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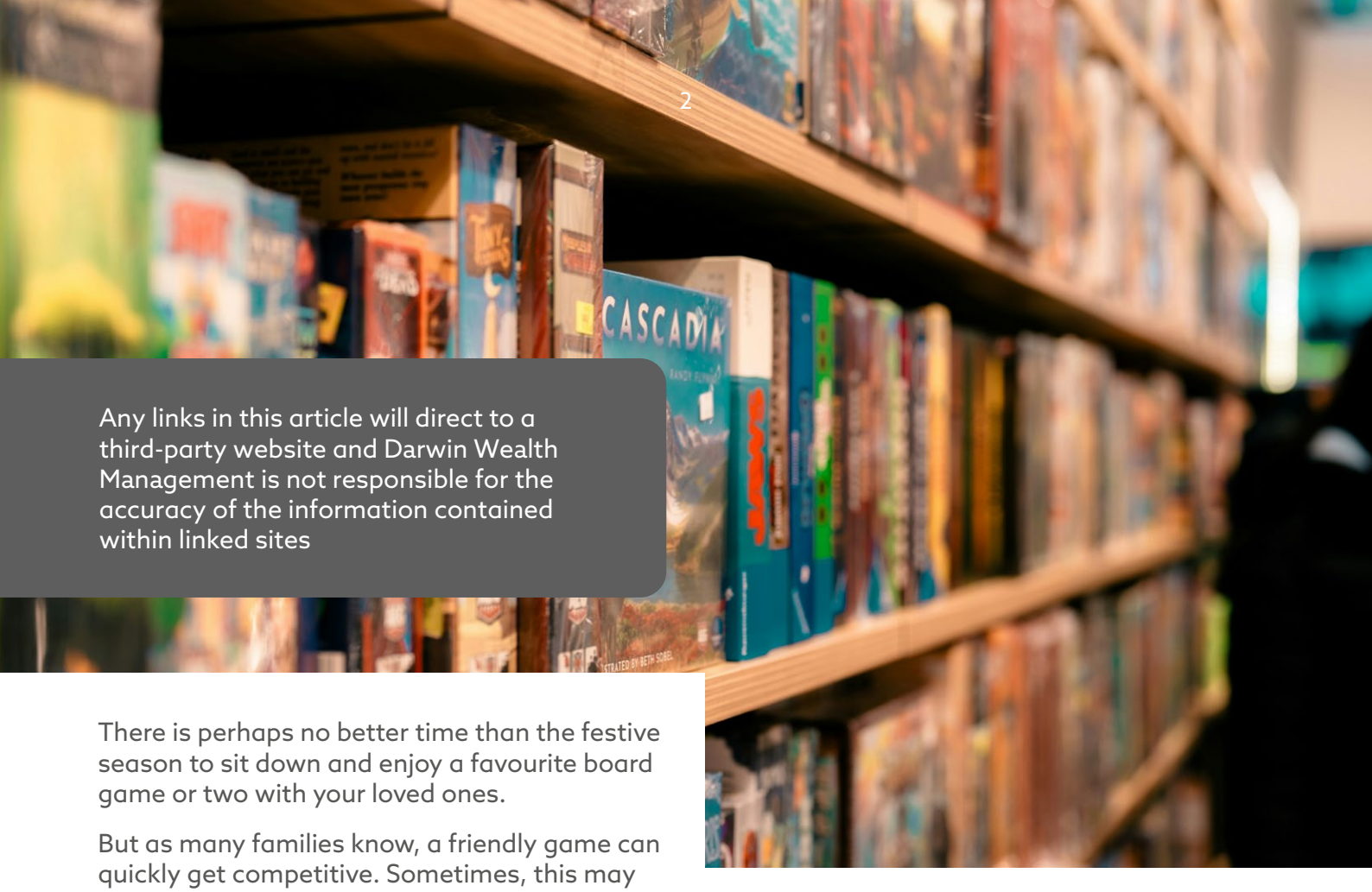
DARWIN WEALTH MANAGEMENT



The **money lessons** your family could learn from board games this Christmas

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There is perhaps no better time than the festive season to sit down and enjoy a favourite board game or two with your loved ones.

