Slides 02.13: The Skittles Market Game and Money Basics Quiz

Lesson 2.13, one day, 11 slides. The slides stay off during trading; only the timer and the fee card are visible. Prices marked [update].

Slide 1: Do now

- Think of a game or app you play.
- Who made it? Write one way they make money from you playing.
- Write it on the top of your ledger. Cover it. Do not discuss. Notes: Hand out bags and ledgers while they write.

Slide 2: The rules

- Most Skittles of one color at the final count wins the prize.
- Any trade is legal. Every trade happens at a house table. The house takes a fee.
- No eating. No taking. The banker initials your ledger.
- Count your colors now. Write the start count. Image: a house table with a jar, a banker, and two traders.

Slide 3: Round 1

- THE HOUSE TAKES 1 SKITTLE FROM EACH TRADER, EVERY TRADE.
- 4 minutes. Notes: Say nothing during the round. Log who corners, who teams up, who trades a lot, who never trades.

Slide 4: Round 2

- THE HOUSE TAKES 2 SKITTLES FROM EACH TRADER, EVERY TRADE.
- “The house raised its price.”
- 4 minutes.

Slide 5: Round 3

- MEMBERSHIP: PAY 3 SKITTLES ONCE, TRADE FREE ALL ROUND.
- NO MEMBERSHIP, NO TRADING.
- “The house has a new plan.”
- 4 minutes.

Slide 6: The count

- Count your biggest color. Write the end count.
- Bankers: count the jars. Report the total.
- Winner announced. Prize given.
- HOUSE: _____ Skittles. Notes: Write the house number on the board large.

Slide 7: Who designed this game?

- Who won? Did the winner trade the most?

- What did the bankers end with? How many trades did they make?
- Where did every Skittle in the jar come from?
- Did the total in the room go up or down?
- Who designed this game, and what did I get out of it? Notes: The house set the rules, never took a risk, and got paid on every trade whether the trader won or lost. Say it once.

Slide 8: Three fee plans

- Round 1: 1 per trade. Round 2: 2 per trade. Round 3: 3 once, then free.
- Best for a heavy trader? Best for someone who traded once?
- Thumb vote on each.
- Fill in Part D.

Slide 9: Fees in real life

- ATM fee: another bank's machine, about $3 plus your bank's fee [update].
- Instant transfer fee: the app, about 1.5 to 3 percent to get your money today [update].
- Subscription fee: every month, whether you use it or not.
- Commission: a broker or an agent, a piece of every trade or sale.
- The card network takes a piece of every swipe. You never see it; the store pays it, and prices it in. Image: four small pictures: an ATM, a phone app, a streaming logo drawn as a play button, a handshake.

Slide 10: Uncover your do now

- Read what you wrote about your game or app.
- One sentence under it: "The maker gets ___ every time I ___."
- The house does not need you to lose. The house needs you to play.

Slide 11: Money Basics Quiz

- Candy in the bag. Ledger in the folder. Desks clear.
- 12 items. 15 minutes. Calculator allowed.
- The last line is your exit line: one fee you will watch for, and where.
- Tomorrow: ClassroomStreet. A "commission free" trading app. Guess how it makes money.