

Financial Literacy with Mr. 401(k) Winter Term 2024 - 2025 January 9, 2025

Owning & Owing Stuff

Class 11: CA\$HFLOW Board Game





Class Discussion

What are the 3 types of income?



Class Discussion

What are some examples of passive income?

CA\$HFLOW



CA\$HFLOW Overview

- CASHFLOW is a fun, interactive board game created by Robert Kiyosaki (author of Rich Dad Poor Dad).
- It helps players learn the basics of money management and investing by simulating real-life financial decisions in a simplified, engaging way.
- The game focuses on concepts such as earning income, paying expenses, buying assets, and building wealth over time.



Key Objectives



Understand Income & Expenses

Learn how money flows in (salary) and out (bills, etc.).

Track where your money goes each round.



Distinguish Assets & Liabilities

Identify which purchases boost income (assets) and which drain it (liabilities).



Track Financial Statements

Record income, expenses, assets, and liabilities.

See how everyday choices affect overall financial health.



Build Passive Income

Explore investments (stocks, real estate, businesses).

Aim to "escape the Rat Race" by covering expenses with passive income.



Make Prudent Financial Decisions

Practice thoughtful spending and investing.

Compare risks and rewards for different opportunities.

How the Game Works



1. Rat Race

You start in a cycle of earning a paycheck and paying bills. Here, you balance everyday expenses with opportunities to invest.



2. Fast Track

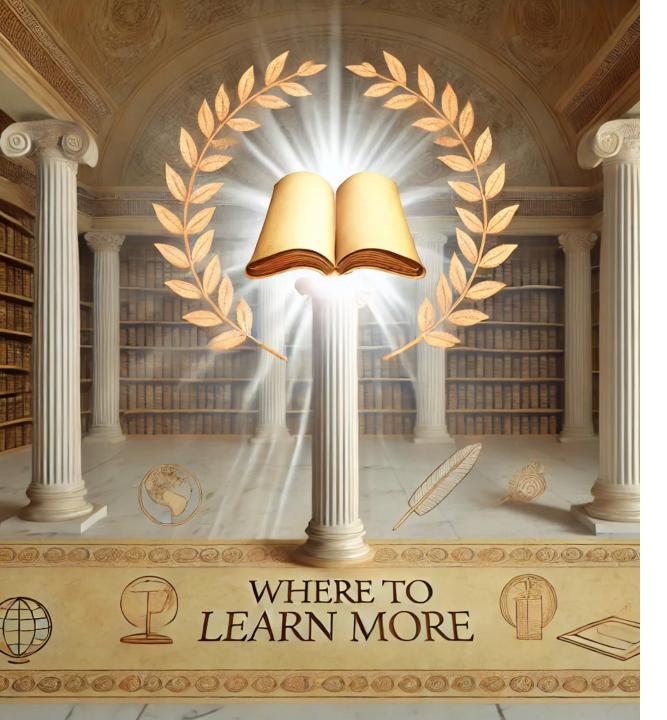
investments earn
enough to cover your
expenses, you move
to the Fast Track. Your
goal here is to grow
your wealth further
through bigger deals
and investments.





Three Key Takeaways

- 1. CASHFLOW is a fun financial board game that simulates real-world financial situations.
- 2. First, players try to exit the 'Rat Race' by accumulating enough passive income to meet their expenses.
- 3. Second, players try to accumulate enough wealth in the 'Fast Track' to reach their big financial goal.



Where to Learn More

 CASHFLOW Board Game, from The Rich Dad Company