

**Pathway to Financial Success**  
**In Schools**

# ***Financia:*** **A Dice Quest**

**MIDDLE SCHOOL**

## Contents

Background	3
Quick Prep for Teachers	3
Before You Begin	3
Technology Requirements	3
Time Needed	3
Classroom Tips	4
About the Game	4
Summary	4
Game Goals	4
Playing the Game	5
Game Introduction	5
Navigating <b>Financia</b>	8
Taking Turns	11
Winning the Game	11
Using the Game with Students	12
Educational Objectives	12
Before Students Play the Game	12
Using the Game in Class	13
Debriefing After the Game	14
Classroom Activities	15
Risk and Roll	15
Data Dollars	15
Borrowing Olympics	16
Gameplay and Reflection Student Capture Sheet	17
Lessons Learned Student Choice Board	18
Calculating Probability in <b>Financia</b> Student Capture Sheet	19
Calculating Probability in <b>Financia</b> Answer Key	20

# Background

[\*Financia: A Dice Quest\*](#) is an interactive, online game in which students set financial goals and seek to meet them. The game is part of **Pathway to Financial Success in Schools in Schools**—a program developed by Discover and Discovery Education to empower students to take control of their financial futures. Designed for middle schoolers, the game engages students in a fun and exciting way, sparking their interest in personal finance concepts. This educator guide includes in-depth information about the game, recommendations for using the game with students, and three [classroom activities](#) that can be used in conjunction with the game. In addition to [\*Financia: A Dice Quest\*](#), **Pathway to Financial Success in Schools in Schools** offers a comprehensive financial literacy curriculum with educational resources for elementary, middle, and high school levels. Educators, students, and families can explore standards-aligned materials to equip them with the tools and skills necessary to make informed financial decisions and achieve their personal goals.

## Quick Prep for Teachers

### Before You Begin

- **Trial run:** Play a practice round yourself to become familiar with dice, [Daily Cards](#), and the main menu.
- **Game goals:** Decide how students will choose goals:
  - All pursue the same goal (for easier comparison/discussion)
  - Each student chooses their own goal (for differentiation, personalization, engagement, repeat play).
- **School access:** Test the game link on classroom devices and ensure the site is not blocked by filters.

### Technology Requirements

- **Device:** Chromebook, laptop, or tablet (browser-based; no downloads required). While functional, mobile phones are not recommended.
- **Internet:** Reliable connection; game runs fully online.
- **Access:** No student logins required; teachers provide the URL to students.
- **Sound:** Sound is not required; however, headphones are recommended for students who prefer to play individually and would like to listen to the sound effects.

### Time Needed

- **Gameplay:** Approximately 30 minutes for a 10-turn session (longer if students take more turns or complete the [Gameplay and Reflection Student Capture Sheet](#) as they play; shorter for repeat games).
- **Reflection:** 10–20 minutes for debrief.
- **Total in-class use:** 40–50 minutes per session.

Classroom Tips

- Project a demo of one turn before students begin.
- Pause mid-game for a quick reflection (“What risk did you take this round?”).
- Pair students who are less comfortable with games with peers who can guide them.
- Highlight probability moments. Use [Calculating Probability in \*Financia\* Student Capture Sheet](#) to review probabilities with dice.
- Plan for discussion. Reserve time at the end for whole-class or small-group reflection.

About the Game

Summary

[Financia: A Dice Quest](#) places students in a fantasy world where their decisions mirror real financial choices. Students select a financial goal—building savings, succeeding at a job, improving wellbeing, or increasing status—and then advance through the game one “day” at a time. Each turn challenges players to allocate dice toward Daily Cards, weigh the probability of success, manage limited resources, and make trade-offs between short-term rewards and long-term growth.

Throughout the game, students encounter opportunities to save, invest in stronger dice, purchase insurance in the form of Reroll Scrolls, or even take on loans that must be repaid with interest. These mechanics reinforce key personal finance principles such as budgeting, opportunity cost, risk management, and responsible borrowing. As students make choices, they see how habits and trade-offs directly influence progress toward their selected goal—an experience designed to spark discussion and reflection in the classroom.

Game Goals

[Financia: A Dice Quest](#) gives students a choice of four financial goals they can choose from for each game. After choosing the objective they will pursue, they will be informed of the tasks they need to complete to achieve the goal in the allotted number of turns.

