negosyo, ibalik lamang sa Banker ang Negosyo Card at ibabalik sa inyo ng Banker ang kalahati ng inyong pinuhunan.</p>	30 seconds
 <p>Pang-araw araw na gastos</p>	<p>Bago ipakita ang bawat pangyayari sa buhay, kailangan ninyong magbigay sa Banker ng P80. Ito ay katumbas ng pang-araw araw na gastos katulad ng pagkain ng inyong pamilya at gasolina ng bangkang inyong gagamitin upang mangisda</p>	15 seconds

	<p>Kapag narinig ninyo ang Game Master na sumigaw ng <b>“Para sa Kinabukasan!”</b>, sabay sabay din kayong sumigaw ng <b>“Para sa Kinabukasan!”</b>. Ito ang hudyat na magsisimula na ang panibagong araw o pangyayari sa buhay.</p>	<p>15 seconds</p>
<p>May katanungan ka ba?</p> 	<p>Ayan! Tapos na naming ipaliwanag ang mechanics ng larong ito. Bago tayo magsimula, itaas lamang ang inyong kamay kung mayroon kayong mga katanungan.</p> <p><b>*Answer each participant’s questions and make sure that they fully understand the mechanics.</b></p>	<p>2 minutes</p>
<p style="text-align: right;"><b>Total Estimated Time for Introduction</b></p>		<p>31 minutes and 45 seconds</p>





**TRIAL VERSION**



Visual Aid	Talking Points/ Trainers Guide	Time
<p>Gusto mo bang subukan ang laro?</p> 	<p><b>*Ask Participants:</b></p> <p>Gusto nyo bang subukan muna ang laro?</p> <p><b>*Wait for participants to respond</b></p> <p>Magbibigay ako ng halimbawang pangyayari sa buhay bilang pagsubok sa larong ito. Okay ba ‘yon?... Okay!</p>	<p>15 seconds</p>
<p><b>TRIAL VERSION DAY 1</b></p>		
 <p>Para sa Kinabukasan</p> <p>Pang-araw araw na gastos</p>	<p>Mag-handa na at magsisimula na ang unang araw ng inyong pagsubok!</p> <p><b>“Para sa Kinabukasan!”</b></p> <p><b>*Wait for participants to respond. Repeat if the response is not loud enough.</b></p> <p>Magbigay ng P80 sa Banker para sa inyong pang-araw araw na gastusin.</p> <p><b>*Go to each participant to get the P80.</b></p>	<p>2 minutes</p>
 <p>Mag-apon o mag-invest na upang makamit ang inyong pangarap!</p> <p>MICRO INSURANCE</p> <p>NEGOSYO</p>	<p>Mag-apon o mag-invest na upang makamit ang inyong layunin at pangarap!</p> <p><b>*Ask participants the following:</b></p> <ol style="list-style-type: none"> <li>1. Maglagay sa Savings Envelope kung gustong mag-apon sa bahay.</li> <li>2. Itaas ang kamay kung gustong mag-open ng Savings Account sa Bangko at mag-deposito.</li> </ol> <p><b>*Go to each participant who wants to open an account (Get P100 as initial deposit) and/or add Play Money to their the newly-opened Savings Account (Get whatever amount is decided by participant). Give and/or update participant’s Savings Passbook.</b></p>	<p>10 minutes</p>

	<p>3. Itaas ang kamay kung gustong bumili ng Microinsurance.</p> <p><b>*Go to each participant who wishes to buy Microinsurance. Ask them to pay P50 for each Microinsurance Card.</b></p> <p>4. Itaas ang kamay kung gustong mag-invest sa negosyo.</p> <p><b>*Go to each participant who wishes to invest in a microenterprise. Ask them what business they want and request them to pay the corresponding capital indicated in the Negosyo Card.</b></p>	
	<p>Heto na ang pangyayari sa buhay natin ngayong araw na ito...</p> <p><b>*Show the Life Event Slide (trial slides):</b></p> <p>Inalok ka ng iyong kumpare na makipag-inuman pagkatapos mangisda. Ang toka mo ay magbigay ng P100 para sa alak at pulutan. Pupunta ka ba o hindi?</p> <p><b>Decision Points:</b></p> <ol style="list-style-type: none"> <li>1. Magbigay ng P100 sa Banker kung pupunta sa inuman.</li> </ol> <p><b>Get P100 from participants who have chosen decision point #1.</b></p> <ol style="list-style-type: none"> <li>2. Sabihin kay kumapare na hindi ka pupunta dahil kailangan mong mag-apon.</li> </ol>	5 minutes
	<p>Tapos na ang araw. Bumunot sa Kita Card Deck upang malaman ang inyong kinita sa pangingsda sa araw na ito.</p> <p><b>*Ask participants to pick one Income Card. Give them the Play Money as indicated in their Income Card.</b></p>	5 minutes

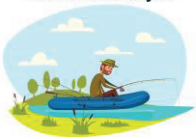
**TRIAL VERSION DAY 2**

 <p>Para sa Kinabukasan Pang-araw araw na gastos</p>	<p>Mag-handa na at magsisimula na ang pangalawang araw ng inyong pagsubok!</p> <p><b>“Para sa Kinabukasan!”</b></p> <p><b>*Wait for participants to respond. Repeat if the response is not loud enough.</b></p> <p>Magbigay ng P80 sa Banker para sa inyong pang-araw araw na gastusin.</p> <p><b>*Go to each participant to get the P80.</b></p>	<p>2 minutes</p>
 <p>Mag-apon o mag-invest na upang makamit ang inyong pangarap!</p>	<p>Mag-apon o mag-invest na upang makamit ang inyong layunin at pangarap!</p> <p><b>*Ask participants the following:</b></p> <ol style="list-style-type: none"> <li>1. Maglagay sa Savings Envelope kung gustong mag-apon sa bahay.</li> <li>2. Itaas ang kamay kung gustong mag-open ng Savings Account sa Bangko at mag-deposito.</li> </ol> <p><b>*Go to each participant who wants to open an account (Get P100 as initial deposit) and/or add Play Money to their the newly-opened Savings Account (Get whatever amount is decided by participant). Give and/or update participant’s Savings Passbook.</b></p> <ol style="list-style-type: none"> <li>3. Itaas ang kamay kung gustong bumili ng Microinsurance.</li> </ol> <p><b>*Go to each participant who wishes to buy Microinsurance. Ask them to pay P50 for each Microinsurance Card.</b></p>	<p>10 minutes</p>





