



HISTORY OF BANKING AND IMPORTANCE OF INTEREST: Follow the story of a miner as he converts his gold into money and stores it safely.
19th Century



BUDGETING AND SAVING: Learn about saving, budgeting and investing (going into debt, interest, the power of saving)
20th Century



SECURITY: Online Security, Digital Frauds and how to prevent them
21st Century (Present Time)



MANAGING YOUR BUDGET: Learn to manage your own budget.
Made in cooperation with Lebensgross





What is Minecraft?

- digital game, with no given set of rules or endgame
- promotes creativity, collaboration, and problem-solving in an immersive environment
- a 360 degrees, experiential environment with forests, rivers, mountains, and deep oceans, biomes, weather conditions and animals.



Why Minecraft: Education Edition?

- a game-based learning platform that builds STEAM and social-emotional skills, unleashing creativity and inspire project-based learning.
- offers security multiplayer to allow to work together and assessment features
- contains tools for documentation like the Camera and Book & Quill for screenshots and pdf export

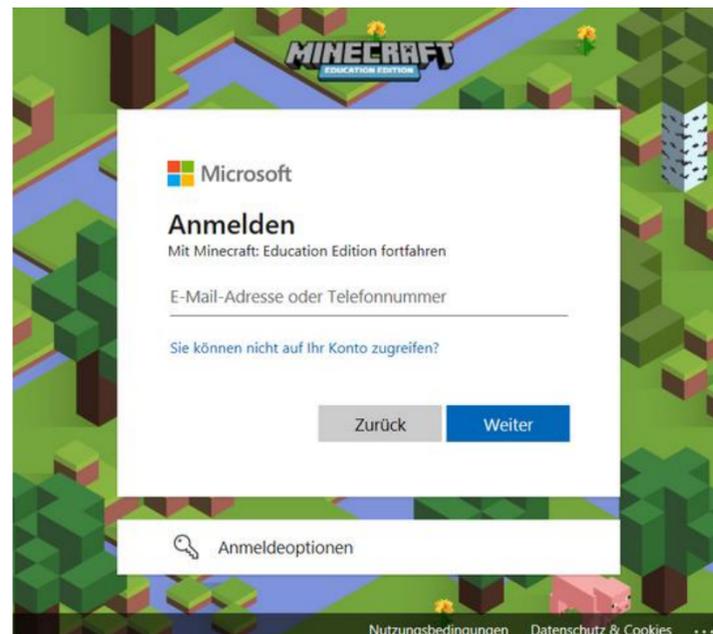


Download Minecraft: Education Edition

- Minecraft: Education Edition needs to be downloaded and installed on the device you are using
- Supported platforms for Minecraft: Education Edition are Windows 7, 8.1, 10, and 11, Macs, iPads, Chromebooks and Mobile
- [Download here?](#)



Sign In Minecraft: Education Edition



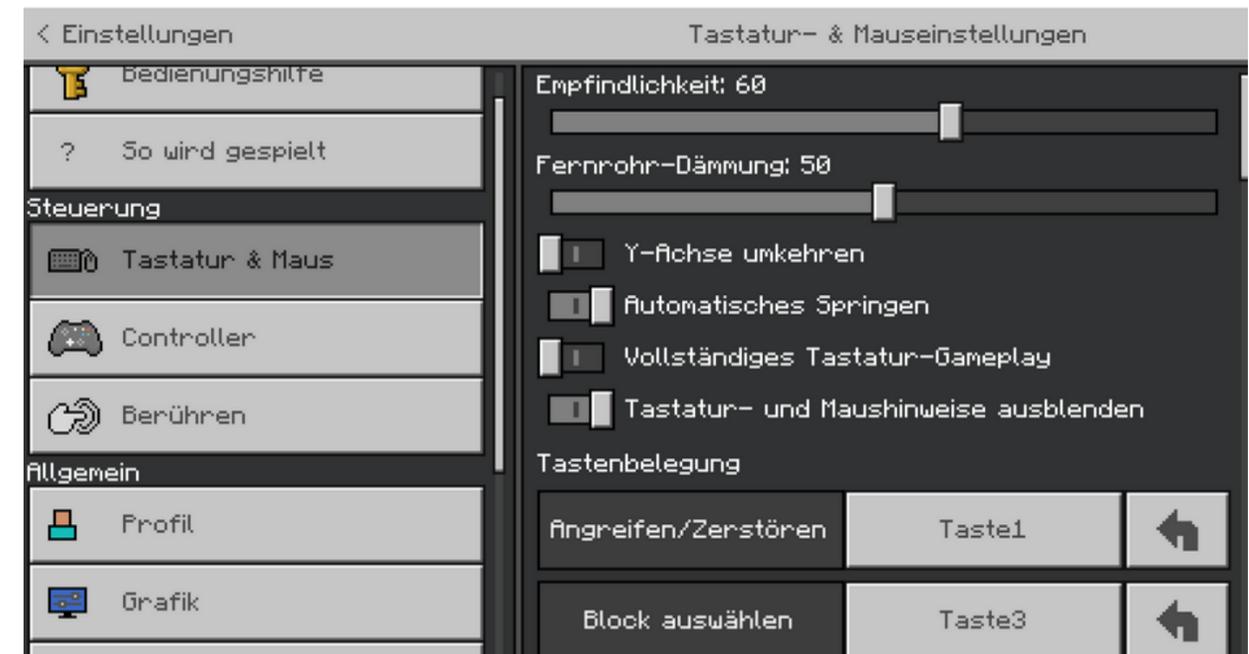
- It's necessary to have an Office 365 Minecraft license to sign in
- Sign in with your E-Mail and password

Settings



Once you sign in, you'll see a center menu of buttons. Click here to access the settings.

In the settings, you have the option of adjusting the audio or music volume, for example. You can adjust the volume to suit your preferences or the requirements of the Minecraft environment.



Settings



On to the right you'll see your name and a button with a clothes hanger on it. Select that clothes hanger button to open a library of what are called skins. A skin is your appearance in the game and a valued part of Minecraft: Education Edition. Skins allow users to feel connected to their character.

To the right of each pack category, you'll see a plus symbol. Selecting that will expand that skin pack to select one you like. Once you select a skin you like, select Confirm and the back arrow to get to the main menu again.



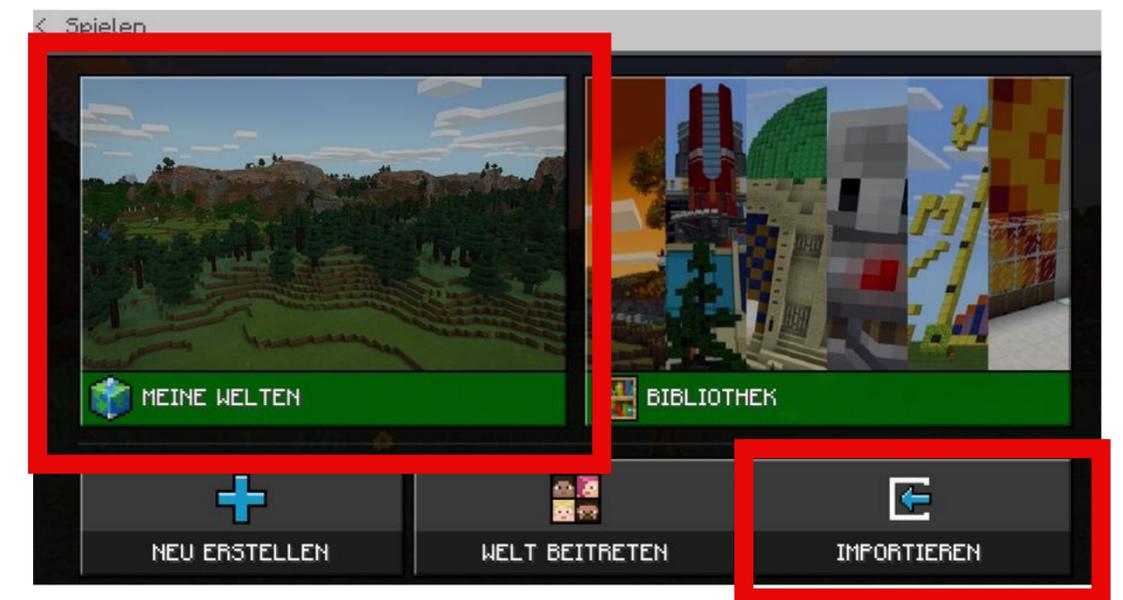


Come into our Minecraft World



- Open Minecraft: Education Edition.
- Click on the 'Play' button center screen on the main menu.

