



Lingo Bingo

What You Need

- Lingo Bingo Calling Card
- Lingo Bingo Playing Cards
- Counters

Set-Up

- Play in a small group.
- At the start of each round, choose one person to be the reader. The reader takes the Lingo Bingo Calling Card.
- Other players each select one of the Lingo Bingo Playing Cards.

Objective

Be the first player to cover five squares in a line with counters.

How to Play

- The reader chooses a key term from the calling card and records it or highlights it secretly, then states the category for the term and reads out its description. Keep track to avoid repeated items.
- Players look for the corresponding key term on their playing cards; if they have a match, they cover it with a counter.
- The reader continues to choose terms and read out their category and description. Make sure to choose terms from all three categories.
- Play until one player has filled a row, column, or diagonal.

Other Ways to Play

- Use the blank playing cards to make your own version of Lingo Bingo.
- Use key terms and other things you know about financial literacy to create a trivia game. Create 25 or more cards with trivia questions (and answers). Decide how players can score points by answering questions correctly.




Lingo Bingo (continued)

Example

Philippe, Paula, and Lise are playing.
Philippe is the reader.

He chooses “GST” from the calling card,
writes it down without showing, and reads
this out: “Under Buying and Selling, tax
collected on purchases that goes to the
Government of Canada.”

Paula and Lise scan the words in the first
two columns of their cards.
Paula sees “GST” in the first column of her
card, and she covers it with a counter.

LINGO BINGO				
BUYING AND SELLING		WORKING	BANKING AND BORROWING	
cheque	PST	employer	chequing account	interest rate
credit card	barter	net income	transaction	e-transfer
GST 	gift card	wages	interest	loan
inflation	expense	paycheque	debit card	invest
budget	cash	gross income	mortgage	simple interest

Lise doesn't find a matching term, so she
can't place a counter.



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Calling Card

Read **only** the description (second column), **not** the main term. Let players know which category the term comes from.

Key Terms (do not share)	Description (read aloud, and keep track of items already used in the round)
BUYING AND SELLING (Players check the first two columns on their cards.)	
barter:	to exchange goods or services without using money
budget:	a plan related to money
cash:	money in coins or bills
cheque:	a bank document you fill in to pay money out of your bank account to somebody else
credit:	buying something today by promising to pay for it later
discount:	a reduction in price
gift card:	a card for a specific dollar value (e.g., from a store) that you can give to another person to spend (at that store)
depreciation:	going down in value after its purchase
inflation:	rising prices
loyalty program:	keeps customers coming back by giving them rewards or points
expense:	money that is or will be spent
credit card:	a card that lets you buy things and pay for them later
GST:	tax collected on purchases that goes to the Government of Canada
HST:	a combined tax that includes both GST and PST
PST:	tax collected on purchases that goes to the provincial government
receipt:	a document that shows you paid for something



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Calling Card (continued)

WORKING (Players check the centre column on their cards.)	
gross income:	the amount of money you earn before any taxes or other deductions are removed
employer	a company or person who hires others to work for them
net income:	the amount of money you are paid after taxes or other deductions are taken out
income tax:	money paid to the government, based on percent of your earnings
tips (gratuities):	a small amount of money given to recognize good service
wages:	money earned by working, often paid at an hourly rate
paycheque:	a statement that shows how much you earned over a specific period of time
volunteer work	unpaid work, often organized by an organization or a cause

BANKING AND BORROWING (Players check the two right-hand columns on their cards.)	
chequing account:	an account that allows you to write cheques
compound interest:	interest received or paid on an amount that already includes interest
credit union:	like a bank, but a not-for-profit company
currency exchange rate:	the value of one country's money in terms of money in another country
debit card:	a card you can use to get money from your account or to pay for things
e-transfer:	an electronic money transfer from your bank account to someone else's
interest:	money paid for the use of money, usually calculated as a percent
interest rate:	the percent per year of interest earned (or owed) on an amount of money
savings account:	an account where you save money, often for a long time, to earn interest
simple interest:	interest that is paid only on the starting amount of money invested
invest:	to use money to make more money
loan:	an arrangement (e.g., with a bank) to get money that you must pay back, usually with extra interest charges
mortgage:	a loan used to buy a very large property (e.g., a house) that takes a very long time to pay back
transaction:	an act of buying or selling something, or depositing or withdrawing money



Lingo Bingo Playing Cards

Each player selects one card per game/round.



LINGO BINGO					LINGO BINGO				
BUYING AND SELLING		WORKING	BANKING AND BORROWING		BUYING AND SELLING		WORKING	BANKING AND BORROWING	
barter	cash	tips (gratuities)	interest	compound interest	cheque	PST	employer	chequing account	interest rate
discount	receipt	gross income	mortgage	transaction	credit card	barter	net income	transaction	e-transfer
HST	budget	volunteer work	invest	credit union	GST	gift card	wages	interest	loan
cheque	loyalty program	wages	savings account	chequing account	inflation	expense	paycheque	debit card	invest
credit card	GST	net income	e-transfer	debit card	budget	cash	gross income	mortgage	simple interest



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Playing Cards (continued)



LINGO BINGO				
BUYING AND SELLING		WORKING	BANKING AND BORROWING	
gift card	credit	wages	mortgage	savings account
cheque	loyalty program	volunteer work	currency exchange rate	interest
GST	cash	gross income	e-transfer	chequing account
budget	HST	income tax	loan	transaction
receipt	discount	tips (gratuities)	interest rate	debit card

LINGO BINGO				
BUYING AND SELLING		WORKING	BANKING AND BORROWING	
expense	credit	gross income	transaction	interest
credit card	cash	employer	debit card	loan
HST	cheque	tips (gratuities)	chequing account	mortgage
discount	barter	net income	simple interest	savings account
PST	budget	wages	invest	interest rate



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Playing Cards (continued)



LINGO BINGO					LINGO BINGO				
BUYING AND SELLING		WORKING	BANKING AND BORROWING		BUYING AND SELLING		WORKING	BANKING AND BORROWING	
GST	cash	gross income	loan	simple interest	inflation	receipt	volunteer work	savings account	credit union
receipt	expense	paycheque	mortgage	invest	barter	PST	paycheque	loan	compound interest
credit	gift card	tips (gratuities)	interest rate	debit card	HST	depreciation	employer	transaction	Invest
barter	budget	net income	credit union	transaction	gift card	budget	gross income	debit card	mortgage
discount	cheque	volunteer work	chequing account	e-transfer	expense	cash	tips (gratuities)	simple interest	chequing account



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Playing Cards (continued)



LINGO BINGO					LINGO BINGO				
BUYING AND SELLING		WORKING	BANKING AND BORROWING		BUYING AND SELLING		WORKING	BANKING AND BORROWING	
discount	credit	paycheque	mortgage	savings account	HST	barter	volunteer work	transaction	credit union
cheque	gift card	tips (gratuities)	debit card	compound interest	receipt	cash	wages	loan	invest
expense	HST	gross income	currency exchange rate	interest	cheque	PST	paycheque	interest	savings account
budget	barter	wages	interest rate	transaction	gift card	budget	tips (gratuities)	mortgage	simple interest
GST	loyalty program	net income	loan	invest	expense	credit card	net income	debit card	currency exchange rate



Lingo Bingo

Playing Cards

Design your own Lingo Bingo cards.



LINGO BINGO				
BUYING AND SELLING		WORKING	BANKING AND BORROWING	

LINGO BINGO				
BUYING AND SELLING		WORKING	BANKING AND BORROWING	