	<p>4. Itaas ang kamay kung gustong mag-invest sa negosyo.</p> <p><b>*Go to each participant who wishes to invest in a microenterprise. Ask them what business they want and request them to pay the corresponding capital indicated in the Negosyo Card.</b></p>	
	<p>Kaarawan ngayon ng iyong asawa o nanay. Ano ang gagawin mo?</p> <p><b>*Show the Life Event Slide (trial slides):</b></p> <p><b>Decision Points:</b></p> <ol style="list-style-type: none"> <li>Gagawa ng bonggang party para sa asawa. Gagastos ka ng P600. Ibigay sa Banker ang P600. Kung kulang ang pera, maaaring mag-withdraw sa ipon o mangutang sa Banker.</li> </ol> <p><b>Get P600 from participants who have chosen decision point #1.</b></p> <ol style="list-style-type: none"> <li>Gagawa ng simpleng party para sa asawa. Gagastos ka ng P200. Ibigay sa Banker ang P200. Kung kulang ang pera, maaaring mag-withdraw sa ipon o mangutang sa Banker.</li> </ol> <p><b>Get P200 from participants who have chosen decision point #2.</b></p> <ol style="list-style-type: none"> <li>Gigising ng maaga para batiin ang asawa at sabihin kung gaano mo sya kamahal.</li> </ol>	5 minutes
	<p>Tapos na ang araw. Bumunot sa Kita Card Deck upang malaman ang inyong kinita sa pangangisda sa araw na ito.</p> <p><b>*Ask participants to pick one Income Card. Give them the Play Money as indicated in their Income Card.</b></p> <p><b>**END OF TRIAL VERSION</b></p>	5 minutes

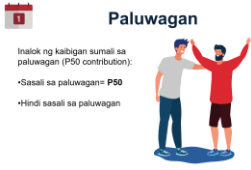

**PRE-GAME PREPARATION**

<p>Handa na ba kayo?</p> 	<p>Naintindihan ba kung paano ang laro?</p> <p>Handa na ba kayo?</p> <p><b>*Wait for participants to respond</b></p> <p><b>*Answer any questions that participants may have about the game mechanics</b></p> <p>Okay! Mukhang ready na kayo sa ating laro. Pero bago tayo magsimula, pupuntahan kayo ng inyong Banker upang ibalik sa dati ang inyong pera.</p> <p><b>*Go to each participant and make their money P1,500 again with the following denomination. It is advisable to have a backup set of play money on hand to speed up the process:</b></p> <ul style="list-style-type: none"> <li>a. One (1) P500.00</li> <li>b. Four (4) P100.00</li> <li>c. Eight (8) P50.00</li> <li>d. Five (5) P20.00</li> <li>e. Ten (10) P10.00</li> </ul> <p><b>*Remove all money in the Savings Envelope</b></p> <p><b>*Get all Microinsurance Cards</b></p> <p><b>*Get all Microentrepreneurship Cards</b></p> <p><b>*Get all Passbooks and replace a new one</b></p>	<p>10 minutes</p>
<p style="text-align: right;"><b>Total Estimated Time for Trial Version</b></p>		<p>32 minutes and 15 seconds</p>





## ACTUAL LIFE EVENTS



DAY 1		
 <p>Para sa Kinabukasan      Pang-araw araw na gastos</p>	<p>Maghanda na at mag-uumpisa na ang unang araw!</p> <p><b>“Para sa Kinabukasan!”</b></p> <p><b>*Wait for participants to respond. Repeat if the response is not loud enough.</b></p> <p>Magbigay ng P80 sa Banker para sa inyong pang-araw araw na gastusin.</p> <p><b>*Go to each participant to get the P80.00</b></p>	<p>30 seconds</p>
 <p>Mag-ipon o mag-invest na upang makamit ang inyong pangarap!</p>	<p>Mag-ipon o mag-invest na upang makamit ang inyong layunin at pangarap!</p> <p><b>*Ask participants the following:</b></p> <ol style="list-style-type: none"> <li>1. Maglagay sa Savings Envelope kung gusto ninyong mag-ipon sa bahay.</li> <li>2. Itaas ang kamay kung gusto ninyong mag-open ng Savings Account sa Bangko. Pwede rin mag-deposito ng mas malaki sa inyong bagong Savings Account.</li> </ol> <p><b>*Go to each participant who wants to open an account (Get P100 as initial deposit) and/or add Play Money to their newly-opened Savings Account (Get whatever amount is decided by participant). Give and/or update participant’s Savings Passbook.</b></p> <ol style="list-style-type: none"> <li>3. Itaas ang kamay kung gustong bumili ng Microinsurance.</li> </ol> <p><b>*Go to each participant who wishes to buy Microinsurance. Ask them to pay P50 for each Microinsurance Card.</b></p>	<p>3 minutes</p>

	<p>4. Itaas ang kamay kung gustong mag-invest sa negosyo.</p> <p><b>*Go to each participant who wishes to invest in business/microenterprise. Ask them what business they want and request them to pay the corresponding capital indicated in the Negosyo Card.</b></p>	
 <p><b>Paluwagan</b></p> <p>Inalok ng kaibigan sumali sa paluwagan (P50 contribution):</p> <ul style="list-style-type: none"> <li>•Sasali sa paluwagan= P50</li> <li>•Hindi sasali sa paluwagan</li> </ul>	<p>Inalok ka ng iyong kaibigan na sumali sa isang paluwagan. P50 ang contribution ng bawat miyembro. Sasahod ka daw pagkatapos ng walong araw. Sasali ka ba?</p> <p><b>Decision Points:</b></p> <ol style="list-style-type: none"> <li>1. Magbigay ng P50 sa Banker kung sasali sa paluwagan.</li> <li>2. Hindi sasali sa paluwagan.</li> </ol> <p><b>*Get P50 from participants who have chosen decision point #1.</b></p>	30 seconds
 <p><b>Tapos na ang araw</b></p>	<p>Tapos na ang araw. Bumunot sa Kita Card Deck upang malaman ang inyong kinita sa pangingsda sa araw na ito.</p> <p><b>*Ask participants to pick one Income Card. Give them the Play Money as indicated in their Income Card.</b></p> <p><b>**END OF DAY 1</b></p>	1 minute



