Captain Cleo: the money syllabus

Money games for children aged 7 to 15. Every game, and what it teaches.

Captain Cleo teaches money through games a child would choose to play. The Money Isles hold 20 islands in five seas, each with its own game, covering 202 money concepts from pocket money to pensions. On the Detective Deck, children crack cases about how to tell what is true. Children play in a web browser on a phone, tablet or computer, with no child account, no advertising and nothing for a child to buy inside the games. UK examples, in pounds and pence.

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The Money Isles

Home Waters

ISLAND 1

Pocket Money Bay

Game: **Choice Rush**

Ages 7 to 15

Sort needs from wants at speed, earn by doing small jobs, choose what to keep.

CONCEPTS COVERED (12)

- What money is and why we use it
- Money is earned: work creates value
- Needs vs wants
- Making good spending decisions
- Income and expenses
- Delayed gratification: waiting wins
- Opportunity cost: every yes is a no
- Trade-offs and scarcity
- Self-control tricks: the 24-hour rule
- Money and feelings
- Comparison: keeping up online
- Talking about money at home

ISLAND 2

Savings Springs

Game: **The Money Garden**

Ages 7 to 15

Plant coins and watch interest grow them. Instant Jar against higher rate Locked Jar.

CONCEPTS COVERED (8)

- Why we save
- Saving goals: name it, save for it
- Interest: money that earns money
- Compound interest: growth on growth
- The emergency fund: a rainy-day pot
- Instant access vs locked savings
- Pay yourself first
- The jar system: spend, save, give

ISLAND 3

Budget Bazaar

Game: **Market Day**

Ages 7 to 15

Twenty pounds and a week. Fill the envelopes, survive surprise costs, spot the tricks.

CONCEPTS COVERED (12)

- What a budget is
- Building your first budget
- Handling surprise costs
- Tracking your spending
- Unit price: the real cost of things
- Comparison shopping: value for money
- Shrinkflation: same price, smaller pack
- Buying online safely
- Your right to a refund
- Returns, warranties and faulty goods
- How to complain well
- Smart shopping habits

ISLAND 4

Bank Street

Game: **Money Detective**

Ages 7 to 15

Run the bank desk. Match each customer to the right product before the queue grows.

CONCEPTS COVERED (10)

- What a bank is and does with your money
- Current accounts vs savings accounts
- Interest both ways: paid to you, charged to you
- Debit cards vs credit cards
- Reading a bank statement
- Direct debits and standing orders
- How payments actually move: tap, phone, transfer
- Why a bank transfer cannot be un-sent
- Is my money safe? Deposit protection
- First accounts and pocket-money apps

The Wild Waters

ISLAND 5

Scam Alley

Game: **Scam Slayer**

Ages 7 to 15

Swipe real or fake on texts, shops, calls and videos, in waves that get harder.

CONCEPTS COVERED (10)

- Phishing: messages that fish for you
- Fake shops and too-good-to-be-true deals
- AI voice cloning and deepfake scams
- Social media scams and fake giveaways
- Money mules: when criminals borrow your account
- Passwords, PINs and two-step security
- Identity theft
- Urgency and pressure: the scammer's toolkit
- What to do if you get scammed
- Protecting your family, including grandparents

ISLAND 6

Loot Box Reef

Game: **The Glass Arcade**

Ages 7 to 15

An arcade that plays its own tricks on you, then turns around and shows the odds.

CONCEPTS COVERED (9)

- In-game currencies: why games invent their own money
- Loot boxes: what a 2% chance really means
- Gacha and the collection trap
- FOMO shops and limited-time offers
- Microtransactions: small spends, big money
- Skins, rarity and made-up value
- Where gaming becomes gambling
- Virtual worlds and digital ownership
- Setting your own game-spending rules

ISLAND 7

Ad Jungle

Game: **Trick or Truth**

Ages 7 to 15

Take an advert apart, find the trick, then build an honest one of your own.

CONCEPTS COVERED (8)

- How adverts work on your brain
- Influencers and #ad: spotting paid content
- Dark patterns: design that tricks you
- Subscription traps: free trials that bite, auto-renew
- Drip pricing and hidden fees
- Paying with your data: why "free" is not free
- How the big platforms really make money
- Honest persuasion: build your own ad

ISLAND 8

Debt Dragon's Keep

Game: **Feed the Dragon**

Ages 7 to 15

The debt dragon grows by its APR every turn you delay. Pay smart and shrink it.