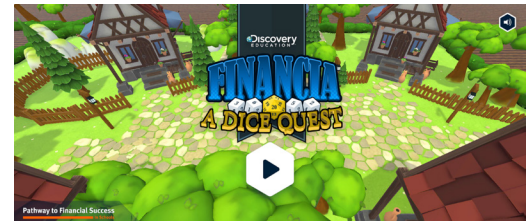
	Savings	Job	Wellbeing	Status
<b>Primary</b> Must earn 500 points in the selected category	Deposit as many dice as possible into <b>savings</b> .	Perform the <b>job task</b> daily and complete career-focused cards.	Complete <b>Wellbeing</b> cards and buy items.	Complete <b>Status</b> cards and buy impressive items.
<b>Secondary</b> Must earn 100 points in each of the remaining categories.	Ensure <b>Status</b> , <b>Job</b> , and <b>Wellbeing</b> each reach 100 or more.	Get to 100 points or more in <b>Savings</b> , <b>Status</b> , and <b>Wellbeing</b> .	Achieve a minimum of 100 <b>Savings</b> , <b>Status</b> , and <b>Job</b> points.	Reach 100 or more points in <b>Savings</b> , <b>Job</b> , and <b>Wellbeing</b> .

# Playing the Game

## Game Introduction

### Welcome to *Financia*

- After clicking the play icon to begin the game, students are welcomed to **Financia** by an elf who provides helpful suggestions. Select **OK** to dismiss the elf.
- Review the four potential goals: savings, job, wellbeing, and status. Select **Start**.



### Game Settings

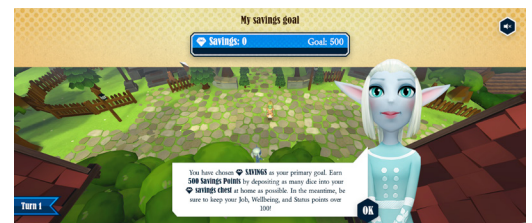
Adjust the settings listed below. Select **Next** when ready to continue.

- Turn limit:** For first-time users, select 10 turns for a gameplay of approximately 30 minutes.
- Financial goal:** Select one of the financial goals. See [Game Goals](#) above for goal details. To keep students advancing along a similar game path, direct them to select a specific goal of your choosing. Alternatively, students may select their own goal and proceed at their own pace. The savings goal is often the easiest to complete. Less confident students may find this a good place to start.
- Play tutorial:** First-time users should select **Yes** to keep the tutorial enabled throughout the game. Repeat users may prefer to keep the tutorial on when playing with a new goal or to be reminded of the game's features and rules.



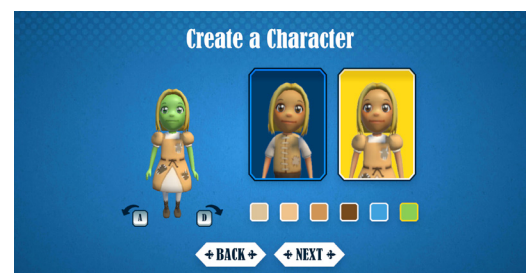
### Create a Character

Make adjustments to the character as desired. Select **Next** to advance.



### Taking Turns

- In the game, each turn represents one day in **Financia**.
- Review tutorials from the **Financia** elf as they appear, selecting **OK** each time to dismiss them.
- Directions will provide additional details.



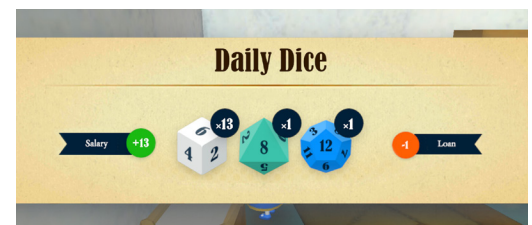
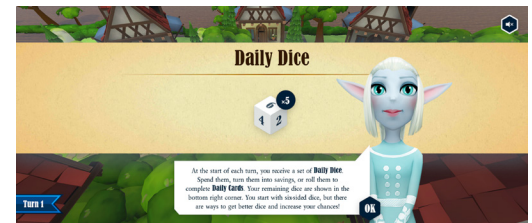
## Daily Dice

A new die will be given on each turn. Players receive six-sided dice to begin. Dice with more sides are available later in the game. If a player has taken a loan, the loan repayment will also be displayed at the beginning of each turn.