**DAY 2**

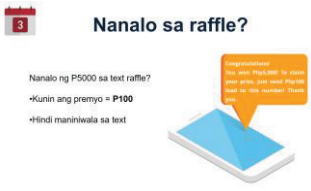

 <p>Para sa Kinabukasan Pang-araw araw na gastos</p>	<p>Maghanda na at mag-uumpisa na ang ikalawang araw!</p> <p><b>“Para sa Kinabukasan!”</b></p> <p><b>*Wait for participants to respond. Repeat if the response is not loud enough.</b></p> <p>Magbigay ng P80 sa Banker para sa inyong pang-araw araw na gastusin.</p> <p><b>*Go to each participant to get the P80.</b></p>	<p>30 seconds</p>
 <p>Mag-ipon o mag-invest na upang makamit ang inyong pangarap!</p>	<p>Panibagong araw, panibagong mga desisyon at mga pangyayari.</p> <p>Mag-ipon o mag-invest na upang makamit ang inyong layunin at pangarap!</p> <p><b>*Ask participants the following:</b></p> <ol style="list-style-type: none"> <li>1. Maglagay sa Savings Envelope kung gusto ninyong mag-ipon sa bahay.</li> <li>2. Itaas ang kamay kung gustong mag-open ng Savings Account sa Bangko. Pwede rin mag-deposito ng mas malaki sa inyong bagong Savings Account.</li> </ol> <p><b>*Go to each participant who wants to open an account (Get P100 initial deposit) and/or add Play Money to their the newly-opened Savings Account (Get whatever amount is decided by participant). Give and/or update participant’s Savings Passbook.</b></p> <ol style="list-style-type: none"> <li>3. Itaas ang kamay kung gustong bumili ng Microinsurance.</li> </ol> <p><b>*Go to each participant who wishes to buy Microinsurance. Ask them to pay P50 for each Microinsurance Card.</b></p>	<p>3 minutes</p>





	<p>4. Itaas ang kamay kung gustong mag-invest sa negosyo.</p> <p><b>*Go to each participant who wishes to invest in business/microenterprise. Ask them what business they want and request them to pay the corresponding capital indicated in the Negosyo Card.</b></p>	
 <p><b>2</b> <b>Bagyo</b></p> <p>Walang kita at maista ang lambat at bangka dahil sa bagyo.</p> <ul style="list-style-type: none"> <li>• Pampagawa ng lambat at bangka = P300</li> <li>• Inuman (P100) + Pampagawa ng lambat at bangka (P300) = P400</li> </ul>	<p>May bagyo kagabi. Walang nakalaot kaya wala ding kita ang mga mangingisda. Kailangan mo din ng P300 para sa pampagawa ng bangka at lambat. Anong gagawin mo?</p> <p><b>Decision Points:</b></p> <ol style="list-style-type: none"> <li>1. Magbigay ng P300 sa Banker. Kung kulang ang pera, maaaring mag-withdraw sa ipon o mangutang sa Banker.</li> </ol> <p><b>*Get P300 from participants who have chosen decision point #1. Assist participants who wish to withdraw from their Savings Account or get a loan.</b></p> <ol style="list-style-type: none"> <li>2. Makipag-inuman kay kumpare dahil na-survive ang bagyo. Gagastos ka ng karagdagang P100 pampulutan. Mag-bigay ng P400 sa Banker para sa pag-papaayos ng bangka at lambat at sa pakikipag-inuman. Kung kulang ang pera, maaaring mag-withdraw sa ipon o mangutang sa Banker</li> </ol> <p><b>*Get P400 from participants who have chosen decision point #2. Assist participants who wish to withdraw from their Savings Account or make a loan.</b></p>	30 seconds
 <p><b>2</b> <b>Tapos na ang araw</b></p>	<p>Walang bubunot ng Kita Card ngayon dahil hindi nakapangisda ang lahat dahil sira ang mga bangka at lambat.</p> <p><b>**END OF DAY 2</b></p>	1 minute



**DAY 3**

 <p>Para sa Kinabukasan Pang-araw araw na gastos</p>	<p>Maghanda na at mag-uumpisa na ang ika'tlong araw!</p> <p><b>“Para sa Kinabukasan!”</b></p> <p><b>*Wait for participants to respond. Repeat if the response is not loud enough.</b></p> <p>Magbigay ng P80 sa Banker para sa inyong pang-araw araw na gastusin.</p> <p><b>*Go to each participant to get the P80.</b></p>	<p>30 seconds</p>
 <p>Mag-ipon o mag-invest na upang makamit ang inyong pangarap!</p>	<p>Mag-ipon o mag-invest na upang makamit ang inyong layunin at pangarap!</p> <p><b>*Ask participants the following:</b></p> <ol style="list-style-type: none"> <li>1. Maglagay sa Savings Envelope kung gusto ninyong mag-ipon sa bahay.</li> <li>2. Itaas ang kamay kung gustong mag-open ng Savings Account sa Bangko. Pwede rin mag-deposito ng mas malaki sa inyong bagong Savings Account.</li> </ol> <p><b>*Go to each participant who wants to open an account (Get P100 initial deposit) and/or add Play Money to their the newly-opened Savings Account (Get whatever amount is decided by participant). Give and/or update participant’s Savings Passbook.</b></p> <ol style="list-style-type: none"> <li>3. Itaas ang kamay kung gustong bumili ng Microinsurance.</li> </ol> <p><b>*Go to each participant who wishes to buy Microinsurance. Ask them to pay P50 for each Microinsurance Card.</b></p>	<p>3 minutes</p>