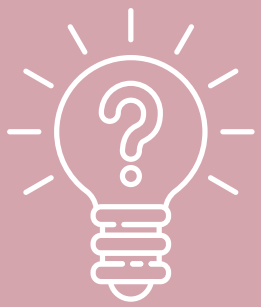
But as many families know, a friendly game can quickly get competitive. Sometimes, this may even lead to a heated argument over who gets to be the banker or who suddenly "forgot" to follow the rules.

If this sounds familiar, it might be worth reframing some of the more heated moments as opportunities for learning.

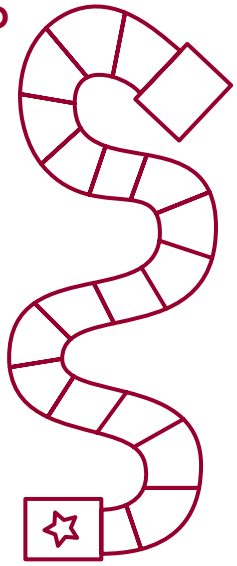
Many of the world's most popular board games contain valuable lessons about money, risk, and financial decision-making. These skills could help your family manage their finances more effectively, either now or in the future.

DID YOU KNOW?

The UK is a nation of board game lovers, and the market is projected to reach $395.8 million (£299 million) by the end of 2025. (Statista, September 2025)



SOME OF THE BOARD GAMES WITH THE MOST VALUABLE LESSONS INCLUDE:



- MONOPOLY
- RISK
- THE GAME OF LIFE
- PAY DAY
- CLUEDO
- CANDY LAND
- TICKET TO RIDE

In this guide, we'll explore some of the most memorable lessons hidden within the board games you may end up playing with your family over the Christmas period and beyond.



Monopoly: Choosing where to invest your hard-earned wealth

Few games evoke as much nostalgia – or as many rivalries – as Monopoly.

One of the most recognisable board games in the world, Monopoly takes you on a tour of the streets of London (or whichever city your edition features). You purchase properties, collect rent, and strive to be the last player standing.

At first glance, you might think Monopoly is a lesson in charging rent or building significant property portfolios.

However, the real lesson is knowing when and where to invest.

Each time you land on an unowned property, you can purchase it immediately or save your cash for later opportunities.

If you purchase a property now and end up asset-rich but cash-poor, you risk going bankrupt when you land on a dreaded dark-blue space with several houses.

Of course, in the game, purchasing properties is often the right choice – unless it's one of the utilities, which are more situational.

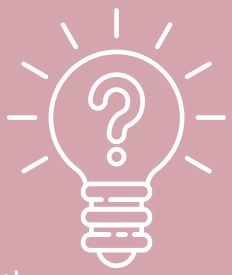
Still, you could take the time to teach your family that a savvy player thinks carefully about whether it's worth investing their hard-earned money.

Emphasise that while they may encounter opportunities to invest, it's vital to weigh the risks against the potential rewards.

It's essential to find the right balance between investing and keeping some cash in reserve. That relationship will depend on your family's goals for the future, tolerance for risk, and investment horizon.

As such, you could use Monopoly to explain that successful investing might involve understanding both the potential returns and the ability to stay flexible when the unexpected happens.

FUN FACT



The earliest version of Monopoly – which was called The Landlord's Game – was created in the early 1900s by Elizabeth Magie as a warning against the dangers of concentrated wealth.

Ironically, the modern version of the game was mass-produced in the 1930s and actually rewarded players for monopolising.



Risk: Learning how to balance diversification and growth

For families who enjoy a bit more strategy in their board games, Risk is often a favourite.

The game sees you scatter plastic troops across a world map and roll dice to determine the outcomes of battles as you attempt to conquer every territory.

It's an exciting mix of luck and forward planning, but it also contains an insightful lesson about managing risk.

Players who rush to expand across continents might quickly find their front lines stretched too thin, leaving them vulnerable to attack.

Conversely, those who hold too tightly to their strongholds (which usually involves Australia!) may find their progress stalls, and their opportunity for growth is limited.

In much the same way, managing your wealth requires a careful balance. You may be tempted to spread your investments widely to capture as many opportunities as possible.

Yet, over-diversifying may sometimes affect your ability to achieve your long-term financial goals.

On the other hand, concentrating too heavily in one area, such as the tech sector, could expose you to unnecessary risk if it underperforms or experiences a period of downturn.

