

Moneyopoly Physical Workshop

Facilitator Kit

Print-ready guide for running the live History of Money workshop.
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Purpose

Moneyopoly is a live, table-based history-of-money game. Players first learn to survive by securing food, water, and shelter, then discover the deeper goal: preserve and grow wealth that can be passed to future generations.

The game walks the audience through:

1. Barter
2. Commodity money
3. Gold / hard commodity money
4. Credit & ledgers / Medici banking
5. Fiat / paper money
6. Bitcoin / digital hard money

Each era uses the same human problem — families need food, water, shelter, and savings — but changes the money system.

Recommended Audience Size

Small workshop

- 8–15 players
- 1 facilitator
- 1 assistant / banker optional

- Use 2–3 tables

Standard workshop

- 16–40 players
- 1 lead facilitator
- 2 assistants
- 4–6 tables

Large event

- 40–100 players
 - 1 lead facilitator
 - 1 timekeeper
 - 1 banker per 2 tables
 - 1 roaming event master
 - 6–10 tables
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Time Options

30-minute version

- 5 min intro
- 7 min barter
- 7 min commodity money
- 7 min gold/fiat/Bitcoin comparison
- 4 min debrief

60-minute version recommended

- 5 min intro
- 8 min barter round
- 8 min changed-needs barter round
- 8 min commodity money round
- 8 min gold round
- 8 min credit/ledger round
- 8 min fiat/Bitcoin comparison
- 7 min debrief

90-minute version

Run every era fully, including Medici banking and Bitcoin self-custody.

Core Learning Goal

Survival matters, but survival is not the win condition.

The real win condition is:

Survive today, preserve wealth through crises, and pass value to future generations.

Players should feel that some systems help them trade today, but fail at preserving wealth tomorrow.

What To Buy

Quantities below assume a standard 30-player workshop with 5 tables.

Basic trade goods

Use physical objects, not just paper, where possible.

Item	Purpose	Suggested quantity	Notes
Dried mango pieces / yellow tokens	Mangoes / food	150	If using real food, keep allergy-safe and wrapped. Plastic tokens are cleaner.
Blue glass beads / blue tokens	Water	120	Use blue for instant recognition.
Small wooden house tokens / printed house cards	Shelter	80	Shelter should feel more expensive/scarce.
Cow tokens / animal meeples / cow cards	Cows	80	Good high-value barter item.
Fish tokens / fish cards	Fish/protein	80	Useful for scarcity rounds.
Ziploc bags or small baskets	Player inventory	30–40	One per player/team.

Commodity money

Item	Purpose	Suggested quantity	Notes
Cowrie shells	Primary commodity money	300–500	Best tactile artifact.
Coffee beans	Competing commodity money	300–500	Good for local café connection. Use dry beans.
Small beads	Alternative commodity money	300–500	Used for fungibility/acceptance lesson.
Small cups/bowls	Table money trays	10–15	Separate shells/coffee/beads.

Gold / hard commodity money

Item	Purpose	Suggested quantity	Notes
Plastic gold coins	Gold coins	200–300	Use heavier/larger coins if possible.
Small cloth pouches	Carrying gold	20–30	Makes robbery/weight lesson tangible.
Gold purity cards	Debasement/clipping events	30	Print: Pure, clipped, fake, verified.
Small scale prop optional	Verifiability demo	1–2	Optional but memorable.

Credit & ledgers / Medici banking

Item	Purpose	Suggested quantity	Notes
Paper credit slips	Signed bank claims	100–150	Print templates.
Branch ledgers	Bank accounting	5–8	One per city/table.
Banker stamps or colored pens	Signature/authentication	5–8	Slips must be signed.
Envelopes	Player role packets	30–50	Include starting assets/tasks.
City signs	Florence, Venice, Rome, etc.	3–8	Start with Florence/Rome/Venice.
Vault boxes / envelopes	Branch reserves	3–8	Hold gold reserves.
Bandit badge/card	Robbery role	1–3	Bandits rob gold, not slips.
Ruler/policy cards	Freezes/taxes/pressure	10–20	For political risk.