CONCEPTS COVERED (10)

- Borrowing: using tomorrow's money today
- Interest on debt: the price of borrowing
- APR: comparing the true cost
- Credit cards: power and danger
- Buy Now Pay Later
- Credit scores: your money reputation
- Good debt vs bad debt
- Mortgages and student loans: the big borrows
- Payday traps and loan sharks
- Getting out of debt

ISLAND 9

Inflation Volcano

Game: **Beat the Rumble**

Ages 7 to 15

Keep the basket affordable while the volcano pushes prices up. Pull the rate lever.

CONCEPTS COVERED (8)

- Inflation: why prices rise
- Purchasing power: what your pound really buys
- Interest rates: the economy's thermostat
- Central banks: who sets the rate and why
- The cost of living: the bills a family pays
- Supply and demand: why things cost what they cost
- What an economy is: growth and recession
- Wages vs prices: keeping up

The Builder's Sea

ISLAND 10

Job Harbour

Game: **Shift Work**

Ages 7 to 15

Micro shifts across jobs, read your first payslip, win a pay negotiation duel.

CONCEPTS COVERED (9)

- Careers and what they pay
- Salaries, wages and your first payslip
- Deductions: where pay goes before you see it
- Minimum wage and your rights at work
- Negotiating your pay
- Safe first earnings for teens
- The second-hand economy: reselling
- Selling your skills: the CV, lightly
- Skills that grow your earning power

ISLAND 11

Startup Shipyard

Game: **Build-a-Business**

Ages 7 to 15

A persistent tycoon. Start with a lemonade cart, end with a fleet. Lessons unlock mechanics.

CONCEPTS COVERED (24)

- What an entrepreneur is
- Spotting problems worth solving
- Barriers to starting, and beating them
- Business models: how a business makes money
- Revenue models
- What a product costs to make
- Pricing for profit
- Profit and loss
- MVP: start small, learn fast
- The product lifecycle
- Finding customers
- Product-market fit
- Knowing your competitors
- Marketing
- Digital marketing
- Branding
- Sales: asking for the yes
- Pitching and presenting
- Building a team
- Business risks, inside and outside
- Copyright and trademarks
- Setting up a company
- Funding: investment and financing
- Founder stories: the real journeys

ISLAND 12

Tax Town

Game: **Run the Town**

Ages 7 to 15

Collect fair taxes, build roads, schools and hospitals, hunt the VAT in the town shop.

CONCEPTS COVERED (7)

- Why tax exists
- VAT: the tax inside the price
- Income tax
- National Insurance
- Reading the tax on a payslip
- Where taxes go: public services
- Fair shares: who pays what

ISLAND 13

World Trade Winds

Game: **Trade Route**

Ages 7 to 15

Sail cargo between isles, convert currencies, buy low and sell high.

CONCEPTS COVERED (7)

- The story of money: barter to digital
- Currencies of the world
- Exchange rates: swapping money
- Why currencies rise and fall
- Travel money
- Why countries trade
- Supply chains: the journey of your stuff

The Deep Sea

ISLAND 14

Bull & Bear Arena

Game: **Investment Cove**

Ages 7 to 15

Grow a portfolio through bull and bear seasons ruled by the two arena spirits.

CONCEPTS COVERED (16)

- What a company is
- Shares: owning a slice
- Types of shares
- How stock markets work
- Bull and bear: market moods
- Risk vs reward
- Diversification: never one basket
- Mutual funds
- ETFs
- Regular investing, little and often
- Building a portfolio
- Dividends and shareholder perks
- Long-term vs short-term investing
- Commodities and other assets
- A careful hello to derivatives
- Mergers and acquisitions

ISLAND 15

The Ledger Temple

Game: **Numbers Dojo**

Ages 7 to 15

Statement katas, balance scales that must balance, route the cash flow river, then The Auditor.

CONCEPTS COVERED (10)

- Assets and liabilities
- The income statement
- The balance sheet
- Cash flow: money in motion
- Profit is not cash
- Ratios: the health checks
- Reading a real company's numbers
- Fundamental vs technical analysis
- How the big world moves the numbers
- Why honest numbers matter: the audit

ISLAND 16

Crypto Caverns

Game: **Chain of Truth**

Ages 7 to 15

Build the chain as a puzzle, then survive the Rug Pull Caves.