	<p>4. Itaas ang kamay kung gustong mag-invest sa negosyo.</p> <p><b>*Go to each participant who wishes to invest in business/microenterprise. Ask them what business they want and request them to pay the corresponding capital indicated in the Negosyo Card.</b></p>	
 <p><b>3</b> Nanalo sa raffle?</p> <p>Nanalo ng P5000 sa text raffle?      *Kunin ang premyo = P100      *Hindi maniniwala sa text</p>	<p>May natanggap kang text na nanalo ka daw ng P5,000. Di mo matandaan kung sumali ka ba sa raffle na ito. Makukuha mo raw ang premyo mo sa loob ng tatlong araw. Para makuha ang premyo, kailangan mong mag-padala ng P100 sa nagtext sa iyo dahil gagamitin ito bilang shipping fee (padala fee). Ano ang gagawin mo?</p> <p><b>Decision Points:</b></p> <ol style="list-style-type: none"> <li>1. Magbigay ng P100 sa Banker kung gustong makuha ang premyo. Kung kulang ang pera, maaaring mag-withdraw sa ipon o mangutang sa Banker.</li> </ol> <p><b>*Get P100 from participants who chose decision point #1</b></p> <ol style="list-style-type: none"> <li>2. Hindi maniniwala sa text na natanggap, kahit nasasayangan sa premyo.</li> </ol>	30 seconds
 <p><b>3</b> Tapos na ang araw</p>	<p>Tapos na ang araw. Bumunot sa Kita Card Deck upang malaman ang inyong kinita sa pangingsda sa araw na ito.</p> <p><b>*Ask participants to pick one Kita Card. Give them the Play Money as indicated in their Kita Card.</b></p> <p><b>**END OF DAY 3</b></p>	1 minute



DAY 4		
 <p>Para sa Kinabukasan    Pang-araw araw na gastos</p>	<p>Maghanda na at mag-uumpisa na ang ika-apat araw!</p> <p>Para sa Kinabukasan!</p> <p><b>*Wait for participants to respond. Repeat if the response is not loud enough.</b></p> <p>Magbigay ng P80 sa Banker para sa inyong pang-araw araw na gastusin.</p> <p><b>*Go to each participant to get the P80.</b></p>	<p>30 seconds</p>
 <p>Mag-ipon o mag-invest na upang makamit ang inyong pangarap!</p>	<p>Mag-ipon o mag-invest na upang makamit ang inyong layunin at pangarap!</p> <p><b>*Ask participants the following:</b></p> <ol style="list-style-type: none"> <li>1. Maglagay sa Savings Envelope kung gusto ninyong mag-ipon sa bahay.</li> <li>2. Itaas ang kamay kung gustong mag-open ng Savings Account sa Bangko. Pwede rin mag-deposito ng mas malaki sa inyong bagong Savings Account.</li> </ol> <p><b>*Go to each participant who wants to open an account (Get P100 initial deposit) and/or add Play Money to their the newly-opened Savings Account (Get whatever amount is decided by participant). Give and/or update participant's Savings Passbook.</b></p> <ol style="list-style-type: none"> <li>3. Itaas ang kamay kung gustong bumili ng Microinsurance.</li> </ol> <p><b>*Go to each participant who wishes to buy Microinsurance. Ask them to pay P50 for each Microinsurance Card.</b></p>	<p>3 minutes</p>




	<p>4. Itaas ang kamay kung gustong mag-invest sa negosyo.</p> <p><b>*Go to each participant who wishes to invest in business/microenterprise. Ask them what business they want and request them to pay the corresponding capital indicated in the Negosyo Card.</b></p>	
 <p><b>Gastos sa Ospital</b></p> <p>Naaksidente sa pangingsda.    •Bill sa ospital- P1,000    •Pneedng gamitin ang microinsurance card</p>	<p>Naaksidente ka habang nangingisda. Ang bill mo sa ospital ay P1,000. Ano ang gagawin mo?</p> <p><b>Decision Points:</b></p> <ol style="list-style-type: none"> <li>1. Kung mayroon kang Microinsurance Card, gamitin ito para pampagamot. Ibalik ang isang Microinsurance Card sa Banker.</li> </ol> <p><b>*If participant has a Microinsurance Card, he/she can use this card to pay the hospital bill. Get one (1) Microinsurance Card from the participant.</b></p> <ol style="list-style-type: none"> <li>2. Kung walang Microinsurance Card, magbigay ng P1,000 sa Banker. Kung kulang ang pera, maaaring mag-withdraw sa ipon o mangutang sa Banker.</li> </ol> <p><b>*Get P1,000 from participants who are situated under decision point #2. Assist participants who wish to withdraw from their Savings Account and record on their Savings Passbook.</b></p> <p><b>*Assist participants who wish to make a loan and give them the corresponding number of Utang Card/s.</b></p>	30 seconds
 <p><b>Tapos na ang araw</b></p>	<p>Tapos na ang araw. Walang bubunot ng Kita Card ngayon dahil walang kang kinita dahil sa aksidente.</p> <p><b>*Ask participants to pick one Kita Card. Give them the Play Money as indicated in their Kita Card.</b></p> <p><b>**END OF DAY 4</b></p>	1 minute



**DAY 5**

 <p>Para sa Kinabukasan    Pang-araw araw na gastos</p>	<p>Maghanda na at mag-uumpisa na ang ika-limang araw!</p> <p>Para sa Kinabukasan!</p> <p><b>*Wait for participants to respond. Repeat if the response is not loud enough.</b></p> <p>Magbigay ng P80 sa Banker para sa inyong pang-araw araw na gastusin.</p> <p><b>*Go to each participant to get the P80.</b></p>	<p>30 seconds</p>
 <p>Mag-ipon o mag-invest na upang makamit ang inyong pangarap!</p>	<p>Mag-ipon o mag-invest na upang makamit ang inyong layunin at pangarap!</p> <p><b>*Ask participants the following:</b></p> <ol style="list-style-type: none"> <li>1. Maglagay sa Savings Envelope kung gusto ninyong mag-ipon sa bahay.</li> <li>2. Itaas ang kamay kung gustong mag-open ng Savings Account sa Bangko. Pwede rin mag-deposito ng mas malaki sa inyong bagong Savings Account.</li> </ol> <p><b>*Go to each participant who wants to open an account (Get P100 initial deposit) and/or add Play Money to their the newly-opened Savings Account (Get whatever amount is decided by participant). Give and/or update participant's Savings Passbook.</b></p> <ol style="list-style-type: none"> <li>3. Itaas ang kamay kung gustong bumili ng Microinsurance.</li> </ol> <p><b>*Go to each participant who wishes to buy Microinsurance. Ask them to pay P50 for each Microinsurance Card.</b></p>	<p>3 minutes</p>



