

Money, Workers and Games We Need to Play

by vcmorris - Thursday, September 02, 2010

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There are nearly 128 million workers in the United States. Only 10% manage their money well.

To me, the importance of financial education is quite clear. When I saw the statistics published by the National Institute of Personal Finance Employee Education – the importance of financial education is even clearer.

- 90% of our nation's workers have difficulty managing their money and not surprisingly – aren't saving for retirement.
- More than half admit spending 21 hours every month while at work – dealing with personal money matters.
- Two thirds say they have trouble paying their bills on time and worry about money.

The real challenge when it comes to financial education is trying to get and keep everyone's attention. It takes time and a commitment to learn about banking and credit and savings and investing. Sometimes learning about money just doesn't hold the entertainment factor that's needed to hold someone's attention – regardless how badly they might need the information.

That's why I do whatever I can to make learning about money – fun and mental. Games help. They provide a non-threatening, playful, competitive atmosphere with a mutual focus. The learning comes from the playing and talking and problem solving everyone must think through and do.

Games require critical thinking. They make the abstract concrete. Simple games that require counting or board games like Monopoly that show you the money and bring out the capitalist spirit in each player – are what help make learning about money – fun and mental. *It's your money so take it personally*™.

Here's to your health and wealth.