CONCEPTS COVERED (9)

- What cryptocurrency is
- Blockchain: the chain of truth
- How the chain agrees: consensus, lightly
- Wallets and keys
- Volatility: the wild ride
- Crypto scams: rug pulls and dead coins
- NFTs and tokens
- Coins backed by real things
- Never invest what you cannot afford to lose

ISLAND 17 **Property Point** Game: **Key to the Door** Ages 7 to 15	*Save the deposit, choose the rent or buy path, watch the mortgage meter.* CONCEPTS COVERED (11) • Renting vs owning • The deposit: saving for the key • How mortgages work • The bills of a home • What makes a home valuable • Tenants and landlords, lightly • What insurance is • Premiums and excess • Kinds of cover: home, car, phone, travel • When insurance is worth it • Making a claim honestly

The Far Horizon

ISLAND 18 **The AI Nexus** Game: **Agent Academy** Ages 7 to 15	*Train your own AI shopping agent and catch algorithmic price tricks.* CONCEPTS COVERED (8) • AI shopping agents: machines that buy for you • Algorithmic prices: why prices follow you • AI scams: the newest tricks • Earning with AI tools • AI and the future of jobs • Fintech: technology reinventing money • Web3 and what comes next • Staying the boss of the machine
ISLAND 19 **Giving Lighthouse** Game: **Light the Coast** Ages 7 to 15	*Fund community projects and watch the ripples light the coastline.* CONCEPTS COVERED (7) • Why we give • Giving wisely: choosing causes • Money and happiness • Ethical spending: voting with your pound • Greenwashing: spotting fake goodness • Time, talent, treasure: three ways to give • The ripple effect: money that builds places

ISLAND 20 **Future Peak** Game: **The Climb** Ages 7 to 15	*Decades of compounding as altitude. Meet Future You at the summit.* CONCEPTS COVERED (7) • The decades game: compounding a life • Pensions: paying Future You • Workplace pensions: free money from the boss • FIRE: financial independence • Net worth: your money scorecard • Life goals and money plans • Future You: decisions ripple

More money games

Game	What it teaches	Ages
The Great Storm	Budgeting under an uncertain forecast	Ages 8 to 14
Business Bay	Pricing and profit at their own stall	Ages 8 to 14
The Bazaar	Budgeting and trade-offs	Ages 7 to 11

Reward games with a money twist

Games for a break, with no questions. These carry a small money decision, with no wrong answer.

Game	The money decision	Ages
Cleo's Catch	Keeping money safe or risking it for more	Ages 7 to 12
Bull Run	Save, spend or borrow decisions	Ages 7 to 11
Coin Chase	Saving or spending what you earned	Ages 7 to 9
Rocket Mission	The planets and saving up	Ages 7 to 9
Sky Race	Buying supplies with coins	Ages 7 to 12

The Detective Deck

Cases to crack on how to tell what is true: evidence, bias, scams, privacy, and checking before trusting.

Case	What it teaches	Ages
The Fair Room	Judging a rule and defending it	Ages 9 to 15
The Weighing Room	Weighing evidence	Ages 9 to 15
The Locked Cabinet	Personal data and staying safe online	Ages 8 to 14

The Training Yard	How a machine learns from examples	Ages 9 to 15
Two Hands	What a tool is for and what it is not	Ages 9 to 15
The Bait Bazaar	Scam resistance in a marketplace	Ages 8 to 14
Next Word	How a language model guesses	Ages 9 to 15
The Builder's Bench	How apps talk to an engine and what it costs	Ages 10 to 15
The Mirror Pool	Bias and who was left out	Ages 9 to 15
The Helper's Bench	Learning with help without losing the skill	Ages 9 to 15
The Honest Signature	Honesty about what is yours	Ages 9 to 15
Sir Certain	Claims versus proof	Ages 9 to 15
The Wheel	Checking before trusting	Ages 10 to 15
The Asking Post	Asking clear questions	Ages 9 to 15
The Rumour Mill	Who benefits if you believe this	Ages 9 to 15
The Hall of Mirrors	Where a picture came from, and a scam call	Ages 9 to 15
The Gathering Floor	What a machine learns from	Ages 9 to 15
The Chatter Room	Staying safe with a chatbot	Ages 9 to 15
The Idea Forge	Ideas and improving them	Ages 9 to 15

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