	<p>4. Itaas ang kamay kung gustong mag-invest sa negosyo.</p> <p><b>*Go to each participant who wishes to invest in business/microenterprise. Ask them what business they want and request them to pay the corresponding capital indicated in the Negosyo Card.</b></p>	
 <p><b>Kooperatiba</b></p> <p>Nagkaroon ng kooperatiba sa inyo:</p> <ul style="list-style-type: none"> <li>•Magpa-member = P100</li> <li>•Magpa-member (mas malaking share capital) = P200</li> <li>•Hindi magpa-member</li> </ul>	<p>Sinuportahan ng Bureau of Fisheries and Aquatic Resources (BFAR) ang pagtatayo ng Kooperatiba sa inyong komunidad kung saan maaaring mag-impok ang mga miyembro at kumita ng dibidendo kalaunan. Kailangan ng P100 bilang panimulang deposito para ikaw ay maging miyembro. Magpapa-miyembro ka ba?</p> <p><b>Decision Points:</b></p> <ol style="list-style-type: none"> <li>1. Kung magpapa-miyembro, magdeposito ng P100 sa Koop.</li> </ol> <p><b>*Assist participants who wish to become members of the Cooperative. Get P100 and give them their Coop Passbook. Indicate on the Coop Passbook that they are a “Member” of the Cooperative. This is to differentiate their “account” in the Cooperative versus their Savings Account in the Bank.</b></p> <ol style="list-style-type: none"> <li>2. Magpapa-member ka sa Kooperatiba nang may <i>mas malaking</i> share capital. Magbigay ng P200 sa Banker.</li> </ol> <p><b>*Assist participants who wish to become a member of the Cooperative with <i>higher</i> share capital contribution. Get P200 and record in their Coop Passbook. Indicate on the Coop Passbook that they are a “Member” of the Cooperative.</b></p> <ol style="list-style-type: none"> <li>3. Hindi magpapa-member sa Kooperatiba.</li> </ol>	<p>30 seconds</p>




 <p>Tapos na ang araw</p>	<p>Tapos na ang araw. Bumunot sa Kita Card Deck upang malaman ang inyong kinita sa pangngisda sa araw na ito.</p> <p><b>*Ask participants to pick one Kita Card. Give them the Play Money as indicated in their Kita Card.</b></p> <p><b>**END OF DAY 5</b></p>	<p>1 minute</p>
<p><b>DAY 6</b></p>		
 <p>Para sa Kinabukasan Pang-araw araw na gastos</p>	<p>Maghanda na at mag-uumpisa na ang ika-anim araw!</p> <p>Para sa Kinabukasan!</p> <p><b>*Wait for participants to respond. Repeat if the response is not loud enough.</b></p> <p>Magbigay ng P80 sa Banker para sa inyong pang-araw araw na gastusin.</p> <p><b>*Go to each participant to get the P80.</b></p>	<p>30 seconds</p>
 <p>Mag-ipon o mag-invest na upang makamit ang inyong pangarap!</p>	<p>Mag-ipon o mag-invest na upang makamit ang inyong layunin at pangarap!</p> <p><b>*Ask participants the following:</b></p> <ol style="list-style-type: none"> <li>1. Maglagay sa Savings Envelope kung gusto ninyong mag-ipon sa bahay.</li> <li>2. Itaas ang kamay kung gustong mag-open ng Savings Account sa Bangko/Cooperative o mag-deposito.</li> </ol> <p><b>*Go to each participant who wants to open an account or deposit money to their existing Savings Account in the Bank and/or in the Cooperative. If the participant opens a Savings Account or decides to become a Coop Member, get P100 as initial deposit. For existing account holder, get whatever amount the participant decides to give. Update the participant's Savings Passbook and/or Coop Passbook.</b></p>	<p>3 minutes</p>




	<p>3. Itaas ang kamay kung gustong bumili ng Microinsurance.</p> <p><b>*Go to each participant who wishes to buy Microinsurance. Ask them to pay P50 for each Microinsurance Card.</b></p> <p>4. Itaas ang kamay kung gustong mag-invest sa negosyo.</p> <p><b>*Go to each participant who wishes to invest in business/microenterprise. Ask them what business they want and request them to pay the corresponding capital indicated in the Negosyo Card.</b></p>	
	<p>“Lean season” ngayon kaya wala kang kita. Kailangan mo ng P80 para pambayad sa dati mo pang utang na gasolina sa tindahan. Ano ang gagawin mo?</p> <p><b>Decision Points:</b></p> <ol style="list-style-type: none"> <li>1. Kukuha sa natitirang hawak na pera sa Savings Envelope para ipambayad sa utang.</li> <li>2. Magwithdraw ng P80 sa Savings Account sa Bangko o sa Kooperatiba.</li> </ol> <p><b>*Assist the participant to withdraw from their Savings Account in the Bank or from their account in the Cooperative. Make sure all transactions are recorded in the Savings Passbook/Coop Passbook.</b></p> <ol style="list-style-type: none"> <li>3. Mangutang sa Banker.</li> </ol> <p><b>*Minimum loan is P100.</b></p>	30 seconds
	<p>Walang bubunot ng Kita Card ngayon dahil walang kita ang lahat ng mangingisda dahil sa “lean season”.</p> <p><b>**END OF DAY 6</b></p>	1 minute


**DAY 7**




 <p>Para sa Kinabukasan Pang-araw araw na gastos</p>	<p>Maghanda na at mag-uumpisa na ang ika-pitong araw!</p> <p><b>“Para sa Kinabukasan!”</b></p> <p><b>*Wait for participants to respond. Repeat if the response is not loud enough.</b></p> <p>Magbigay ng P80 sa Banker para sa inyong pang-araw araw na gastusin.</p> <p><b>*Go to each participant to get the P80.</b></p>	<p>30 seconds</p>
 <p>Mag-ipon o mag-invest na upang makamit ang inyong pangarap!</p>	<p>Mag-ipon o mag-invest na upang makamit ang inyong layunin at pangarap!</p> <p><b>*Ask participants the following:</b></p> <ol style="list-style-type: none"> <li>1. Maglagay sa Savings Envelope kung gusto ninyong mag-ipon sa bahay.</li> <li>2. Itaas ang kamay kung gustong mag-open ng Savings Account sa Bangko/Cooperative o mag-deposito.</li> </ol> <p><b>*Go to each participant who wants to open an account or deposit money to their existing Savings Account in the Bank and/or in the Cooperative. If the participant opens a Savings Account or decides to become a Coop Member, get P100 as initial deposit. For existing account holder, get whatever amount the participant decides to give. Update the participant’s Savings Passbook and/or Coop Passbook.</b></p> <ol style="list-style-type: none"> <li>3. Itaas ang kamay kung gustong bumili ng Microinsurance.</li> </ol> <p><b>*Go to each participant who wishes to buy Microinsurance. Ask them to pay P50 for each Microinsurance Card.</b></p>	<p>3 minutes</p>


