



**Deutsche Sparkassenstiftung**  
FÜR INTERNATIONALE KOOPERATION

# SAVINGS GAME



# SPARKASSEN AND DEVELOPMENT COOPERATION

A success model “Made in Germany” blazes a trail around the world

Sparkassen (Savings Banks) were first introduced in Germany some 200 years ago as microfinance institutions for low-income earners. Since then, they have evolved into one of the largest financial groups in the world, successfully combining a high level of professionalism with a strong social mandate.

As the Deutsche Sparkassenstiftung für internationale Kooperation (German Sparkassenstiftung for International Cooperation, DSIK), it is our mission to pass on this experience to our partners in developing and emerging countries.

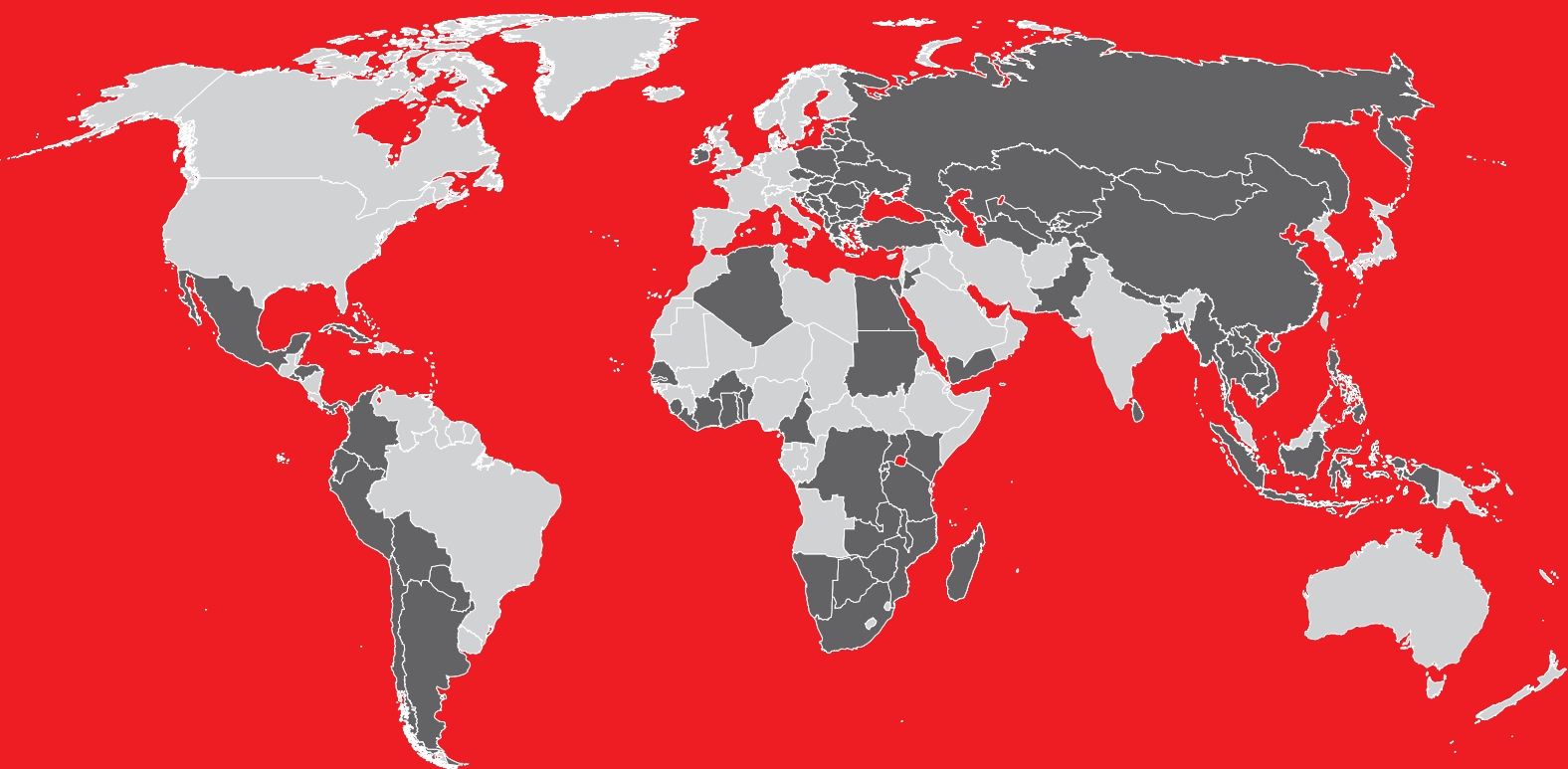
Whether in Latin America and the Caucasus, in Central Asia, Africa or in Southeast Asia – since its foundation in 1992, DSIK has been promoting financial institutions that enduringly foster economic and social development by enabling sustainable access to financial products and services at local, regional or national level.