The current dice count is displayed in the lower right of the screen during the game. In the example shown, the player has 13 6-sided dice, one 8-sided die, one 12-sided die in their possession.

Dice have the following uses:

- **Earn:** Completing the job task each day earns both points and dice. Dice can also be added by reaching the **Target** on some **Daily Cards**.
- **Save:** Convert dice to savings points by dropping them in the savings trunk at home.
  - 6-sided = 10 pts
  - 8-sided = 20 pts
  - 12-sided = 30pts
  - 20-sided = 40 pts
- **Spend**
  - Dice can be used at the end of each turn in an attempt to complete **Daily Cards**.
  - Costumes and decorations for the player's home can be purchased from the store. These add **Wellbeing** and/or **Status** points.
  - Insurance provides opportunities to reroll when attempting to achieve the **Target Roll** on a **Daily Card**.
- **Borrow:** Loans of additional dice can be obtained from the **Bank** and must be paid back with interest.
- **Invest:** Players can invest up to three dice at the **Bank**.



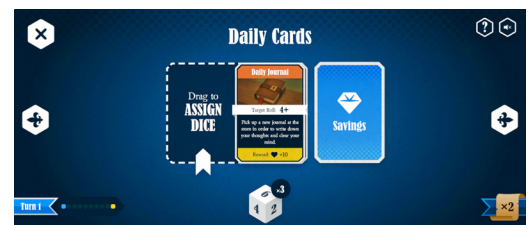


## Daily Cards

Players can achieve what is described on each **Daily Card** if they roll the **Target Roll** amount or higher at the end of their turn. The **reward** shows what will be received if the target is reached. The reward could be points or additional dice. Some daily cards, such as *Journeyman* or *Artisan*, will "level up" the cauldron, allowing players to complete the job task more than once in per turn.

- **Assigning Dice:** Players may spend any dice in their possession by assigning them to specific **Daily Cards**. Each dice can only be assigned once. Advise first-time players to review all the cards that are available to them before choosing which to attempt and assigning dice.
- **Target Roll:** A target roll is achieved if the sum of all the dice that are rolled is greater than or equal to the target.
- **Reroll Scrolls** can be purchased from the bank and used to gain additional rolls if the first attempt to reach the **Target** on a **Daily Card** is not successful.

- **Probability:** Students should carefully consider the probability or likelihood that the dice they assign can reach each card's target. Achieving the target for some cards may be hard—if not impossible—unless the player accumulates more dice or trades them in for dice with more sides (and higher numbers). As dice are assigned to a card, the game automatically calculates the probability of achieving the target roll.



## Navigating *Financia*

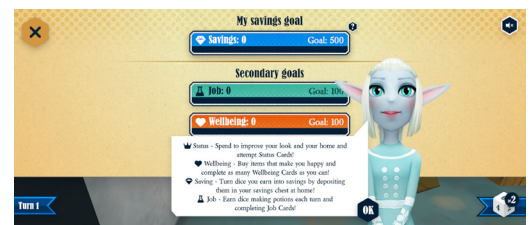
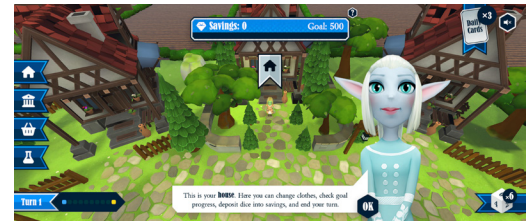
Once players enter **Financia**, they will be reminded of the goal they selected and its specific requirements (see [Game Goals](#)). Below is information about each section of the game.

### Home

(left-hand menu, top position)

Select the **house** symbol from the left-hand menu or navigate to it on the game screen. Going **Home** is how players end each turn. They can also visit at any time to change clothes, deposit their dice into savings, or check their progress toward their goals.