	<p>4. Itaas ang kamay kung gustong mag-invest sa negosyo.</p> <p><b>*Go to each participant who wishes to invest in business/microenterprise. Ask them what business they want and request them to pay the corresponding capital indicated in the Negosyo Card.</b></p>	
 <p><b>Negosyo</b></p> <p>Kumita ang negosyo:</p> <ul style="list-style-type: none"> <li>-Ideposit sa savings account o coop</li> <li>-Ilagay sa savings envelope</li> <li>-Magpakain sa mga kumpare at kumare= P300</li> <li>-Magsimula ng panibagong negosyo</li> </ul>	<p>Maganda ang takbo ng mga negosyo ngayon. Lahat ng may negosyo ay kikita ng 50% ng kanilang mga puhunan.</p> <p><b>*Ask Participants:</b></p> <p>Itaas ang kamay. Sino ang may Negosyo Card sa inyo?</p> <p><b>*Go to participants who have Negosyo Card and give Play Money corresponding to 50% of their capital indicated on the card.</b></p> <p>Ano ang gagawin mo sa kinita mo?</p> <p><b>Decision Points:</b></p> <ol style="list-style-type: none"> <li>1. Idedeposito ang kabuuang kinita sa Savings Account sa Bangko o Coop. Pumunta sa Banker upang magdeposito.</li> <li><b>*Get the full amount back from participant and assist in recording on his/her Savings Passbook or Coop Passbook.</b></li> <li>2. Ilalagay sa Savings Envelope ang kabuuang kinita.</li> <li>3. Magpapakain sa mga kumpare at kumare. Gagastos ka ng P300 para sa handaan. Ibigay ang P300 sa Banker.</li> <li><b>*Get P300 from participants who wishes to celebrate. Let them keep the leftover Play Money in their money pile.</b></li> </ol>	<p>30 seconds</p>





	<p>4. Gagamitin ang kinita para makapagtayo ng ibang negosyo.</p> <p><b>*Go to each participant who wishes to invest in business/microenterprise. Ask them what business they want and request them to pay the corresponding capital indicated in the Negosyo Card.</b></p>	
	<p>Tapos na ang araw. Bumunot sa Kita Card Deck upang malaman ang inyong kinita sa pangingsda sa araw na ito.</p> <p><b>*Ask participants to pick one Kita Card. Give them the Play Money as indicated in their Kita Card.</b></p> <p><b>**END OF DAY 7</b></p>	1 minute
<b>DAY 8</b>		
	<p>Maghanda na at mag-uumpisa na ang ika-walong araw!</p> <p><b>“Para sa Kinabukasan!”</b></p> <p><b>*Wait for participants to respond. Repeat if the response is not loud enough.</b></p> <p>Magbigay ng P80 sa Banker para sa inyong pang-araw araw na gastusin.</p> <p><b>*Go to each participant to get the P80.</b></p>	30 seconds
	<p>Mag-apon o mag-invest na upang makamit ang inyong layunin at pangarap!</p> <p><b>*Ask participants the following:</b></p> <ol style="list-style-type: none"> <li>1. Maglagay sa Savings Envelope kung gusto ninyong mag-apon sa bahay.</li> <li>2. Itaas ang kamay kung gustong mag-open ng Savings Account sa Bangko/Cooperative o mag-deposito sa inyong Savings Account.</li> </ol>	3 minutes


	<p><b>*Go to each participant who wants to open an account or deposit money to their existing Savings Account in the Bank and/or in the Cooperative. If the participant opens a Savings Account or decides to become a Coop Member, get P100 as initial deposit. For existing account holder, get whatever amount the participant decides to give. Update the participant’s Savings Passbook and/or Coop Passbook.</b></p> <p><b>3. Itaas ang kamay kung gustong bumili ng Microinsurance.</b></p> <p><b>*Go to each participant who wishes to buy Microinsurance. Ask them to pay P50 for each Microinsurance Card.</b></p> <p><b>4. Itaas ang kamay kung gustong mag-invest sa negosyo.</b></p> <p><b>*Go to each participant who wishes to invest in business/microenterprise. Ask them what business they want and request them to pay the corresponding capital indicated in the Negosyo Card.</b></p>	
 <p><b>Iligal na pangingsda at itinakbo ang pera sa paluwagan</b></p> <p>Utang kay kumpare at pang-allowance ni bunso (P80):</p> <ul style="list-style-type: none"> <li>*Kumaha sa natitirang hawak na pera = P80</li> <li>*Magathraw = P80</li> <li>*Mangutang sa Banker</li> </ul>	<p>May malawakang iligal na pangingsda inyong lugar. May mga nahuling iligal na nangigisda gamit ang dinamita at iba pang paraan na labag sa Republic Act 10654. Wala kang kita sa araw na ito.</p> <p>Nalaman mo ding tinakbo ng iyong kaibigan ang lahat ng pera sa paluwagan. Pambayad mo pa naman sana iyon sa dati mo pang utang sa isang kumpare na P80 para sa pang-allowance ni bunso sa eskwela. Ano ang gagawin mo?</p>	<p>30 seconds</p>



	<p><b>Decision Points:</b></p> <ol style="list-style-type: none"> <li>1. Kukuha sa natitirang hawak na pera at ito ang ipang-babayad kay kumpare. <b>*Get P80 from participant.</b></li> <li>2. Magwithdraw ng P80 sa ipon. <b>*Assist the participant to withdraw from their Savings Account in the Bank or Coop. Record on the Savings Passbook/ Coop Passbook.</b></li> <li>3. Mangutang sa Banker. <b>*Minimum loan is P100.</b></li> </ol>	
	<p>Walang bubunot ng Kita Card ngayon dahil walang kita ang lahat ng mangingisda.</p> <p><b>**END OF DAY 8</b></p>	<p>1 minute</p>
<p><b>DAY 9</b></p>		
	<p>Maghanda na at mag-uumpisa na ang ika-siyam na araw!</p> <p><b>“Para sa Kinabukasan!”</b></p> <p><b>*Wait for participants to respond. Repeat if the response is not loud enough.</b></p> <p>Magbigay ng P80 sa Banker para sa inyong pang-araw araw na gastusin.</p> <p><b>*Go to each participant to get the P80.</b></p>	<p>30 seconds</p>
	<p>Mag-ipon o mag-invest na upang makamit ang inyong layunin at pangarap!</p> <p><b>*Ask participants the following:</b></p> <ol style="list-style-type: none"> <li>1. Maglagay sa Savings Envelope kung gusto ninyong mag-ipon sa bahay.</li> </ol>	<p>3 minutes</p>