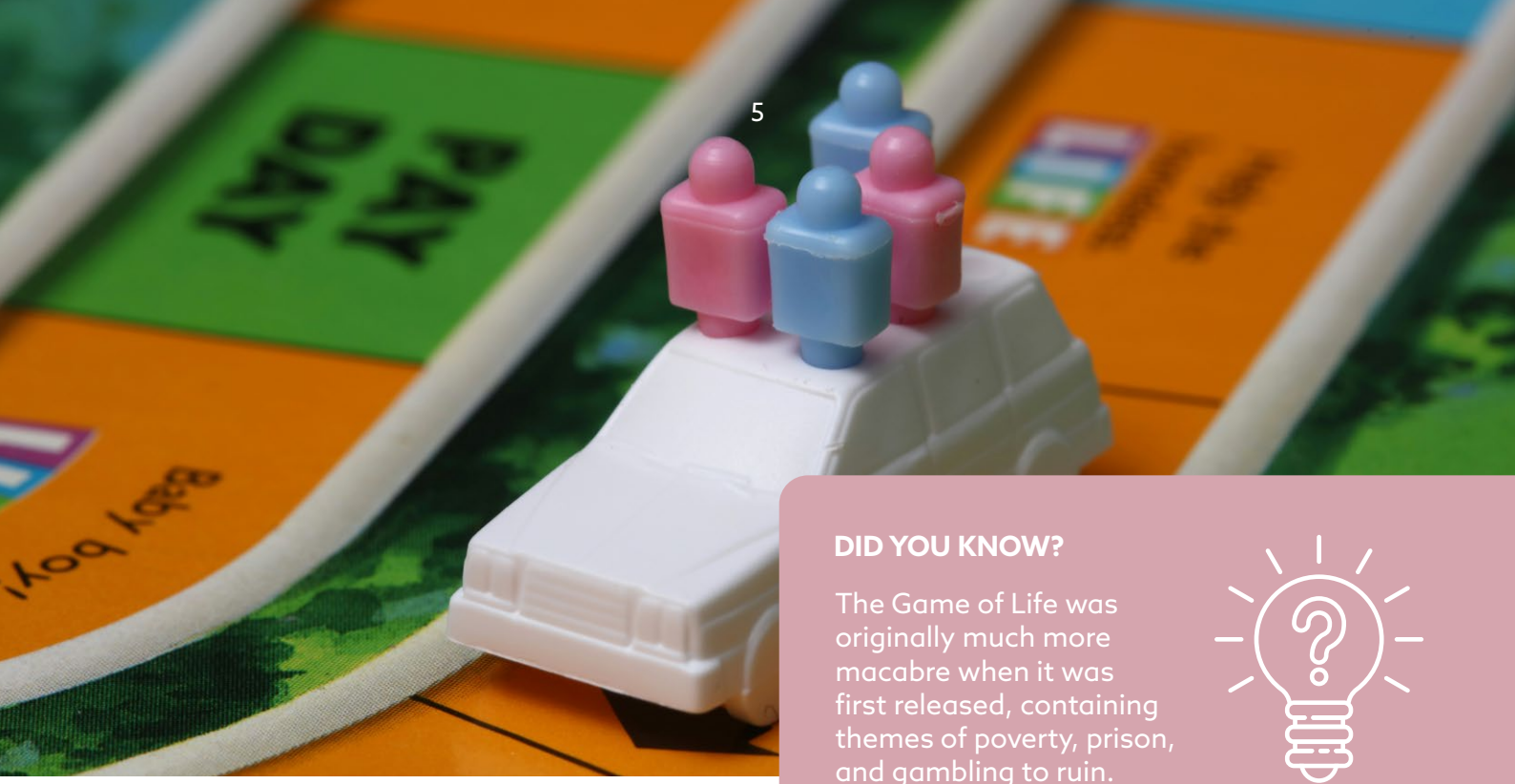
When you play Risk, success often depends on knowing when to build your defences and when to stage an advance.

These same principles also apply to managing your family's finances.

Finding the right mix of risk and reward could help them achieve their aspirations without affecting their short-term financial stability.

You may want to discuss how spreading investments across various sectors, asset classes, and geographical areas could protect their wealth against downturns in one area, while still allowing for potential growth.