DSIK’s partner institutions essentially target micro, small and medium-sized enterprises (MSME), low and middle income earners and also socially marginalized groups in a bid to generate jobs or provide financial services to the broad population.

German Sparkassenstiftung conducts projects in all areas of banking

**Essentially, it focuses on the following six thematic priority areas, designed to foster financial inclusion:**

-  Capacity Development
-  Financial Literacy
-  MSME Finance
-  Institution Building
-  Rural Finance
-  Green Finance



The coloured areas mark regions in which German Sparkassenstiftung has been active since its foundation.

# BUSINESS GAMES

A core module of knowledge transfer in leading financial institutions and universities

Business Games made by German Sparkassenstiftung have become an international brand for an innovative interactive learning experience. Learning with simulations is knowledge far away from dry theory. Interaction, practical exercise and the motivation to finish the game as the winner lead to a high learning success.

The participants always interact in groups, taking the role of managers and simulating the transactions and decisions of a bank, a microfinance institution, a small business or even a private household. In doing so, the

existing own knowledge is applied directly and expanded by sharing experience with the other players.

Discussions within the groups and the competition between them are essential parts of the didactic concept. Simulations allow a risk-free trial and error approach. In contrast to the real practice, erroneous decisions made here only inflict damage on virtual capital. Each decision has an impact on the course of the next simulation round. The identification of the reasons and the analysis of contexts are the main learning objectives of the simulations.

Based on the interpretation of results and the evaluation of competitor performance, teams are pursuing their goal to be successful.

Since the 1990s, DSIK has developed and used Business Games to train professionals and managers in developing countries and emerging countries. International and local instructors, who were specially trained by DSIK, evaluate the results of each round and analyze them in depth with all participants.



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German Sparkassenstiftung offers **4 Business Games** for different target groups. Overall, some **5,000 trainings** have been conducted since the nineties. More than **100,000 participants** in over **50 countries** took part with outstanding results and participant satisfaction.

# SAVINGS GAME


## The purpose of saving

Savings Game is a **highly interactive training for private households, young adults and small family-run businesses** who want to manage a family budget successfully and to accumulate savings.

In the haptic board simulation Savings Game, participants take part in a three-round learning experience that will prove to be both challenging and rewarding. They form teams and manage a family's budget. The individual family group tries to outperform similar households in terms of financial literacy and savings – in order to reach the highest quality of life score.


As family members, participants make up their daily choices while going through the various important stages of life: growing up and going to school, getting married, caring for a child and for the older family members. Whenever a family has interests, it is up to the family as a group to decide what is best in order to increase the quality of life of the entire family.

The material is available in various languages and can be translated and produced in any local language. It is tried and tested in many courses and cultural contexts all around the world.



Family Budget Planner		Round 0	Round 1	Round 2	Round 3
	Salary	100			
	Income Adjustments	0			
	Total Income	100			
	Housing	30			
	Transport	10			
	Food	15			
	Event Costs	15			
	Other Purchases	14			
	Interest Cost	2			
	Total Costs	86			
	Balance for Round				
	Family Goal				

## Savings Game



### Balance Calculation

Round	0	1	2	3
Round 0	0	14	14	
Round 1		14		
Round 2				
Round 3				

### Money Placement

	8	6	14
Cash			
Bank Savings			
Ending Balance			

### Loans



Event Cards

Consequence Cards

Family Goals

Update Cards

### Quality of Life



Savings Game: The goal of the simulation is to reach the highest quality of life score and to achieve the family goal.

# OBJECTIVES

The interactive training approach for household managers



The overall objective of the Savings Game is to experience **how to manage a household budget and to accumulate savings effectively**, applying an experience-based approach.