	<p>2. Itaas ang kamay kung gustong mag-open ng Savings Account sa Bangko/Cooperative o mag-deposito sa inyong Savings Account.</p> <p><b>*Go to each participant who wants to open an account or deposit money to their existing Savings Account in the Bank and/or in the Cooperative. If the participant opens a Savings Account or decides to become a Coop Member, get P100 as initial deposit. For existing account holder, get whatever amount the participant decides to give. Update the participant’s Savings Passbook and/or Coop Passbook.</b></p> <p>3. Itaas ang kamay kung gustong bumili ng Microinsurance.</p> <p><b>*Go to each participant who wishes to buy Microinsurance. Ask them to pay P50 for each Microinsurance Card.</b></p> <p>4. Itaas ang kamay kung gustong mag-invest sa negosyo.</p> <p><b>*Go to each participant who wishes to invest in business/microenterprise. Ask them what business they want and request them to pay the corresponding capital indicated in the Negosyo Card.</b></p>	
 <p><b>Sunog</b></p> <p>Kailangang ipayos ang bahay (P400) at gamit sa pangngisda (P400)</p> <p>*Gamitin ang dalawang microinsurance cards</p> <p>*Isang Insurance; Gamitin ang isang microinsurance card at magbayad ng P400</p> <p>*Walang microinsurance; Magrebid sa savings account o mangutang sa Banker at magbayad ng P800</p>	<p>May sunog sa inyong barrio at nadamay ang iyong bahay at iba pang ari-arian. Nasunog din ang iyong ipon sa Savings Envelope. Nasunog din ang mga may negosyong paggawa ng lambat at bangka. Kailangan mo ng <b>P400</b> para mapaayos ang iyong bahay at <b>P400</b> para sa mga ari-arian na kailangan sa pangngisda. Ano ang gagawin mo?</p> <p><b>*Banker should get all money in the Savings Envelope of all participants. Banker should also get Negosyo Cards of participants who chose to invest in “Paggawa o pagbenta ng lambat, bangka at iba pang fishing equipment”. Do not get other types of Negosyo Cards.</b></p>	<p>30 seconds</p>






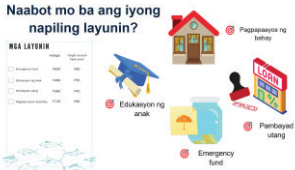
	<p><b>Decision Points:</b></p> <ol style="list-style-type: none"> <li>1. Gamitin ang Microinsurance Card. Magbigay sa Banker ng dalawang (2) Microinsurance Cards para sa nasunog na bahay at negosyo. Kung isa (1) lang ang hawak na Microinsurance Card, magbayad ng P400 sa Banker.</li> </ol> <p><b>* Two (2) Microinsurance Cards can cover the damages for both the house and the business. Those who own only one (1) Microinsurance will have to pay P400.</b></p> <ol style="list-style-type: none"> <li>2. Kung walang Microinsurance Card, mag-bigay sa Banker ng P800. Kung kulang ang pera, maaaring mag-withdraw sa Savings Account o mangutang sa Banker.</li> </ol> <p><b>*Get P800 from participants who do not have Microinsurance Card. Assist them if they want to withdraw from their Savings Account in bank or coop. Assist them if they want to borrow money, and give them the corresponding number of Utang Cards (8 cards = P800).</b></p>	
	<p>Tapos na ang araw. Dahil sa sunog, walang nakapangisda ngayong araw na ito kaya walang bubunot sa Kita Card Deck.</p> <p><b>**END OF DAY 9</b></p>	<p>1 minute</p>
<p><b>DAY 10</b></p>		
	<p>Maghanda na at mag-uumpisa na ang ika-sampung araw!</p> <p><b>“Para sa Kinabukasan!”</b></p> <p><b>*Wait for participants to respond. Repeat if the response is not loud enough.</b></p> <p>Magbigay ng P80 sa Banker para sa inyong pang-araw araw na gastusin.</p> <p><b>*Go to each participant to get the P80.</b></p>	<p>30 seconds</p>

 <p>Mag-ipon o mag-invest na upang makamit ang inyong pangarap!</p>	<p>Mag-ipon o mag-invest na upang makamit ang layunin at pangarap!</p> <p><b>*Ask participants the following:</b></p> <ol style="list-style-type: none"> <li>1. Maglagay sa Savings Envelope kung gusto ninyong mag-ipon sa bahay.</li> <li>2. Itaas ang kamay kung gustong mag-open ng Savings Account sa Bangko/Cooperative o mag-deposito sa inyong Savings Account. <p><b>*Go to each participant who wants to open an account or deposit money to their existing Savings Account in the Bank and/or in the Cooperative. If the participant opens a Savings Account or decides to become a Coop Member, get P100 as initial deposit. For existing account holder, get whatever amount the participant decides to give. Update the participant's Savings Passbook and/or Coop Passbook.</b></p> </li> <li>3. Itaas ang kamay kung gustong bumili ng Microinsurance. <p><b>*Go to each participant who wishes to buy Microinsurance. Ask them to pay P50 for each Microinsurance Card.</b></p> </li> <li>4. Itaas ang kamay kung gustong mag-invest sa negosyo. <p><b>*Go to each participant who wishes to invest in business/microenterprise. Ask them what business they want and request them to pay the corresponding capital indicated in the Negosyo Card.</b></p> </li> </ol>	<p>3 minutes</p>
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	<p>Fiesta na sa inyong barrio. Maghahanda ka ba?</p> <p><b>Decision Points:</b></p> <ol style="list-style-type: none"> <li>1. Gagastos ka ng P600 upang makapaghanda ng marami. Ibigay sa Banker ang P600. Kung kulang ang pera, maaaring mag-withdraw sa Savings Account sa Bangko / Coop. Maari ding mangutang sa Banker. <p><b>*Get P600 from participants who wish to have a big celebration. Assist them if they want to withdraw from their Savings Account in the Bank/Coop and make sure all transactions are recorded. Assist them if they want to borrow money, make sure they have the corresponding number of debt cards (6 Cards = P600).</b></p> </li> <li>2. Gagastos ka ng P200 para sa simpleng handaan. Ibigay sa Banker ang P200 Kung kulang ang pera, maaaring mag-withdraw o mangutang sa Banker. <p><b>**Get P200 from participants who wish to have a simple celebration. Assist them if they want to withdraw from their Savings Account in bank/coop and make sure all transactions are recorded. Assist them if they want to borrow money, make sure they have the corresponding number of Utang cards (2 Cards = P200).</b></p> </li> <li>3. Hindi maghahanda at babatiin na lang ng “Happy Fiesta” ang mga kapit-bahay.</li> </ol>	<p>30 seconds</p>
	<p>Tapos na ang araw. Bumunot sa Kita Card Deck upang malaman ang inyong kinita sa pangingsda sa araw na ito.</p> <p><b>*Ask participants to pick one Kita Card. Give them the Play Money as indicated in their Kita Card.</b></p> <p><b>**END OF DAY 10</b></p>	<p>1 minute</p>