Equally, you could talk about how remaining flexible and adaptable could help them safeguard their existing progress.



The Game of Life: Understanding how to align money with what matters most

As the name of the game might imply, The Game of Life perfectly captures the milestones and progress of modern living.

First created in 1860 and later modernised in the 1960s, the game invites you and your loved ones to journey from early adulthood to retirement. During a game, you'll navigate decisions about education, careers, and properties.

As you spin the wheel and move through life's stages, you quickly realise that your choices shape both your wealth and your happiness.

For instance, should you take out a loan for higher education to pursue a better-paying job? Or do you start working immediately and earn sooner?

These very same questions often arise in real life.

The Game of Life could help your family understand that financial wellbeing is about more than simply earning or saving more money. Indeed, it's often about aligning their finances with their personal values and life goals.

DID YOU KNOW?

The Game of Life was originally much more macabre when it was first released, containing themes of poverty, prison, and gambling to ruin.

Unsurprisingly, it was later rebranded to feature the "American Dream" of purchasing a home and becoming a millionaire.

YOU MIGHT USE THE GAME TO SHOW THAT:

> Taking on debt can sometimes be worthwhile if it supports long-term ambitions, such as owning a home
>
> Prioritising life goals, such as time with loved ones or travel, can be just as important as building wealth
>
> Every decision has its trade-off, and being clear about what matters most could help them make choices that better suit their needs.

Just as is the case in the game, it's vital to highlight that there's no single path to guaranteed success in life. What counts is ensuring that the route your family chooses reflects what's truly important to them.

Pay Day: Preparing for life's unexpected events

In Pay Day, players collect a monthly wage, manage bills, and face the occasional surprise (both good and bad) as they move through a 31-day calendar.

Since its release in 1975, it's been a playful way to reflect the financial ups and downs people often experience in their lives.

At its heart, the game shows how quickly money can come or go. You might earn a steady income, but an unexpected expense could quickly throw your budget off course.

This is why Pay Day is the perfect tool to teach your family about the importance of an emergency fund.

Life is inherently unpredictable, so preparing for the unexpected is essential.

Building an emergency fund could offer a valuable safety net should the unexpected strike. For instance, it could help your loved ones maintain their standard of living during a period of unemployment. It can also prevent them from using funds earmarked for other purposes, which could derail their progress towards their long-term goals.

It might even help them cover sudden car or boiler repairs on a cold December morning!

You could use Pay Day to start a conversation with your family about what kind of emergencies might occur and how having savings available could prevent unnecessary financial stress.



HOW MUCH SHOULD YOU SAVE IN AN EMERGENCY FUND?

It's worth setting aside between three- and six-months' worth of household expenses in an easy access savings account to help you deal with unexpected costs.

For those who are self-employed, have many dependants, or are retired, building a larger buffer – perhaps one that covers between one and two years of essential spending – could offer greater peace of mind.



Cluedo: The importance of accurate information

Cluedo is a game of deduction where players gather clues to solve a murder mystery. Success depends on efficiently collecting information, ruling out false possibilities, and avoiding assumptions that could lead you astray.

First released in 1949, the game teaches you that decisions are only as good as the information backing them up.

Acting on incomplete theories or inaccurate data could waste turns in the game – or money in real life.

As such, you may want to teach your family that, before making a significant purchase, investment, or financial commitment, it's essential to research and consider all relevant factors.

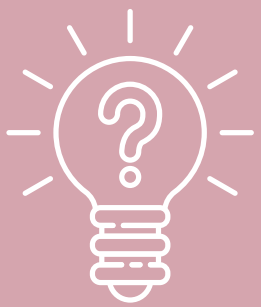
Timing is also essential in Cluedo. Making a move too early without enough evidence can be costly, just as delaying too long can lead to opportunities slipping away.

Teaching your family that success might come from combining accurate information with strategic timing could help them develop careful planning skills.

Just as a Cluedo player avoids jumping to conclusions based on emotion rather than logic, your family might benefit from knowing that savvy investors often evaluate the broader context before making decisions.

FUN FACT

Cluedo's creator, Anthony Pratt, was incredibly fond of detective fiction novels. As such, he drew inspiration for the game from several of Agatha Christie's famous stories.