Fiat / paper money

Item	Purpose	Suggested quantity	Notes
Paper notes	Fiat dollars	300–500	Denominations: \$1, \$5, \$10, \$20.
Central bank card/sign	Money printer role	1	Facilitator can play this.
Inflation stickers/cards	Price shock markers	30	Put on goods as prices rise.
Bank freeze cards	Debanking/seizure event	20	Shows permissioned money risk.

Bitcoin / digital money

Item	Purpose	Suggested quantity	Notes
Sats cards or orange tokens	Bitcoin/sats	300–500	Denominations: 100, 500, 1,000, 5,000 sats.
Seed phrase cards	Self-custody	30	Use fake 12-word phrases. Never real keys.
Hot wallet cards	Phone wallet	30	Easy spending, more exposure.
Cold storage cards	Long-term savings	30	Harder to spend, safer generational wealth.
Hardware wallet prop cards	Cold storage artifact	10–20	Can be printed cards or cheap dummy USB-shaped props.
Node/miner cards	Verifiability/decentralization	10–20	For final comparison.
Lightning cards	Fast payment rail	30	Optional for coffee/water purchases.

General supplies

Item	Purpose	Suggested quantity
Large timer / projected countdown	Round pacing	1
Whiteboard / flip chart	Debrief	1
Table number signs	Organization	5–10
Name tags	Roles	50–100
Clipboards	Bankers/facilitators	5–10
Pens/markers	Ledgers/slips	20+
Transparent tape	Signs/tables	1–2 rolls
Printed rule cards	Player reference	30–50
Printed scorecards	Final comparison	30–50

What To Produce / Print

1. Player inventory bags

Each player/team gets a bag with starting goods.

Example starting packs:

Role	Starting goods	Needs
Mango farmer	8 mangoes, 1 cow	water, shelter
Cattle herder	7 cows, 1 shelter	water, mangoes
Water keeper	8 water, 1 fish	cows, shelter
Builder	7 shelter, 1 cow	mangoes, water
Fisher	8 fish, 1 water	shelter, mangoes

2. Have / Need cards

Each player receives a visible card:

```
``text I HAVE: _____ I NEED NOW: food / water / shelter I NEED NEXT  
GENERATION: _____ I WANT TO SAVE: _____ ``
```

3. Commodity acceptance cards

Each table gets a sign:

```
``text This table accepts:  Shells  Coffee beans  Beads  Gold  Paper notes  
 Sats ``
```

Use these to teach that money only works if people accept it.

4. Price board

Print a large board:

```
``text BASE PRICES 1 mango = $1 = 100 sats 1 water = $2 = 200 sats 1 fish = $4 =  
400 sats 1 cow = $10 = 1,000 sats 1 shelter = $20 = 2,000 sats 1 gold coin = $25  
= 2,500 sats 1 credit slip = 0.9 gold coin after 10% fee ``
```

Adjust numbers if desired, but keep relative pricing consistent.

5. Event cards

Create a deck of crisis/event cards.

Environmental:

- Drought: water price doubles.
- Fire: shelter is damaged; shelter price rises.

- Flood: food stock is reduced.
- Pest outbreak: mango harvest is halved.
- Contaminated water: water tokens are cut in half.

Political:

- New ruler: one shelter per person limit.
- Tax collector: surrender one gold coin or pay paper notes.
- Bank freeze: fiat balances cannot be used this round.
- Confiscation order: physical gold at the table can be seized.

Economic:

- Money printer: all fiat players receive more notes; prices rise.
- Bank run: credit slips may not redeem unless reserves exist.
- Bad loans: ledger trust falls.
- Counterfeit scare: gold/notes must be verified.