	<p>Sino ang marami pang perang hawak? Sino ang wala nang pera?</p> <p>Tapos na ang sampung araw ng pagsubok sa buhay natin. Upang malaman kung magkano ang naiwang pera sa inyo at kung na-kamit nyo ba ang inyong mga goal o layunin, kailangan ninyong gawin ang mga sumunod:</p>	<p>15 seconds</p>
<p><b>Savings Passbook</b></p> <p>• I-withdraw ang pera sa iyong savings account na may kasamang interes (i-check ang iyong passbook)</p> 	<p><b>Una</b>, i-withdraw ang inyong savings sa inyong mga account kasama ang interes. Paano malalaman kung magkano ang interes?</p> <p>Mayroon kang P10 na kita sa interes kada P100. Halimbawa, kung ang ipon mo sa Bangko ay P500, ang dagdag na interes ay P50. Kung ito naman ay P680, ang dagdag na kita ay P60 at hindi P68. Gaya nang nasabi sa umpisa ng laro, ginawa natin ito upang maging-simple at madali ang pag-compute natin ng interes sa inyong mga deposito.</p> <p><b>*Ask each participant to add all amount recorded in their Savings Passbook, compute the interest, and total amount. Go to each participant, check their Savings Passbook computations, re-compute if necessary. If computations are accurate, give them the corresponding Play Money.</b></p>	<p>5 minutes</p>
<p><b>Coop Passbook</b></p> <p>• Kukuha'n ang dibidendo mula sa Kooperatiba = P50</p> 	<p><b>Pangalawa</b>, Dahil maganda ang patakbo sa Kooperatiba, lahat ng nagpa-member ay magbibigyan ng dibidendo na nagkakahalaga na P50.</p> <p><b>*If the participant is a Cooperative Member, give additional P50 as dividend.</b></p>	
<p><b>Microinsurance Card</b></p> <p>• Ibalik ang hindi nagamit na microinsurance cards = P50 each</p> 	<p><b>Pangatlo</b>, ibalik ang lahat ng hindi nagamit na Microinsurance. Ang participant na may natirang Microinsurance ay makakakuha ng P50 bawat card.</p> <p><b>*Give back P50 for each card to participants in exchange for the unused Microinsurance Card/s that they are holding.</b></p>	<p>3 minutes</p>



<p><b>Negosyo Card</b></p> <ul style="list-style-type: none"> <li>• Ibalik ang lahat ng microenterprise card</li> <li>• Kunin ang kita at puhunan</li> </ul> 	<p><b>Pang-apat,</b> , ibalik ang lahat ng Microenterprise Cards at kunin ang inyong kita at pinuhunan.</p> <p><b>*Get all Negosyo Cards. Give corresponding Play Money (kapital/puhunan at kita) to participants holding Negosyo Card/s.</b></p>	<p>2 minutes</p>
<p><b>Utang Card</b></p> <ul style="list-style-type: none"> <li>• Bayaran ang utang kasama ang interest</li> </ul> 	<p><b>Panglima,</b> bayaran ang inyong utang na may kasamang interes. likot ang Bankers upang maningil sa bawat participant na may utang.</p> <p><b>*Check each participant if they have Utang Card. Require them to pay all their loans with corresponding 20% interest as indicated in each Utang Card.</b></p>	<p>3 minutes</p>
<p><b>Bilangin ang inyong pera!</b></p> 	<p>Excited na ba kayong malaman kung magkano ang pera ninyo?</p> <p>Bilangin ang inyong pera. Tingnan ang Goal List at alamin kung nakamit ba ang inyong layunin.</p> <p><b>*Guide participants in counting their money. Guide participants on how to check if they met the goals in their Goal List.</b></p>	<p>5 minutes</p>
<p><b>Naabot mo ba ang iyong napiling layunin?</b></p> 	<p>Itaas ang kamay, sino sa inyo ang nakapag-ipon ng buo para sa:</p> <ol style="list-style-type: none"> <li>1. Emergency fund</li> <li>2. Edukasyon ng anak</li> <li>3. Pambayad utang</li> <li>4. Pagpapayaos ng bahay</li> </ol> <p><b>*Wait for participants to raise their hands, if any. Congratulate those participants who achieved their goal.</b></p> <p>Wow! Congratulations sa lahat ng mga naka-achieve ng kanilang mga layunin! <b>(Clap Clap Clap)</b></p> <p>Sino naman ang walang naabot na kahit anong layunin? Sino ang walang-walang perang natira?</p>	<p>5 minutes</p>

	<p><b>*Wait for participants to raise their hands, if any. Thank participants for actively participating in the game.</b></p> <p><b>*Call at least two (2) volunteers to share their experience. Call first: one who did not achieve his/her goal. Call next: one who achieved his/her goal.</b></p> <p><b>*Ask volunteers the following questions. Synthesize answers if necessary:</b></p> <ol style="list-style-type: none"> <li>1. Ano ang natutunan ninyo sa laro natin?</li> <li>2. Ano sa tingin ninyo ang dahilan kung bakit na-kamit (o hindi nakamit) ang inyong goal?</li> </ol>	
<b>Total Estimated Time for Game Proper</b>		1 hour, 23 minutes and 15 seconds
<b>TOTAL TIME FOR INTRODUCTION AND GAME</b>		<b>2 hours, 33 minute and 30 seconds</b>