- **Add to savings:** Deposit dice into savings by clicking or tapping on the savings trunk.
- **Check progress:** See current scores and progress toward each financial goal: savings, job, wellbeing, and status.
- **Change clothes:** Visit the wardrobe to select a different outfit or add decorations purchased from the store.
- **End turn:** Go to bed to end the day and the turn.
- **Exit:** Return to the main **Financia** game screen.



### Are You Stuck?

Players who are less accustomed to navigating video games may feel like they are “stuck” in the bank, house, or store. To leave, they simply need to navigate to the lower part of the screen until they see the word EXIT. This will get them back to the main game screen.

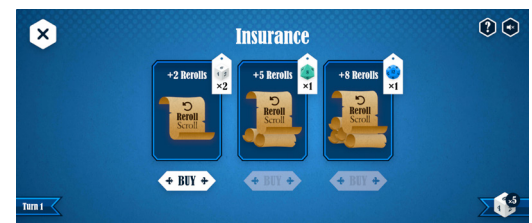
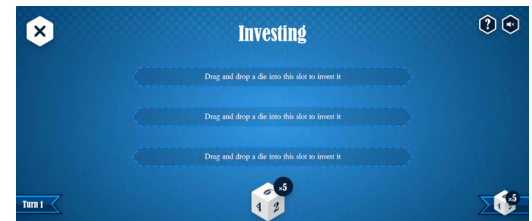


## Bank

(left-hand menu, second position)

Select the **Bank** symbol from the left-hand menu or navigate to it on the game screen. Going to the **Bank** offers the following opportunities:

- **Investing:** Players can increase their roll possibilities by upgrading to dice with more sides and bigger numbers. It will take four turns for a standard 6-sided die to upgrade to an 8-sided die, two more to upgrade to a 12-sided die, and a total of eight turns to become a 20-sided die. As with real-world investments, there is a benefit in starting to invest early, as this offers the greatest opportunity for them to grow over time. As long as a die is invested, it cannot be rolled; however, dice can be removed from the market (sold) at any time.
- **Purchase insurance:** In the game, **Reroll Scrolls** are a form of insurance. They give students a chance to reroll if they fail to reach a **Target Roll** for one of their **Daily Cards**. The ability to purchase +5 or +8 rerolls will be available to players once they have 8- or 12-sided dice in their possession.
- **Get a loan:** For players who want more dice (to spend, invest, or use on **Daily Cards**), they can take out a loan for additional dice. Just like loans in the real world, these dice must be paid back—with interest (more dice). For a loan of five dice, students will pay back their loan over the course of seven turns—one die each turn. Students can only borrow dice if they have enough turns left to repay the loan.



# Pathway to Financial Success

In Schools

EDUCATOR GUIDE | **FINANCIA: A DICE QUEST**

## Shop

(left-hand menu, third position)

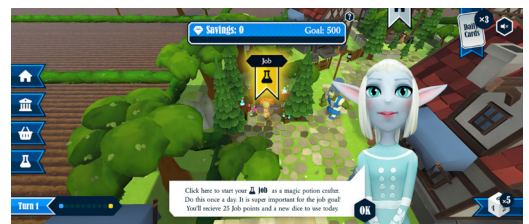
Select the **shop** icon or navigate to the shop in the game. Players can use their dice to purchase new clothes or decorations for their home. These purchases increase the player's **Wellbeing** ❤️ and/or **Status** 👑. Once purchased, clothing and decorations can be accessed by returning home and selecting the wardrobe. For example, this dress can be purchased for two dice and will increase the player's **Wellbeing** ❤️ by 10 and **Status** 👑 by 10.



## Job

(left-hand menu, fourth position)

Players navigate to the potion shop to complete the job task and earn dice and job points. The job is completed by clicking when the moving white bar is within the blue bar.

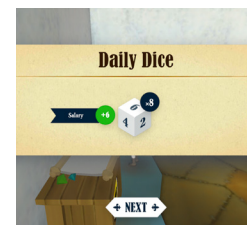
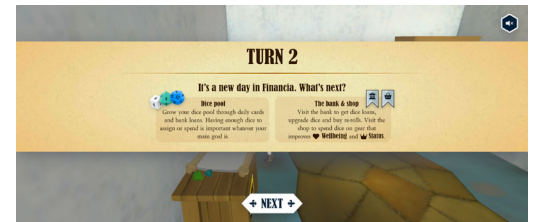


## Taking Turns

Each turn represents a “day” in **Financia**. Players end their turn by returning home and going to bed. Once they do this, they will roll the dice for any **Daily Cards** they attempted and see the results.