- To open our world, import the downloaded .mc file
- The world is now accessible in “my worlds”



- Click on the Game and press “play”. The Game will start. (it is possible that you might download some packages. That is OK. You need them to play the game.)



Vocabulary



- **Game-based learning** is leveraging games for learning.
- **Gamification** is the application of game-design elements and game principles into non-game contexts.



- The **inventory** is the pop-up menu that the player uses to manage items they carry. From this screen a player can equip armor, craft items on a 2×2 grid, and equip tools, blocks, and items.



- A **skin** is a texture that is placed on an avatar that allows players to customize the game.



- **Non player characters** (abbreviated as **NPCs**) is a peaceful creature. They are exclusive to Education Edition and Bedrock Edition. They serve to enliven the environment and provide information.



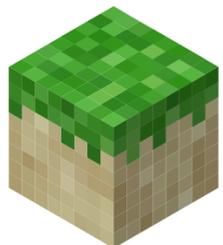
Vocabulary



- **Blocks** are the basic units of structure in [Minecraft](#) that make up the game's world. Many blocks can be collected and placed anywhere in the game's world, as well as be used as helpful resources.



- **Breaking, digging, punching, or mining** is a common activity in Minecraft, performed (by default) by holding the left mouse button or right trigger while the cursor is pointing at a block, or by long-pressing on the block on touch screens. Breaking is used to create passages, tunnels and clear away unwanted blocks, and is the primary way of acquiring blocks for future placement or crafting.



- **Place, placement** is adding a block. Blocks are placed wherever your cursor is pointed at in the world.



Keyboard Controls

Physically moving your player, use the keyboard's     keys.

 Press and hold to walk forward.

 Press and hold to walk backward.

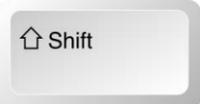
 Press and hold to move left.

 Press and hold to move right.



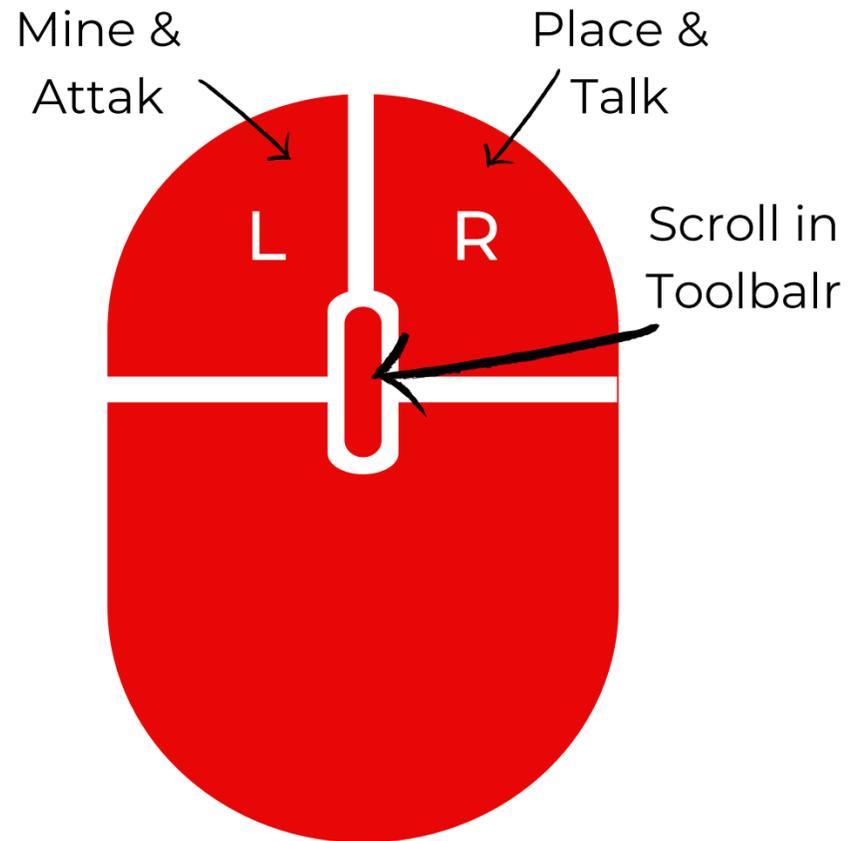
Jumping can be accomplished by pressing the , twice for flying.

 Inventory (gathering items for building)

 Sneak



Movement with the mouse:



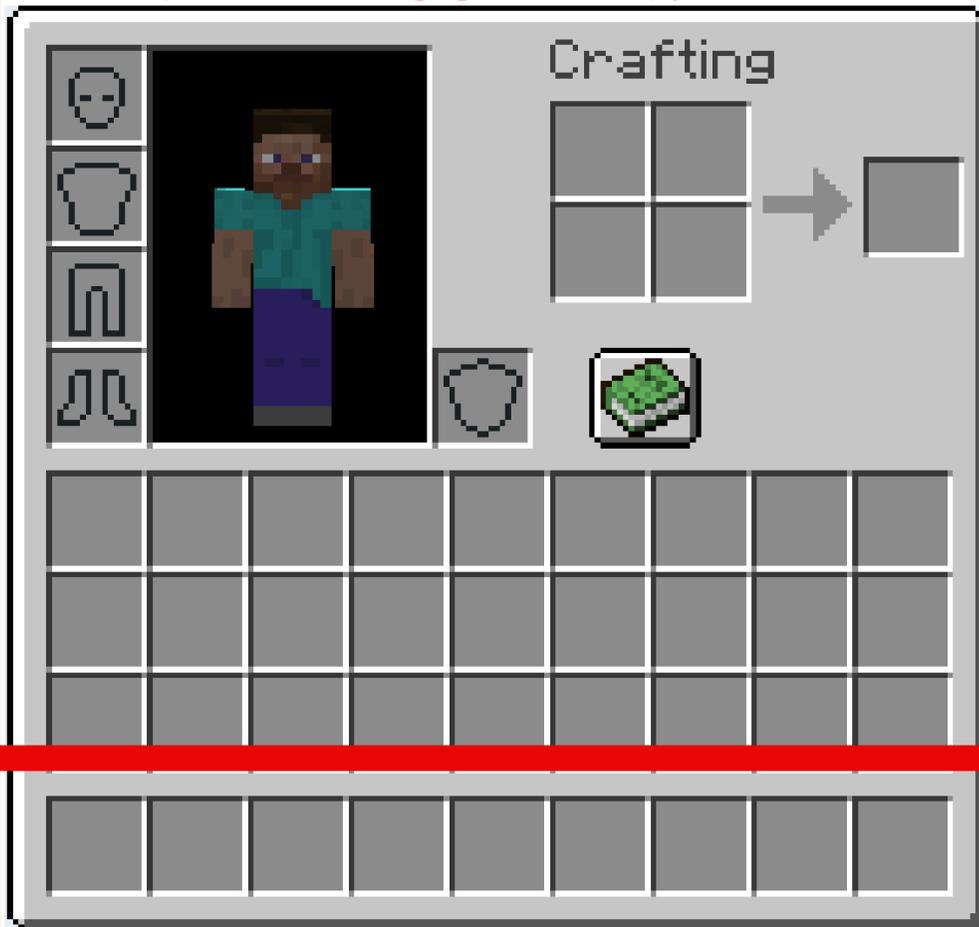
Consider the mouse as your head and the keys your body. If you need to look left, move your mouse to the left. Follow the same steps when looking right, looking down, and looking up.