Bitcoin-specific:

- Seed phrase check: players with cold storage keep sats safe.
- Phone lost: hot wallet loses some spendable sats.
- Node verification: fake transaction rejected.
- Money printer attempt: no effect on sats supply.

6. Medici credit slips

Template:

```
``text MEDICI CREDIT SLIP Branch issued: _____ Redeemable at: _____
Depositor: _____ Gross deposit: _____ gold Fee: 10% Net claim: _____
gold/slips Manager signature: _____ Ledger entry #: _____``
```

Rule: unsigned slips are invalid.

7. Branch ledger sheets

Template:

```
```text BRANCH: _____ Starting reserves: _____ gold
```

Entry #	Player	Deposit	Withdrawal	Slip issued	Fee	New reserve	Signature
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```
```
```

8. Wallet cards

Hot wallet:

```
``text HOT WALLET Easy to spend. Risk: phone loss or theft can reduce spendable
sats.``
```

Cold storage:

```
``text COLD STORAGE Harder to spend quickly. Best for generational savings. Protected from local seizure if seed phrase is safe. ``
```

Seed phrase card:

```
``text FAKE SEED PHRASE Never use real seed words. Keep this card safe. If lost, your cold storage cannot be recovered. ``
```

Physical Board Design

Use a large Monopoly-style perimeter board or floor/table path.

Recommended board zones

1. Village / Start
2. Mango Grove
3. Water Well
4. Cattle Pasture
5. Builder's Yard
6. Open Market
7. Commodity Exchange
8. Gold Road
9. Bandit Pass
10. Medici Bank Florence
11. Trade Route
12. Medici Bank Venice
13. Ruler's Court
14. Central Bank
15. Money Printer
16. Bitcoin Node
17. Cold Storage Vault
18. Lightning Market
19. Crisis Space
20. Generational Wealth Finish

For larger boards, expand to 40 spaces by repeating trade/resource spaces and adding more crisis/action spaces.

Space types

| Space type | Color | Function |
|-------------------|-------------------|----------------------------------|
| Resource | Green/blue/yellow | Obtain or trade goods |
| Market | Orange | Exchange goods/money |
| Bank | Purple | Ledgers, slips, notes |
| Crisis | Red | Event card |
| Bitcoin | Orange/black | Sats, self-custody, verification |
| Future generation | Gold | Wealth transfer / final score |

Game Flow

Phase 1 — Barter

Goal

Feel double coincidence of wants.

Rules

- Players may only trade goods directly.
- A trade succeeds only if both sides want what the other offers.
- No shells, notes, gold, or sats yet.

Facilitator prompts

- Was trade easy or hard?
 - Did having valuable goods guarantee trade?
 - What happened when needs did not match?
-

Phase 2 — Changed Needs

Goal

Make barter harder.

Rules

- Change each player's needs.
- Add scarcity: everyone needs one face-card equivalent or one scarce resource.

- Players now see next-generation needs.

Facilitator prompts

- Did future planning change your behavior?
 - Did anyone start saving?
 - Could barter build generational wealth?
-

Phase 3 — Commodity Money

Goal

Show saleability and acceptability.

Rules

- Introduce shells, coffee beans, and beads.
- Not all tables accept the same commodity at first.
- Acceptance grows as rounds continue.

Events

- Inflation: add more shells; prices rise.
- Fungibility problem: one table rejects shells but accepts coffee.
- Divisibility problem: player has one cow but needs two small purchases.

Facilitator prompts

- Which commodity became most accepted?
 - What happened when everyone received more shells?
 - Is a collectible the same thing as money?
-

Phase 4 — Gold

Goal

Show hard commodity money.

Rules

- Gold coins have high value.
- Gold can buy many goods but is physically risky.
- Small purchases may require making change.

Events

- Bandit steals carried gold.
- Coin clipping reduces trust.
- Verification required for large purchases.

Facilitator prompts