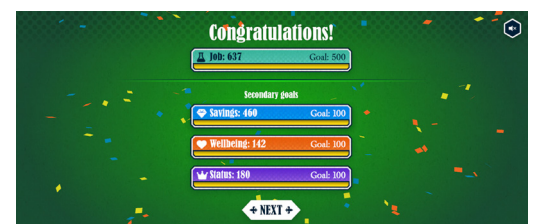
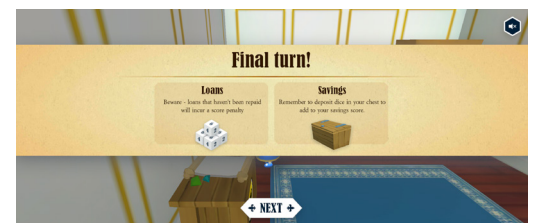
On Turn 2, they will be reminded that they can grow their dice pool through loans, upgrade their dice, and buy **Reroll Scrolls** (insurance). **Wellbeing** ❤️ and **Status** 👑 are improved by purchasing items in the shop.

At the beginning of each turn, new **Daily Dice** are provided as well. Dice can be assigned to **Daily Cards** immediately after new dice are received or at any point in the day by selecting the **Daily Cards** icon in the upper right of the screen.



## Winning the Game

Students win by meeting their chosen primary goal while also maintaining their secondary goals. Whether they are successful in achieving all goals or need to work on maintaining financial balance, they will receive a message reinforcing the key concepts of their chosen goal.



# Using the Game with Students

## Educational Objectives

By playing [Financia: A Dice Quest](#) and engaging in class discussions, students will:

- Explore risk and reward by considering when to take calculated risks versus when to opt for safer financial options.
- Recognize trade-offs and opportunity costs in decisions about saving, spending, investing, and borrowing.
- Understand the role of financial tools, such as savings, loans, and insurance, in supporting or hindering progress toward financial goals.
- Reflect on how daily financial choices accumulate to shape long-term outcomes.
- Apply probability concepts to real-world contexts by analyzing the likelihood of success when rolling and assigning dice.

## Before Students Play the Game

Consider the options below to engage students and prepare them, as needed, before they play the game. Use of these strategies is optional and will depend on how and when you plan to use the game.

### Spark Curiosity

- Challenge students to consider financial goals they might set for themselves. Ask, “If you had to choose one financial goal—saving money, landing your dream job, feeling good about your lifestyle, or impressing others—what would you pick first and why?”
- Show the four game goals and ask students to rank them from most to least important for a middle school student. Compare lists as a class.
- Invite students to reflect on risks they have taken recently. Did they pay off? How do they decide when to take a risk and when to play it safe?

### Prime Understanding

- Introduce key terms such as **risk, reward, opportunity cost, probability, savings, loan, and insurance** before gameplay. Challenge students to predict how one or more of these terms might appear in the game and in real life using a Think-Pair-Share approach. Encourage students to co-create a class “word wall” of financial terms, adding new words as they encounter them in **Financia**.
- Use [Calculating Probability in Financia Student Capture Sheet](#) to review probabilities with dice. Discuss the impact of higher probabilities on the likelihood of reaching **Target Rolls**. Advanced learners may work through three-dice problems, such as the probability of rolling three 6-sided dice and reaching a target of 12 or more (Answer:  $81 \div 216 = 37.5\%$ ).

## Make Connections

- Invite students to share video games they've played that involve earning, saving, spending, or trading resources (e.g., *Minecraft*, *Animal Crossing*, *Pokémon*, *The Sims*, or *Roblox*). Challenge them to compare these mechanics to real-life money management: "In what ways is saving resources in a game like saving money in the real world?"
- Instruct students to sketch or list the flow of resources in a favorite game (how you earn, how you spend, what happens when you run out) and connect that to how money flows in daily life.