The left mouse button is used to mine or break blocks. This is how we build. The right is to talk to characters as you come close to them with your crosshair point, or to place or use whatever is in hand.



Open your inventory

Backpack (Things you can store and not actively use during gameplay)



Hotbar (Things you can always use during playing)

- Press E on your keyboard to open your Inventory - or you might think of it as your Everything-tory.
- Here you can manage the items you carry. You'll be able to select, drag, and swap items to be used in your backpack.
- You can also equip armor, craft items on a 2×2 grid, and equip tools, blocks, and items.



Place and Break Blocks



Place a block

Select in your hotbar the block you want to place. Point the mouse cursor (the little **PLUS** in the middle of the screen) of the place you wanna place the block and press and click the left mouse button.



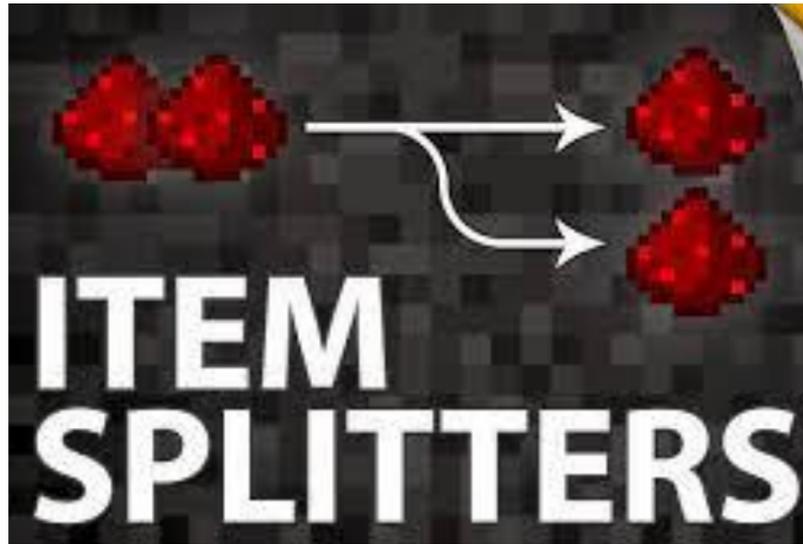
Break a block

Breaking, digging, punching, or mining is a common activity in Minecraft, performed (by default) by holding the left mouse button or right trigger while the cursor is pointing at a block, or by long-pressing on the block on touch screens.





Split, Drag and Drop Items



Pick up

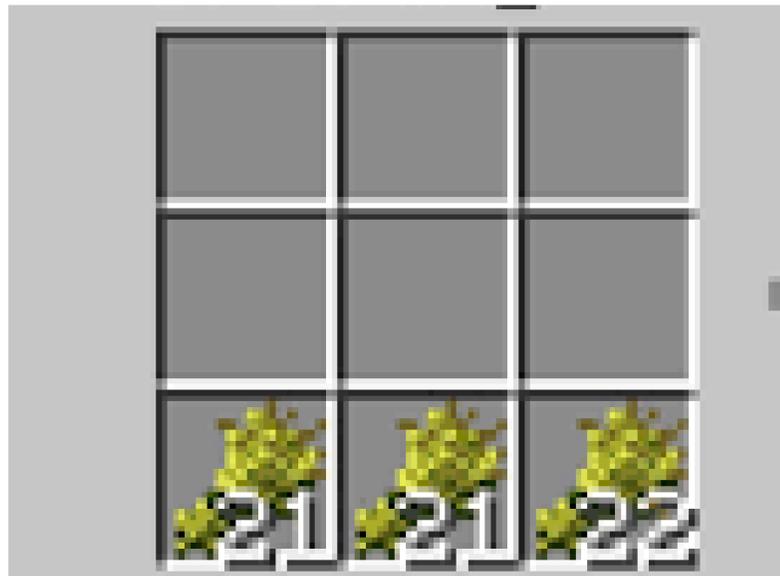
Left Click: Grab full stack.

Right Click: Grab half of stack.

Drop

Left Click: Drop All items in held stack.

Right Click: Drop single item in held stack.



Here is also a great Video for Pros -

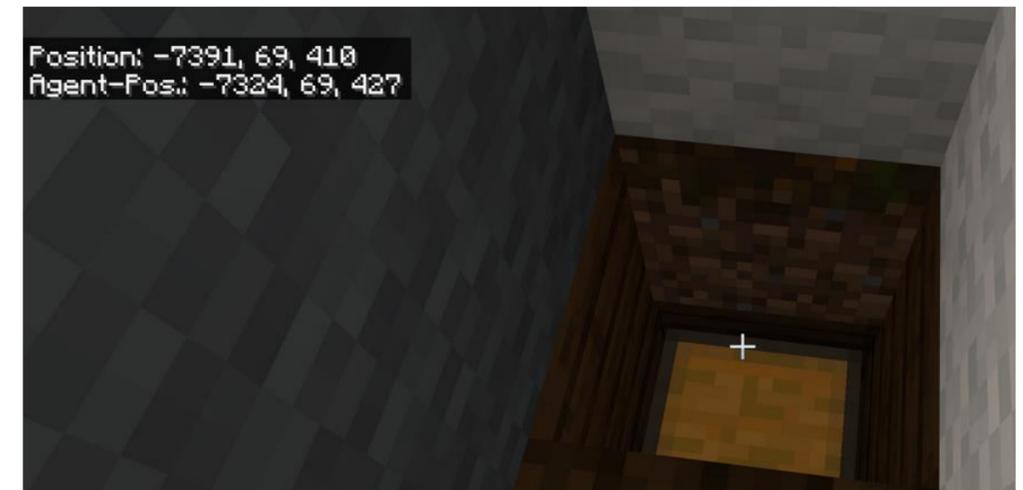
<https://www.youtube.com/watch?v=cXhV5hsusLU>



Overall Information



- The Game starts in the HUB where all levels are displayed with portals. Start with game 1.



- **If you want to have the badges for ALL games:** Press this Button shown in the screenshot.
- A secret door will open and you can take the badges out of the chest.
- Use the coordinates to find the spot. You can write this term into the console to get teleported to a specific coordinate: `/tp -7391 69 410` (teleport to the chest)



Overall Information



- At the End of each game the player will gain a Badge, which he need to use, to open the portal to the next game.

- If you put the badge into the chest, the block over the teleporter will be removed.
- The player gains access to the next Game.





Overall Information



- Each game has Friedrich in the world.
- He is the additional learning NPC
- He give every player a reward by learning the content he provides
- Always read and do what the quest tells you (on the right side of the screen)
- Follow the instruction in the Quest or else the Game can get buggy
- The white particles always show you the way!