Candy Land: Learning patience and embracing external factors

The vibrant game of Candy Land was created in the 1940s as a way to entertain children recovering from polio.

As you may know, the outcome of the game is determined entirely by chance. Players draw a card, move their pieces forwards (or sometimes backwards), and hope to be the first to reach the end of the sugary path.

Unlike other more complex board games, there are no real decisions to make, no dice to roll, and no tactics to master. It all comes down to luck.

However, these simple game mechanics could form the basis of a lesson about how progress isn't always about control. It's often about patience and resilience.

You could use Candy Land to teach your family that life and money often unfold in unpredictable ways.

No matter how well they plan ahead, there might always be elements outside their control. This might include anything from an unexpected expense, a sudden market downturn, or rising inflation.

Just as a player might draw a card that sends them backwards, investors and savers can encounter setbacks that derail their long-term progress.

The important lesson here is that it's vital not to give up when this happens. You could highlight that, both in Candy Land and real life, it's crucial to stay the course in the face of the unexpected.

While it's near impossible to control every outcome, your family can control how they respond.

Remaining calm, resilient, and focused on their long-term plans could potentially lead them to better results than reacting hastily to short-term changes.

YOU MAY ALSO BENEFIT FROM FINANCIAL PROTECTION

While many of life's events might happen outside your control, you could prepare with financial protection.

> Critical illness cover offers a tax-free lump sum if you're diagnosed with a serious illness listed on your policy.
>
> Income protection provides a regular income if you're unable to work due to an injury, illness, or redundancy.
>
> Life cover provides funds that could help your loved ones keep up with costs if you suddenly pass away.



Ticket to Ride: The importance of planning ahead

In Ticket to Ride, you collect coloured cards to claim railway routes across the map. Completing longer routes typically earns more points. However, doing so requires incredible foresight, and often compromise.

The game captures the importance of forward planning. Not every route can be completed, so players must prioritise their objectives carefully.

This perfectly highlights a key financial planning principle: the importance of setting clear goals and allocating resources efficiently.

Just as is the case in the game, your family will often face competing demands for their time, money, and energy.

Deciding which "routes" matter most – whether that involves saving for retirement, helping children onto the property ladder, or enjoying a more comfortable lifestyle – could help ensure your family uses their resources wisely.

You may even want to take this opportunity to explain that, as Ticket to Ride shows, it can be highly complicated to plan far ahead and figure out what you need to do to achieve long-term goals.

Unlike a board game, where opponents might not be quick to assist them, help is always available in real life.

You can teach them that seeking professional advice from an experienced financial planner can make it far easier to identify their priorities, navigate uncertainty, and stay on track towards the goals that matter most to them.

As you can see, many of the world's most popular board games offer lessons that go beyond fun or friendly competition.

In fact, many of these games offer insights into investing wisely, managing risk, and planning for the unexpected. These lessons could benefit your loved ones for years to come.

We're also here to ensure that your wealth is carefully managed so you can put some of these lessons into practice with confidence.

With our help, you could be better positioned to achieve your long-term goals, protect the things that matter most, and make decisions that align with your family's values.



Please feel free to get in touch with us today to find out how we could help you turn these lessons into action.



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This guide is for general information only and does not constitute advice. The information is aimed at retail clients only.

All information is correct at the time of writing (October 2025) and is subject to change in the future.

A pension is a long-term investment not normally accessible until 55 (57 from April 2028). The fund value may fluctuate and can go down, which would have an impact on the level of pension benefits available. Past performance is not a reliable indicator of future performance.

The tax implications of pension withdrawals will be based on your individual circumstances. Thresholds, percentage rates, and tax legislation may change in subsequent Finance Acts.

The value of your investments (and any income from them) can go down as well as up and you may not get back the full amount you invested. Past performance is not a reliable indicator of future performance.

Investments should be considered over the longer term and should fit in with your overall attitude to risk and financial circumstances.

Your home may be repossessed if you do not keep up repayments on a mortgage or other loans secured on it.

Note that life insurance and financial protection plans typically have no cash in value at any time and cover will cease at the end of the term. If premiums stop, then cover will lapse.

Cover is subject to terms and conditions and may have exclusions. Definitions of illnesses vary from product provider and will be explained within the policy documentation.

Approved by Best Practice IFA Group Limited on 24/11/2025

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