## Prepare to Play

- Demonstrate a sample turn for the whole class, showing how dice are allocated, rolled, and resolved with **Daily Cards**. Navigate through **Financia**, and make sure they know how to perform their **Job Task** each day.
- Let students know if they will be playing the game alone, with a partner, or in small groups.
- Consider directing students to complete a specific primary goal: Savings, Job, Wellness, or Status. This can be accomplished by having students count off (1, 2, 3, 4, 1, 2, 3, 4, etc.) and assigning each number to one of the goals (i.e., 1's choose the Savings goal). Doing so can help provide variation in student experiences.
- Recommend that students use headphones, turn their volume down, or mute their devices if it becomes too loud.

## Using the Game in Class

### Ask Questions

Engage with students as they play, asking about their decisions.

- What goal did you choose and why?
- What decisions did you face in this turn? How did they turn out?
- Which **Daily Cards** are you attempting? How did you decide what dice to assign?
- Have you taken any risks? Did they work out?

## Connect to Curriculum

- **Math:** Use the game as a follow-up to math lessons on probability and chance. Success with the **Daily Cards** requires rolling enough dice to meet the target. The more dice players allocate to a card, the more their chances improve. [Calculating Probability in Financia Student Capture Sheet](#) can be used to review how to calculate probabilities with one or two dice. During the game, guide students to predict probabilities before allocating dice to a **Daily Card**, linking math reasoning to financial decision-making.
- **Personal Finance:** The game reinforces a variety of personal finance concepts and can be used to introduce or reinforce the following:
  - **Earning:** Players earn points and dice by completing the **Job Task** each day. People earn income to purchase the things they want and need.
  - **Saving:** Like in real life, people set savings goals and work to achieve them over time. Decisions must be made about how much to save or spend.

- **Spending:** At the shop, players can purchase items to increase their wellbeing and status scores. They can also spend dice by allocating them to **Daily Cards** which involve an element of risk. Players must balance spending with other goals, including saving.
- **Loans:** By borrowing dice, players can increase their chances of success with **Daily Cards** or turn them into points toward their savings. Just like in real life, though, the loan must be repaid over time with interest (additional dice).
- **Investing:** Dice that are invested can be upgraded later after a specified number of terms have passed. The earlier a player invests their dice, the more it can “grow”—just like investments made in the real world.
- **Insurance:** Players who purchase insurance in the form of **Reroll Scrolls** may end up using them if they attempt **Daily Cards** and don’t reach the **Target Roll**. However, they may end up paying for the **Reroll Scrolls** and never using them. This is similar to paying insurance premiums without knowing if it will ever be needed. Purchasing **Reroll Scrolls** also transfers the risk of not reaching a **Target Roll** with a **Daily Card**—just as purchasing insurance does in the real world.

## Capture Student Learning

- [Gameplay and Reflection Student Capture Sheet](#): Consider directing students to complete this as a means of documenting how they played the game, decisions they made, and their reflections. Using it will add to the time it takes for students to complete the game.
- [Lessons Learned Student Choice Board](#): Use the provided choice board to offer students options for reflecting on what they have learned, or adapt individual prompts for alternative uses, such as an exit ticket or writing prompt.

## Alternate Uses

- Flip your lesson by having students play the game to introduce instructional content—math or personal finance.
- Assign the game as part of an online learning day for students to complete along with the [Gameplay and Reflection Student Capture Sheet](#) or [Lessons Learned Student Choice Board](#).
- Offer the game as part of your “anytime” substitute plans. Consider identifying one or two students who could help to lead the class in a demonstration before they all play.

## Debriefing After the Game

Below are several options for use after students play the game. Select what will work best for your students and learning environment.

- Review student responses to the [Gameplay and Reflection Student Capture Sheet](#) and discuss what they learned about balancing financial goals, investing, insurance, and loans.
- Discuss:
  - How did you decide when to take a chance with dice and when to play it safe?
  - Which financial goal was hardest to achieve and why?
  - Identify a moment in the game that felt most like a real-life financial decision.



- If you took out a loan in the game, what did the repayment process feel like?
- Was it worth it to purchase **Reroll Scrolls**? How does this compare to insurance in the real world?
- Which strategies worked best for you?
- What would you change if you played again?
- Provide students with the [Lessons Learned Student Choice Board](#) and inform them of the number of choices they need to complete.

## Classroom Activities

The following classroom activities can be used on their own or in conjunction with [Financia: A Dice Quest](#). Each reinforces different personal finance and math concepts.