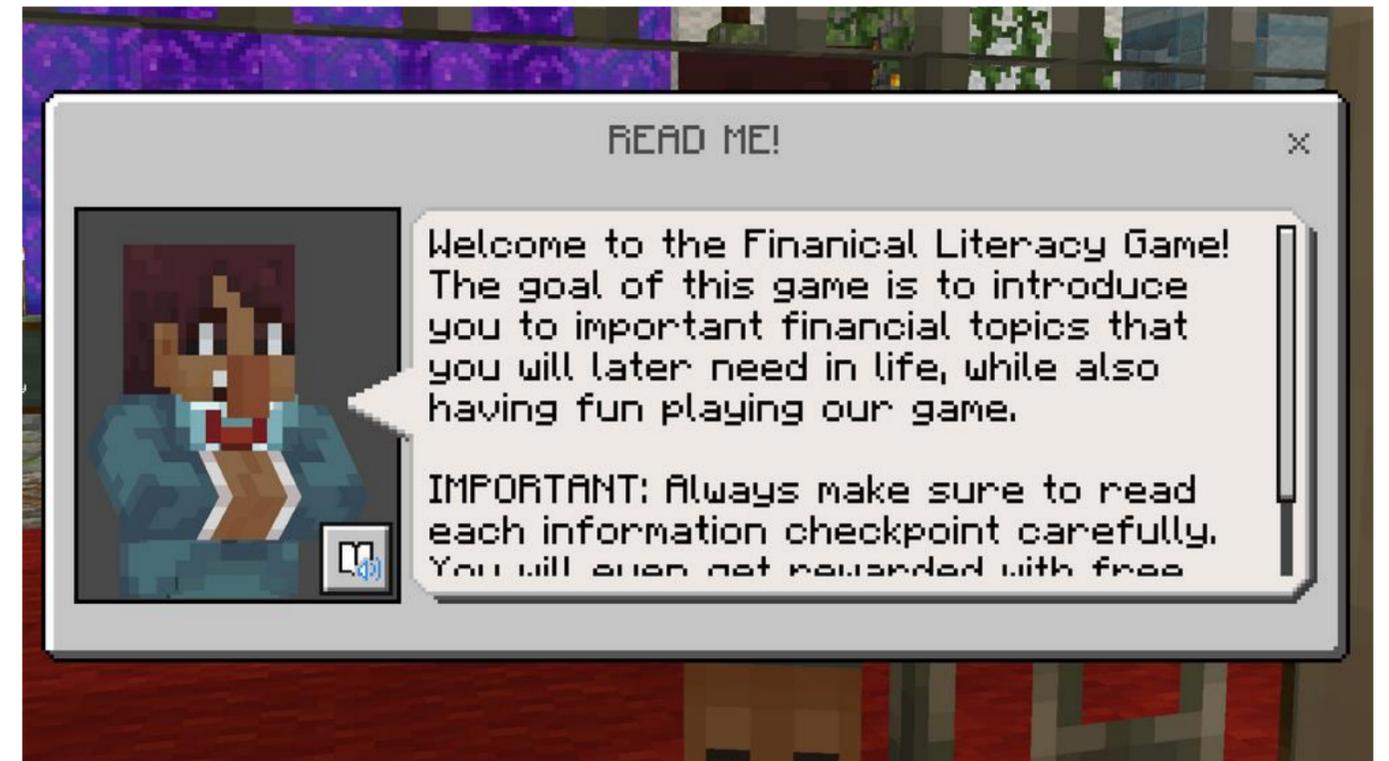


The HUB



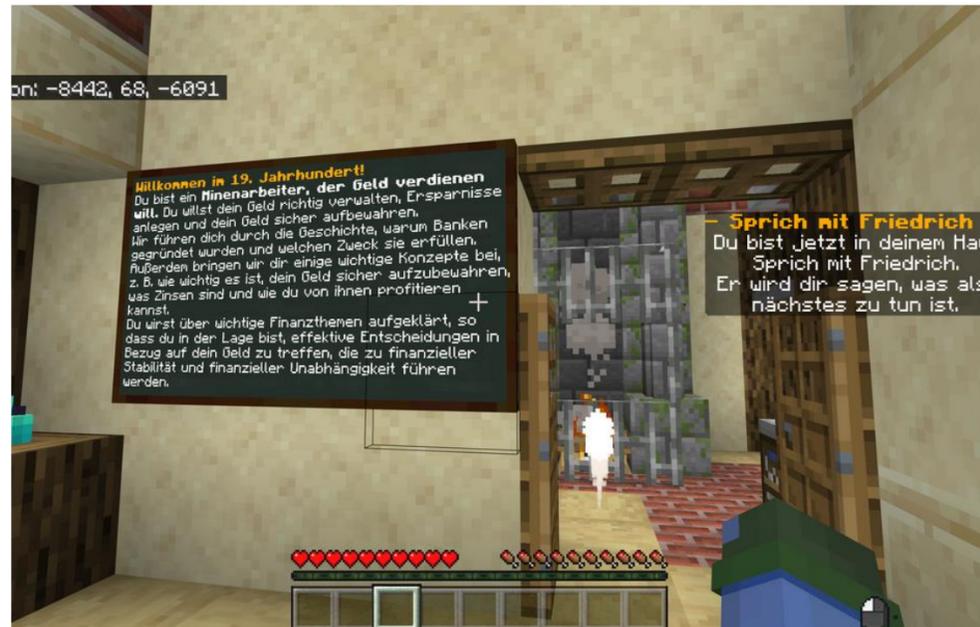
- Players start in a Spawn Area, surrounded by an NPC where they gain their first Information and Goals of the whole game .

- Beginn of the learning path with Game 1
- Finish all Games to complete the Game



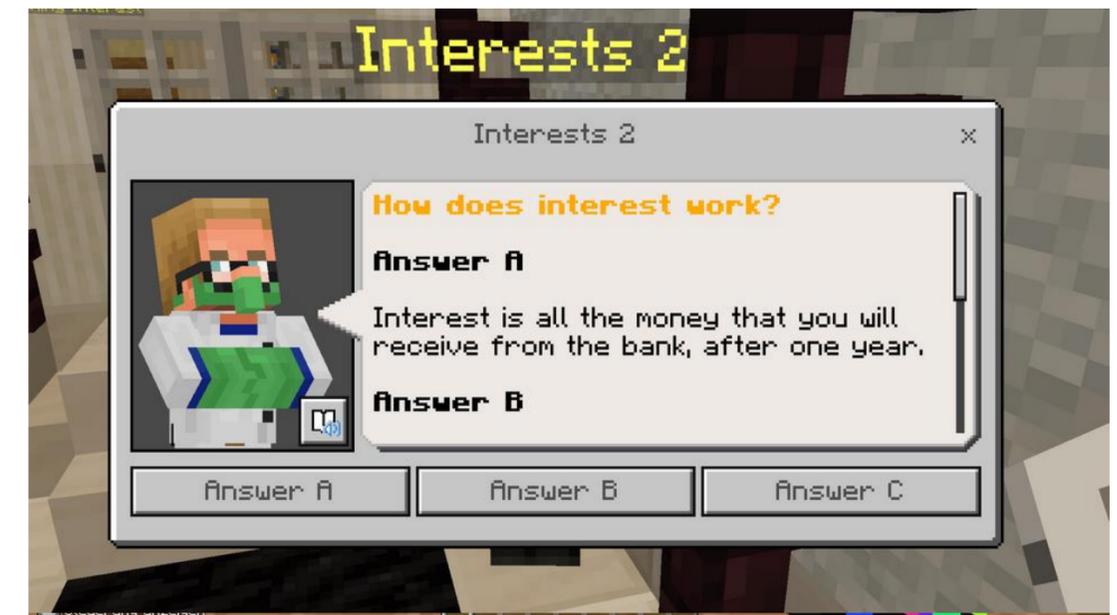


Game 1 - HISTORY OF BANKING AND IMPORTANCE OF INTEREST



- 19th Century, you are a mineworker
- Earn 35 coins while learning about why banks were created, the importance of interest and how to profit from it

- Players will work as a Mine Worker
- Players will farm gold, buy new tools and change gold to coins
- Players will be raided and have to learn, how to save money with the help of the bank





Game 1 - Additional Learning Content - Interest

What is interest?