- Why is gold a better store of value than mangoes?
 - Why is gold harder for daily purchases?
 - Can gold preserve generational wealth? What are the risks?
-

Phase 5 — Credit & Ledgers / Medici

Goal

Show paper claims, ledgers, fees, and trust.

Rules

- Players may deposit gold at a bank branch.
- Bank issues signed credit slips after 10% fee.
- Slips are safer than carrying gold.
- Slips must be signed and redeemed at correct/valid branches.
- Banks must keep reserves.

Events

- Bandit robs gold, not slips.
- Bank run stresses reserves.
- Wrong-city redemption fails.
- Ruler pressures bank to freeze or lend.

Facilitator prompts

- Why did people accept paper slips?
 - What did the ledger make possible?
 - What happens when trust breaks?
-

Phase 6 — Fiat / Paper Money

Goal

Show convenient but debasable money.

Rules

- Paper notes are easy to use and widely accepted.
- Prices are denominated in notes.
- Facilitator can increase money supply.

Events

- Stimulus: everyone receives more notes.
- Prices rise after money printing.
- Bank freeze blocks payment.
- Debt crisis creates winners and losers.

Facilitator prompts

- Did more notes make everyone wealthier?
 - Who got new money first?
 - Did paper notes preserve generational wealth?
-

Phase 7 — Bitcoin

Goal

Show scarce digital money and self-custody.

Rules

- Players use sats.
- Sats are highly divisible.
- Supply cannot be inflated by event cards.
- Players choose hot wallet or cold storage.

Events

- Money printer attempt: no effect on sats.
- Government asset freeze: physical goods affected, sats safe if self-custodied.
- Lost phone: hot wallet loses spendable sats.
- Lost seed phrase: cold storage inaccessible.
- Node verification blocks fake sats.

Facilitator prompts

- What crises still hurt people?
- What crises did not debase sats?
- What responsibility comes with self-custody?
- Which money best helps future generations?

Final Scorecard

Each player/team scores:

| Category | Points |
|-----------------------------------|--------|
| Food secured | 1 |
| Water secured | 1 |
| Shelter secured | 1 |
| Next-generation need secured | 2 |
| Wealth preserved after crisis | 3 |
| No seizure/freeze loss | 2 |
| Used money with strong properties | 3 |
| Could explain the lesson | 3 |

Winner

The winner is not merely the player with the most stuff.

The winner is the player/team that:

1. Survived today
2. Preserved savings through crises
3. Could pass wealth to the next generation
4. Can explain why their money worked or failed

Minimum Viable Print Pack

If preparing quickly, print only:

1. Player inventory cards
2. Have / Need / Next Generation cards
3. Resource tokens or cards
4. Commodity acceptance table signs
5. Price board
6. Event cards
7. Medici credit slips
8. Bank ledger sheets
9. Hot wallet / cold storage cards
10. Final scorecards

Production Checklist

Buy

- Shells
- Coffee beans
- Beads
- Plastic gold coins
- Paper/cardstock
- Ziploc bags or baskets
- Envelopes
- Pens/markers
- Timer
- Table signs
- Optional: cloth pouches
- Optional: dummy hardware-wallet props

Print

- Player role cards
- Resource cards if not using tokens
- Commodity acceptance signs
- Price board
- Event deck
- Credit slips
- Ledger sheets
- Wallet cards
- Seed phrase cards — fake only
- Final scorecards
- Facilitator run-of-show

Build

- Physical board or floor path
 - Table setup by era/city
 - Reserve/vault boxes
 - Money trays
 - Crisis deck
 - Scoreboard
-

Safety / Practical Notes

- Never use real seed phrases.
- If using real coffee beans/food, check allergies and mess risk.
- Keep rounds timed; the game works best when players feel urgency.
- Avoid overexplaining before play. Let the friction happen, then name the concept.
- For kids, simplify Medici and fiat. For adults, lean into ledgers, debt, and confiscation.