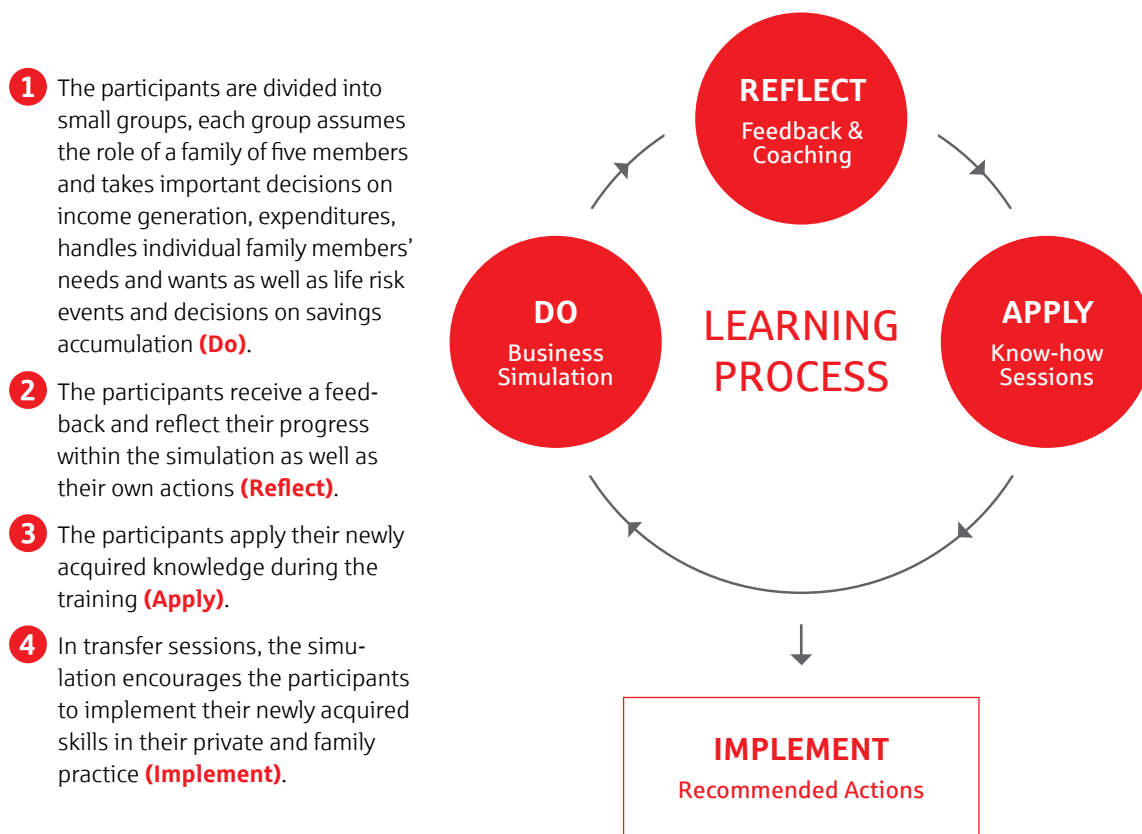
Participants of the training learn basic economic concepts for managing household budgets and how to select a sound financial institution for their savings.

- Understand important concepts such as inflation, security and liquidity.
- Get an understanding of the meaning of a household budget as well as of such important components like income and costs.
- Define, manage and analyze personal and family budgets.
- Obtain the ability to identify and manage current and future needs and wants as well as to plan and provide for potential current and future life risks.
- Understand the purpose and benefits of saving.
- Understand the differences between saving with a financial institution and other ways of saving.
- Obtain the ability to identify and select a sound financial institution.



## SET UP

The learning process is characterised by four phases



## TRAINING OF TRAINERS

The general approach to rolling out this training

A training for local multipliers ("training of trainers") is performed by experienced international trainers.

The ToT is followed by an application of the training material in practice where trainers form

teams of two multipliers to lead the first courses for private households, young adults and family-run businesses.

The local multipliers attend a workshop for advanced trainers to exchange their experiences

as trainers and a follow-up training session, at the end of which a special trainer certificate is handed over to each trainer.

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Becoming a **qualified and experienced trainer** for the Savings Game.

# IMPORTANT LESSONS LEARNED

## Learning effects of the Savings Game



The learning effects of the Savings Game are very tangible.

- Increase financial knowledge about setting up, following and analysing a household budget and become aware that household budgeting creates long-term benefits for the individual and the family.
- Learn about the benefits and purpose of saving vs. the purpose and benefits of a credit.
- Get to know about such macro-economic concepts as inflation and purchase power.
- Become aware of the role of financial institutions for the individual customer and the economy as well as understand how to select a sound financial institution and suitable financial services.
- Together with experienced trainers, complex situations are broken down, decision options and best solutions are actively discussed in groups and set against real life practice.



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Improve your **quality of life** –  
by understanding the purpose  
of saving.

## PARTICIPANT COMMENTS

Positive feedback underlines the success model of the Savings Game

” During the training we learned to listen to each other, to respect the opinion of other people and to cooperate with each other.

” We learned so much in this training. I really hope for more trainings like this. Thank you very much.

” I think Business Games are a very efficient way of learning/teaching something. This makes the learning a real thing.



” Very good experience to think about our savings, aims and how to reach them.

” Very interesting, I really appreciated the different type of training.

” I learned several good things during the two days of training. The atmosphere was fun and encouraged to express opinions and to raise questions.

” I liked it very much. It would be great to have such seminars more often.





# **Deutsche Sparkassenstiftung** FÜR INTERNATIONALE KOOPERATION

Interested?

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