- Let's say you need some money to buy something important, like a new bike. You could ask someone to give ("lend") you the money and promise to pay them back later. They might agree to give you the money, but ask for something in return, like paying them back with a little extra money, called interest.
- For example, in case people want to borrow money from the bank, they have to pay the bank back not only the money they borrowed, but also some extra money on top of that, also called "interest". Usually, people borrow money from banks through loans, credits etc. So, for example if you borrow €100 from a bank, you will usually have to pay back more than €100, depending on the actual interest rate.
- For example, a bank will pay you interest when you deposit your money in a savings account. The bank pays you to hold and use your money to invest in other transactions. Conversely, if you borrow money to pay for a large expense, the lender(the bank) will charge you interest on top of the amount you borrowed.
- Therefore, if you put your money in a bank, the bank will give you a little bit of extra money on top of what you already have, just for keeping your money with them. This extra money is called "interest." So, for example, if you have €100 in the bank and the interest rate is 5%, the bank will give you an extra €5 as interest after a year.

Why does a bank pay interest?

- Money borrowed from a bank can be used for investment purposes – you invest in your business, in education etc., but it will always come with a downside. The downside is the fact that you will have to pay more than the initial amount borrowed over the course of the loan, because you also have to pay interest.



How to play Game 1 - HISTORY OF BANKING AND IMPORTANCE OF INTEREST

1. Read the instructions.



2. Talk with Friedrich. he gives you a box with items. take all of them with you!



3. Talk with the "Read me" and press "OK".





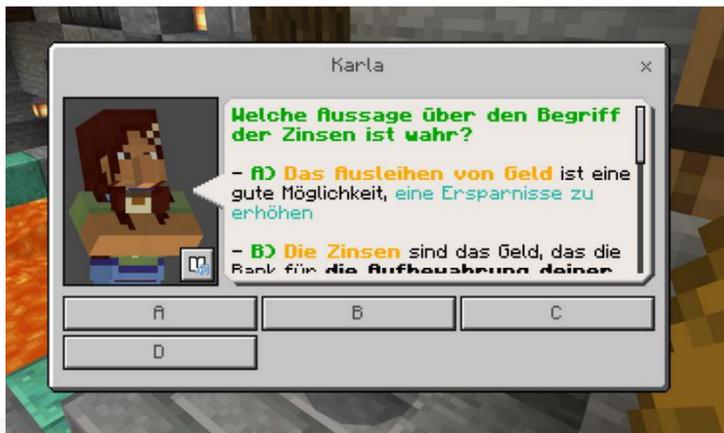
How to play Game 1 - HISTORY OF BANKING AND IMPORTANCE OF INTEREST



4. Follow the black path and talk with Friedrich.



5. Follow the black path and talk with Karla.



6. Answer the Question correct and a bridge will appear.
(Answer D)



How to play Game 1 - HISTORY OF BANKING AND IMPORTANCE OF INTEREST



7. Move forward and jump down the pit. Try to jump into the water!



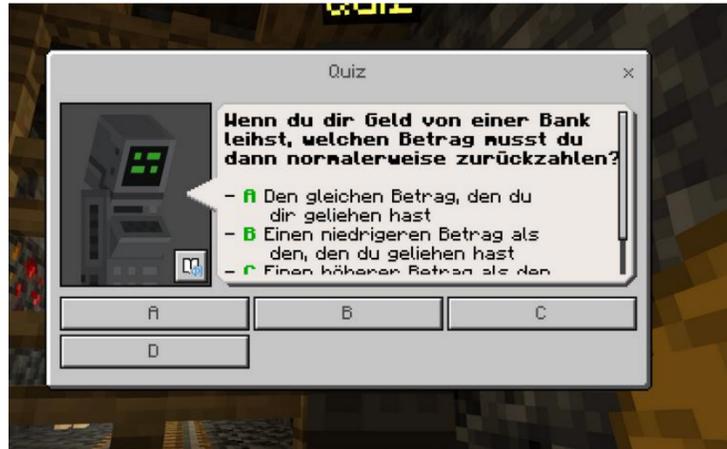
8. Talk with Friedrich and get some coins from his Box.



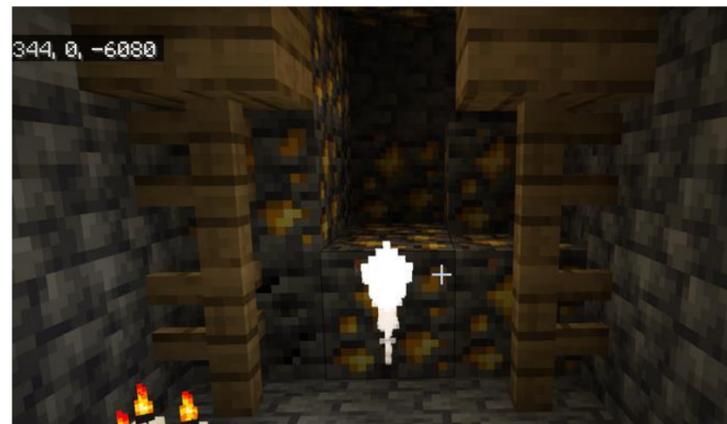
9. Follow the white particles and put 5 coins in the chest. The mine should open.



How to play Game 1 - HISTORY OF BANKING AND IMPORTANCE OF INTEREST



10. Answer the Question correct and the Mine will open. (Answer C)



11. Mine all the Gold in the Mine with your pickaxe.



12. A robber appears after you have mined some Gold. You have to talk to him and he will take some Gold from you.



How to play Game 1 - HISTORY OF BANKING AND IMPORTANCE OF INTEREST



13. Go to the Blacksmith and talk with him.



14. Click twice on him to open the trading menu. You can now change all the gold to coins.



15. Use the EXIT/ LIFT to exit the mine.



How to play Game 1 - HISTORY OF BANKING AND IMPORTANCE OF INTEREST



16. Follow the white particles and find the Tool Shop.



17. Buy a sword at the sword trader.

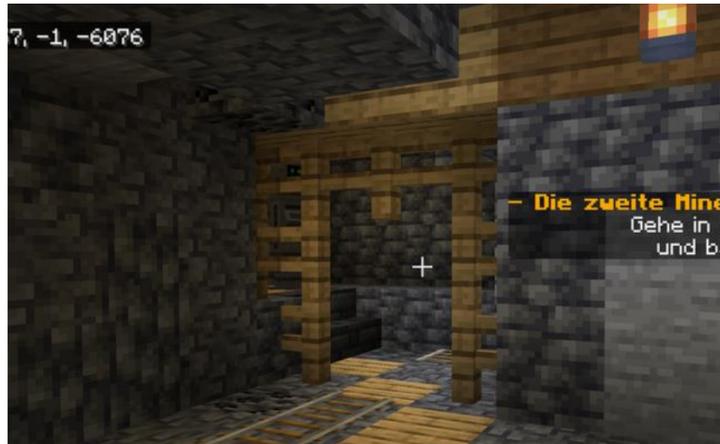


18. Go again into the mine and find the second mine.

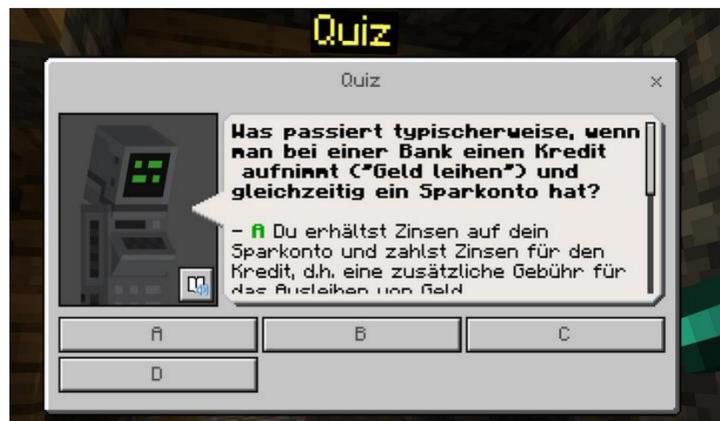




How to play Game 1 - HISTORY OF BANKING AND IMPORTANCE OF INTEREST



19. Follow the white particles and go into the second mine.



20. Answer the Question. (Answer A) The fence will open.



21. Talk with the mineworker and go into the mine. But take care of the zombies!



How to play Game 1 - HISTORY OF BANKING AND IMPORTANCE OF INTEREST



22. Fight the Zombies with the sword. (There are 5 zombies in total.)



23. Mine all the Gold.



24. Trade with the blacksmith and get at least 35 coins.



How to play Game 1 - HISTORY OF BANKING AND IMPORTANCE OF INTEREST



25. Go up and if you have enough coins the Bank door will be open.



26. Go to Friedrich in front of the Bank and talk with him.



27. Answer all the questions correct. If you answer something wrong, you will get teleported into a labyrinth. Get out of it and try again.
Answers B,C,B.