### Risk and Roll

*What happens when you take a chance with money and things don't go the way you expect?* This lesson begins with students deciding between guaranteed outcomes and risky chances, using examples like flipping a coin or rolling a die. Students then participate in a dice-based activity where they make financial choices and track their results to see how probability affects outcomes. After reflecting on their personal risk tolerance, students work in small groups to analyze real-world financial scenarios that involve different levels of risk and share their findings. The activity concludes with a discussion in which the teacher connects probability, risk awareness, and smart decision-making to everyday financial choices students may face.

- **Personal Finance:** Financial risk-taking, risk tolerance, decision-making, saving, investing, insurance
- **Math:** Probability, chance outcomes

### Data Dollars

*What can financial data tell us about the way people earn, spend, and save money?* In this lesson, students start by making predictions about everyday money habits and discussing how these choices might impact future outcomes. Then, acting as “financial detectives,” students participate in a gallery walk where they analyze various graphs that illustrate trends in saving, spending, and investing. Working in small groups, students observe patterns, make inferences, and discuss how financial behaviors can impact long-term results. The activity wraps up with a class discussion that revisits the original predictions, draws conclusions from the data, and highlights the role of habits and choices in shaping financial well-being.

- **Personal Finance:** Financial habits and decisions
- **Math:** Statistics and probability, data analysis

## Borrowing Olympics

*How do our borrowing choices affect how much we pay?* In this lesson, students warm up with a series of “Would You Rather?” questions that get them thinking about borrowing in everyday life. Then they take on the role of financial athletes in the Borrowing Olympics—rotating through a series of real-world borrowing scenarios involving interest rates, loan terms, repayment strategies, and credit options. At each station, students choose a challenge level (bronze, silver, or gold), solve a math-based problem, and reflect on the financial trade-offs involved. The lesson wraps up with a medal tally and group discussion, helping students connect their problem-solving to the bigger picture of making smart borrowing decisions.

- **Personal Finance:** Borrowing
- **Math:** Expressions, equations, percents

# Gameplay and Reflection

## Getting Started

1. Which goal did you select? \_\_\_\_ Savings \_\_\_\_ Job \_\_\_\_ Wellbeing \_\_\_\_ Status
2. Why did you choose this goal? \_\_\_\_\_

## Gameplay

3. Did you attempt any of the Daily Cards? \_\_\_\_ Yes \_\_\_\_ No  
**If yes**, which ones did you try and were you successful? Was it a good use of your dice? **If not**, why did you turn down these chances?

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4. Did you borrow dice (take out a loan)? \_\_\_\_ Yes \_\_\_\_ No  
**If yes**, what happened when you repaid it? **If no**, why didn't you borrow dice?

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5. Did you purchase insurance (Reroll Scrolls)? \_\_\_\_ Yes \_\_\_\_ No  
**If yes**, how did it affect your outcomes? **If no**, why didn't you purchase Reroll Scrolls?

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6. Did you invest in dice with more sides? \_\_\_\_ Yes \_\_\_\_ No  
**If yes**, what difference did it make? **If not**, do you wish you had invested one or more of your dice?

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## Reflection

7. What was your biggest success during the game? \_\_\_\_\_
8. What was your biggest setback? \_\_\_\_\_
9. If you were to play again, what would you do differently? \_\_\_\_\_
10. What lesson from the game connects most to real-life financial decisions? \_\_\_\_\_

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## Financia: A Dice Quest

# Lessons Learned

## STUDENT CHOICE BOARD

**Directions:** After playing [Financia: A Dice Quest](#), choose activities from the board to complete.

Financial Connection	Advice Column	Data Table
Interview a family member about a real financial risk they've taken (e.g., buying a car, investing, taking a loan). Summarize their story.	Pretend you are the elf in <i>Financia</i> . Write advice for a new player to avoid mistakes and achieve success.	Track your dice savings and spending for at least 5 turns. Graph the results.
Probability Problem	Journal Entry	Comic Strip
Write and solve a math problem about dice rolls you made. Show the chance of success vs. failure.	Write a "day in <i>Financia</i> " diary entry that describes your choices and how you felt about them.	Create a short comic showing a turn in the game where you faced a big risk or reward.
Real-Life Rule	Cost-Benefit Chart	Compare & Contrast
Write one "financial rule of thumb" (e.g., save before you spend) that you learned from playing and explain it with an example.	Make a T-chart showing one major decision you made in the game, listing tradeoffs on one side and benefits on the other.	Write a paragraph comparing <b>Financia: A Dice Quest</b> to another game you play that uses resources, money, or trade-offs.