How to play Game 1 - HISTORY OF BANKING AND IMPORTANCE OF INTEREST



28. Talk with the bank accountant.



29. Press “money save”. A chest will appear. Put now some money in the chest. (Keep one coin!).



30. After putting the Coins in the chest press the grey button. Your money will be saved in the Safe. You can always get your money back by talking with the bank accountant and press “withdraw money”.



How to play Game 1 - HISTORY OF BANKING AND IMPORTANCE OF INTEREST



31. Go into the final room.



32. Put one coin into this chest.

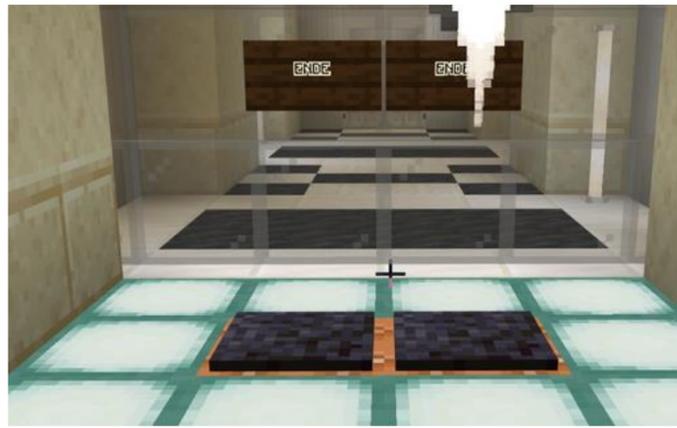


33. Take out your badge.





How to play Game 1 - HISTORY OF BANKING AND IMPORTANCE OF INTEREST



34. Step onto the teleporter. You will get teleported into the HUB.



35. Put Game 1 Badge into the chest in front of Game 2. The dirt block will go away and you can step onto the teleporter to start the Game.



Game 2 - Additional Learning Content - Saving

How does the habit of saving help us?

- If we know that we have enough savings to cover an unexpected bill, for example fixing the car or replacing our broken laptop, then it means that we do not have to worry about how we are going to afford to pay for it. This creates peace of mind and allows us to be more financially free (we can invest our money or spend them on something that we really want without having financial problems in the future) Having savings may also mean that we do not need to borrow money and pay for credit. This can reduce stress and gives people more independence over their spending, because they do not have to go into debt.

Learn about budgeting

- Budgeting does not have to be complicated. In its simplest form, it is a list of what you need/want to spend compared against a list of what income you have.
- Having a budget means thinking carefully about the money we have and what we need and want to spend our money on. Whilst we have choices around money, it's incredibly important to prioritize our spending so that we don't spend more than we have and fall into debt.



Game 2 - Additional Learning Content - Saving

Imagine you could save €2 each school day, or your parents gave you an allowance of €10 each week. How much money would you have when you turned 18?

Answer: If you started saving at 11 years old, you would have roughly €3.800 by the time you were 18, from your savings alone. If you deposited them in a savings account with 2% interest, you would have €4.100.

Other imaginary situations (saving from 15 to 30 years old):

1. Saving €5 each day or €150 each month and gaining 3% interest on them: After 15 years (when you are 30) that would mean roughly €34.000 Fun fact: here, without the 3% interest you would only have €27.000

2. Saving €10 each week or €40 each month gaining 3% interest on them: After 15 years (when you are 30) that would mean roughly €9.000 Fun fact: here, without the 3% interest you would only have €7.200

In contrast, how would not thinking about a savings plan affect your financial well-being at 30?

Here, we notice how differences in attitude towards saving a very small amount of money each day/week can affect people's financial situation later on.



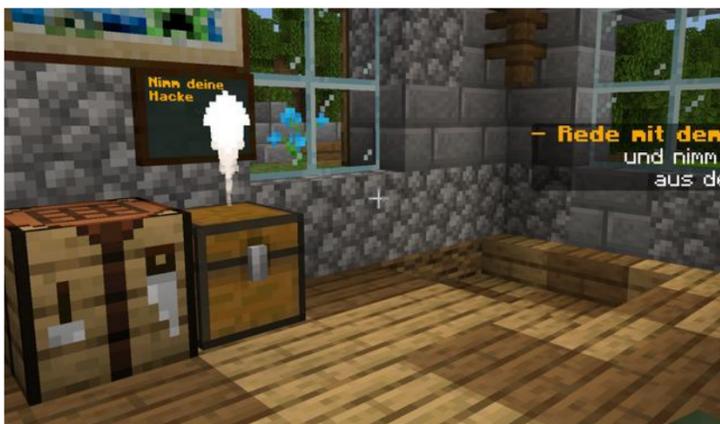
How to play Game 2 - BUDGETING AND SAVING



1. Drive with the Minecart. Read the instructions on how to use a Minecart!



2. Wait until you are in a house. Don't press any keys and don't jump out of the Minecart.

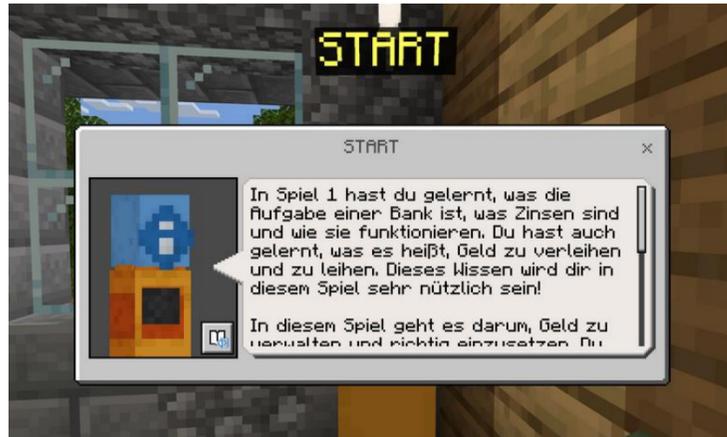


3. You are now in your house. Take the items from the chest.





How to play Game 2 - BUDGETING AND SAVING



4. Talk with the START Npc. He tells you all about this Game.



5. Go down and talk with Friedrich. Take the Items from his Box with you.



6. Talk with the Guide Npc. He tells you step by step what to do



How to play Game 2 - BUDGETING AND SAVING

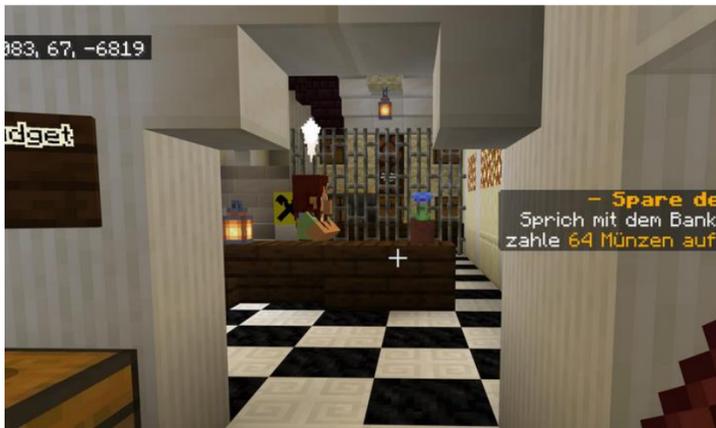
7. Follow the white particles to the Bank.



8. The particles guide you to this chest. In here you will find your starter budget.



9. The door will open. Talk with the bank accountant.





How to play Game 2 - BUDGETING AND SAVING

10. Talk to the Bank accountant and save your money in the safe.



11. Put 64 Coins in the chest and press the button. Do not forget to press the button!



12. Go back and follow the yellow path to the wheat trader





How to play Game 2 - BUDGETING AND SAVING



13. Trade with the wheat trader some seeds and go to your field



14. Plant the seeds on the left side of the field. NOT ON THE RIGHT.



15. Follow the orange path to the pumpkin seed trader.



How to play Game 2 - BUDGETING AND SAVING



16. Trade with the pumpkin trader.



17. Plant your pumpkinseeds on the right side.



18. Collect the wheat.





How to play Game 2 - BUDGETING AND SAVING



19. Find the bread customer (Follow the white particles).



20. Craft bread with the crafting table.



21. The door opens and you can trade with the bread customer.





How to play Game 2 - BUDGETING AND SAVING



22. Go to your field.



23. Harvest the pumpkins.



24. Follow the brown path.



How to play Game 2 - BUDGETING AND SAVING



25. Get the eggs.



26. Follow the green path and get some sugar.



27. Follow the white particles to the pumpkin pie trader.



How to play Game 2 - BUDGETING AND SAVING



28. Make a pumpkin pie and the door will disappear.



29. Trade with the customer and get money for the pie.



30. A drought came, and your field doesn't have water anymore. Follow the white particles...



How to play Game 2 - BUDGETING AND SAVING



31. ...and talk to Edward who is next to your field.



32. Go to the Bank.



33. Talk with the bank accountant.



How to play Game 2 - BUDGETING AND SAVING



34. Press the Button “Credit” and “take Credit”



35. Take the credit out of the Box. A timer will appear. Be fast and get 3x64 Coins to pay the credit back.



36. Leave the Bank and follow the white particles.



How to play Game 2 - BUDGETING AND SAVING



37. Go into the machinery.



38. Buy a machinery. (Better buy only Machine 1)



39. Use your machinery.



How to play Game 2 - BUDGETING AND SAVING



40. Plant seeds onto your field.



41. Wait.



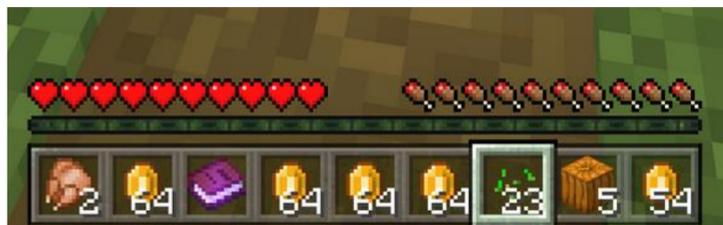
42. Press the button to collect the wheat.



How to play Game 2 - BUDGETING AND SAVING



43. The wheat and the seeds will be in this Box. You can plant seeds as much as you want.



44. Get 3x64 Coin stacks by trading bread.



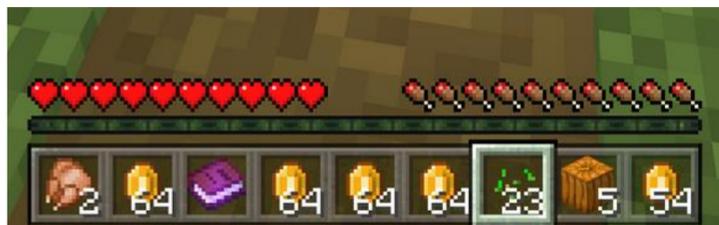
45. Go to the Bank and put the credit in the Box. Your timer is now gone. If you haven't put the credit back within 10 min your machinery will be closed, and you have to continue with your normal field.



How to play Game 2 - BUDGETING AND SAVING



46. Use the fields to grow more wheat.



47. Get 4x64 Goldstacks. (Do not forget that you have saved money in the Beginning!)



48. Go to the Bank and go to the END.



How to play Game 2 - BUDGETING AND SAVING



49. Buy 4 golden Apples.



50. Put the apples in the chest next to the Npc.



51. Take the Badge out of the Chest which just opened.



How to play Game 2 - BUDGETING AND SAVING



52. Step onto the teleporter and get in the HUB.



53. Infront of Game 3 you can place badge 2 in the chest.



Game 3 - Additional Learning Content - Phishing

Many people tend to be more inclined to trust a text message than an email and people are less aware of the security risks involved with clicking on links in text messages.

Keeping your financial information safe from third parties is an important skill to practice. Here are a few ways to do it:

1. **Don't give out passwords:** This might sound like a no-brainer, but it's important to stress out: you should never give your password to anyone, not even a trusted friend, for any reason.
2. **Verify any contact you receive from a financial institution:** Did you get a call or email from someone claiming to be from your financial institution? Did this person want you to provide any personal information? If you're unsure who the person actually is, hang up the phone, or don't return the email. Instead, take the contact information to your actual financial institution and ask them to verify it was them.
3. **Take extra caution when using public or unsecured Wi-Fi networks:** Use these networks only for things like reading the news and your favorite blogs and avoid things like logging in to online banking or making a transaction that involves entering your credit or debit card information.
4. **Remember, when creating an online bank account with your bank of choice, you are required to set up a password or a PIN.** If strangers find your PIN or guess it because it is too weak (for example it only contains your birthday date), they could access your bank account.



Game 3 - Additional Learning Content - Phishing

The Bank also gives you some more tips on using E-mail safely:

- Never open suspicious attachments
- Don't click on links from unknown senders
- Never respond to E-mails or links asking you to verify account information
- Never respond to spam or junk E-mail
- Mark malicious E-mail as spam

Many hackers use social networking sites like Facebook to get information about you that can be used to answer security questions.

Examples of phishing e-mails or SMS messages:

- Too good to be true offers
- A sense of urgency
- Exciting attachments or promotions
- Disguised hyperlinks
- Links that do not match the official website of the company



1. Jump into the minecart and let the ride begin.



2. Talk with the START - NPC and start the labyrinth adventure.



3. Talk with the Maze Master Gert to understand what to do.
Take the coins out of the chest!

In the maze are some information chalkboards that might help to understand some topics better and to answer the questions correctly.



4. Go upstairs.



5. Go downstairs and turn 180 degree and follow the path to the outside of the building.





6. You will find Question 1 which correct answer is B.



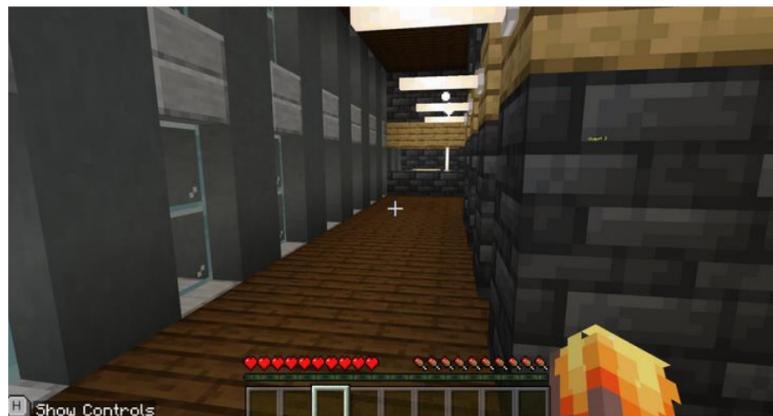
7. The doors open. If the answer is correct, there will be 8 coins in the box. If the answer is wrong, 4 coins will be taken from the player's inventory.