## Calculating Probability in *Financia*

When you play *Financia*, you have to decide whether to take a chance on Daily Cards. The success depends on whether the **sum of your dice rolls** is high enough to reach the Target Roll. This worksheet will help you practice calculating the probability of success.

$$\text{Probability} = \frac{\text{Number of successful outcomes}}{\text{Total number of possible outcomes}}$$

### Example 1

What are the chances that assigning one 6-sided die to a Daily Card with a Target Roll of 5 will be successful?

Total number of possible outcomes = 6 (1, 2, 3, 4, 5, 6)

Total number of successful outcomes = 2 (5 or 6)

Probability =  $2 \div 6 = 1/3 \approx 33\%$

### Example 2:

What is the probability that assigning one 6-sided die and one 8-sided die to a Daily Card with a Target Roll of 11 will be successful?

With more than one die, it can help to create a table to show the possible outcomes and which ones would be successful (shown in **bold**).

Total number of possible outcomes = 48 (6 x 8)

Total number of successful outcomes = 10 (shown in **bold**)

Probability =  $10 \div 48 = 0.208 \approx 21\%$

### Practice Problems

Fill in the table with the total number of possible outcomes, the number of successful outcomes, and the probability. Use scrap paper to show your work.

	Number and Type of Dice	Target Roll	Total Number of Possible Outcomes	Number of Successful Outcomes	Probability
1	One Die (12-sided)	7 or higher			
2	Two Dice (6-sided)	8 or higher			
3	One Die (6-sided) + One Die (12-sided)	10 or higher			

### Reflection Question

How does thinking about probability help you decide where to assign dice in *Financia: A Dice Quest*?

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# Calculating Probability in *Financia* | Answer Key

## Practice Problems

Fill in the table with the total number of possible outcomes, the number of successful outcomes, and the probability. Use scrap paper to show your work.

	Number and Type of Dice	Target Roll	Total Number of Possible Outcomes	Number of Successful Outcomes	Probability
1	One Die (12-sided)	7 or higher	<b>12</b>	<b>6</b> <b>(7, 8, 9, 10, 11, 12)</b>	<b><math>6 \div 12 = 0.5 = 50\%</math></b>
2	Two Dice (6-sided)	8 or higher	<b>36</b> <b>(6 × 6)</b>	<b>15</b> <b>(sums 8–12 - see table below)</b>	<b><math>15 \div 36 \approx 42\%</math></b>
3	One Die (6-sided) + One Die (12-sided)	10 or higher	<b>72</b> <b>(6 × 12)</b>	<b>39</b> <b>(sums 10–18 - see table below)</b>	<b><math>39 \div 72 \approx 54\%</math></b>

### Two Dice (6-sided):

8 or higher in bold and red.

	1	2	3	4	5	6
1	2	3	4	5	6	7
2	3	4	5	6	7	<b>8</b>
3	4	5	6	7	<b>8</b>	<b>9</b>
4	5	6	7	<b>8</b>	<b>9</b>	<b>10</b>
5	6	7	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>
6	7	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>

### One Die (6-sided) and One Die (12-sided):

10 or higher in bold and red.

	1	2	3	4	5	6	7	8	9	12	11	12
1	2	3	4	5	6	7	8	9	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>
2	3	4	5	6	7	8	9	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>
3	4	5	6	7	8	9	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>
4	5	6	7	8	9	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>
5	6	7	8	9	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>
6	7	8	9	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>

## Reflection Question

How does thinking about probability help you decide where to assign dice in *Financia: A Dice Quest*?

**Answers will vary. Below is a sample answer.**

**Probability helps me know when I have a fair chance of winning a Daily Card. If the target number is really high and I only have one die, I can see that it's almost impossible, so I don't waste it. But if I have more dice, the chances go up, and it feels like a smarter risk. Thinking this way makes me stop and compare cards before I decide where to put my dice.**