8. Follow the path and go downstairs to Quest 2.



9. Correct answer to Question 2 is A.



10. Go a little right and follow the window wall until you come in a bigger room. On the left side is quest 3.



11. Quest 3, the correct answer is B.





12. Turn right after the chest and go downstairs.



13. Quest 4, the answer is C.



14. Go straight ahead -> turn right -> go to the end of the path and go right -> follow the path until you can go downstairs.





15. The answer of quest 5 is B.



16. Turn right and again right to come to see quest 6.



17. Quest 6, the correct answer is A.





18. Go right until you see a ladder. Climb up this ladder.



19. Go over the bridge and downstairs.



20. Quest 7 will appear. The answer to this question is C.





21. Just go again downstairs and you will see quest 8.



22. The answer to quest 8 is B.



23. Turn right. You have finished the labyrinth!



24. Put 20 coins in this chest. You will get a button.



25. If you have enough coins you can buy some armor.



26. Put the button from your inventory onto the golden block and get teleported



01. Talk to the Scientist NPC.



02. Take out your equipment out of the chest.



03. Press the correct answer and get Hint 1 at the end. Question 1, the one on the right is the correct answer.





If you answer a Question wrong, you will be teleported into a Labyrinth. Press the correct buttons and go onto the right pressure plates to find the way out. take care of the skeletons!



Each Level has a different Labyrinth.





04. Question 2, the left one is correct.

05. Get Hint 1 at the end.

06. Take out the book Hint 1 and read it.



Game 3 - ONLINE SECURITY, DIGITAL FRAUDS AND HOW TO PREVENT THEM

Part 2



07. Go through the water elevator and start with Level 2.

08. The right answer to question 1 is B.

09. The right answer to question 2 is A.



10. Take out Hint 2 at the End and read it.



11. Use again the water elevator to get to level 3.



12. Talk to the Guard NPC at the Start of Level 3.



13. Jump and run to the next NPC.



14. Talk to the Scientist NPC and answer correct the question (C is correct) and go to the next one.



15. The next correct answer is C.



16. The next correct answer is B.



17. Get Hint 3 and do not forget the Badge Game 3.



18. Try the button wall with the info from the Hints 1 -3 you received.





19. Correct answers are malware, phishing, biometric authentication.



20. Congratulations you finished Game 3.



21. Infront of Game 4 you can place the badge 3 in the chest.



Game 4 - Additional Learning Content

- YOUR APARTMENT

Get your budget here and get to know the game. What are your tasks?

How do you manage your budget correctly?

- THE MALL

Work through your shopping list and pay attention to the promotions in the store, to make the right purchasing decisions.

- THE AMUSEMENT PARK

There are some temptations waiting for you here, how will you spend your money?

- THE ELECTRONICS STORE

An unforeseen event happens, and it becomes apparent how you budgeted through the course of the game.

- THE HOLIDAY ISLAND

At the end of the game, go on vacation and enjoy the sunny island.



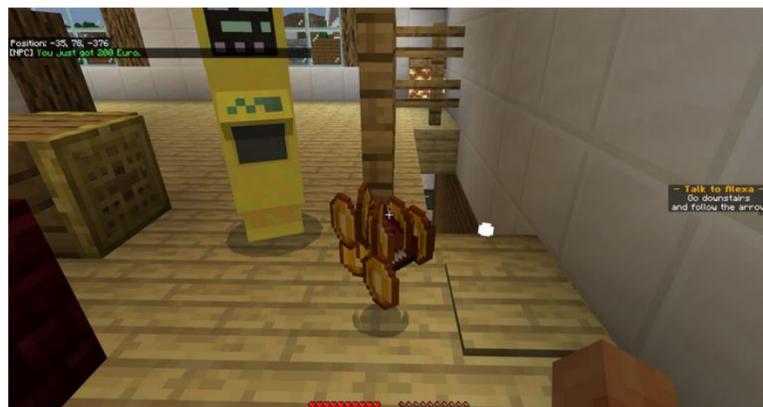
Game 4 - MANAGING YOUR BUDGET: Learn to manage your own budget.



1. Talk to the Storybear NPC.



2. Talk to the Budget Terminal NPC.



3. You will get your Budget, a Book and can get downstairs to Alexa.



Game 4 - MANAGING YOUR BUDGET: Learn to manage your own budget.



4. First of all, open your received Book, to see your Budget plan for the week.



5. Talk to the Alexa NPC and start creating your budget, you will get a Book. Read it!



6. Go outside and follow the path to get to the Bus Station where you can speak with the Storybear NPC.



Game 4 - MANAGING YOUR BUDGET: Learn to manage your own budget.



7. You will receive the quest to buy a ticket at the Ticket Seller NPC in Front of the Bus Station.



8. You have the possibility to choose if you want a daily ticket or monthly ticket.



9. Put the ticket in the correct chest so that you are allowed to use the bus.



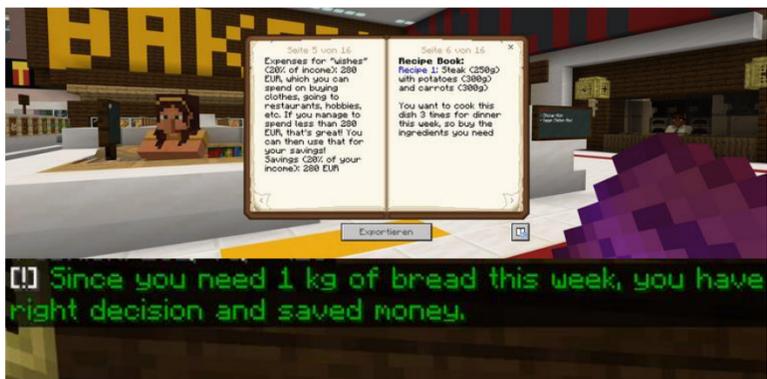
Game 4 - MANAGING YOUR BUDGET: Learn to manage your own budget.



10. You are now in front of the shopping mall. Talk with the Storybear. The door of the Mall will open.



11. You have to buy Bread, Eggs, Carrots, Potatoes and Chicken filets to be able to head to the exit.



12. Do not forget to use your weekly budget book to buy the correct amount of ingredients for your meals. You will also receive Feedback if you made the right or wrong decision of buying the correct amount of ingredients.



Game 4 - MANAGING YOUR BUDGET: Learn to manage your own budget.



13. Finished your shopping list ? Then head up to the Security NPC at the Exit. Go through the Exit.



14. Head up to the bus, place your ticket in the right chest and the bus will open up.



15. You are in your house and receive the quest, to go to the amusement park via the bus.



Game 4 - MANAGING YOUR BUDGET: Learn to manage your own budget.



16. Enter the bus.



17. Talk with the Storybear.



18. You can buy tickets for the rollercoaster or to ride a horse - but you don't have to.





Game 4 - MANAGING YOUR BUDGET: Learn to manage your own budget.



19. Put the ticket in the chest in front of the attraction. The door will open and you can enter.



20. Talk with the busdriver. You lost your phone. The Bus will take you to the next Electronic Store. Enter the Bus.



21. You are now in the Electronic Store. Talk with the Storybear.



Game 4 - MANAGING YOUR BUDGET: Learn to manage your own budget.



22. Talk with the Electronic Seller.



23. Decide how you want to pay for your new phone.
(You should pay all at once)



24. The door will open and you can drive with the bus.



Game 4 - MANAGING YOUR BUDGET: Learn to manage your own budget.



25. You are the last time in your house. Go to the bus and go on vacation.



26. Talk with Maia and read the book in the box.



27. Step on the teleporter. You finished the game!