Review of Debtzilla (Singaporeâ??s newest financial board game)

Description

Iâ??ve been raving about Wongamania being one of the best board games for learning about personal finance since 2015, so when my good friend Xeo invited me to try out their newest game, Debtzilla, I agreed in a heartbeat.

Get Debtzilla on Kickstarter here!

Unlike Wongamania where you pit yourself against the other players to win, Debtzilla requires you to work together for the benefit of everyone. You either win as a team, or lose together.

In todayâ??s day and age of consumerism and a rising occurrence of financial scams, this game could not be more relevant.

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The Gameplay

The game premise is a little more complex than Wongamania, but not too difficult to understand either. You take on the role of a hero and race against time to bring down the villains before the law of compounding debt interest destroys the world.

By day, youâ??re an ordinary citizen who needs to work, save and borrow to finance your crime-fighting vigilante lifestyle ; by night, youâ??re a superhero fighting the villains who are scamming the hard-earned savings of ordinary folks. Unlike many superheroes where your abilities are already a given, the heroes in Banana Republic are more realistic.

But watch out! Every debt you take on will feed the ultimate monster of mass destruction: Debtzilla.



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Our gameplay. Thatâ??s me as Lady Easing / Jane Yeelen

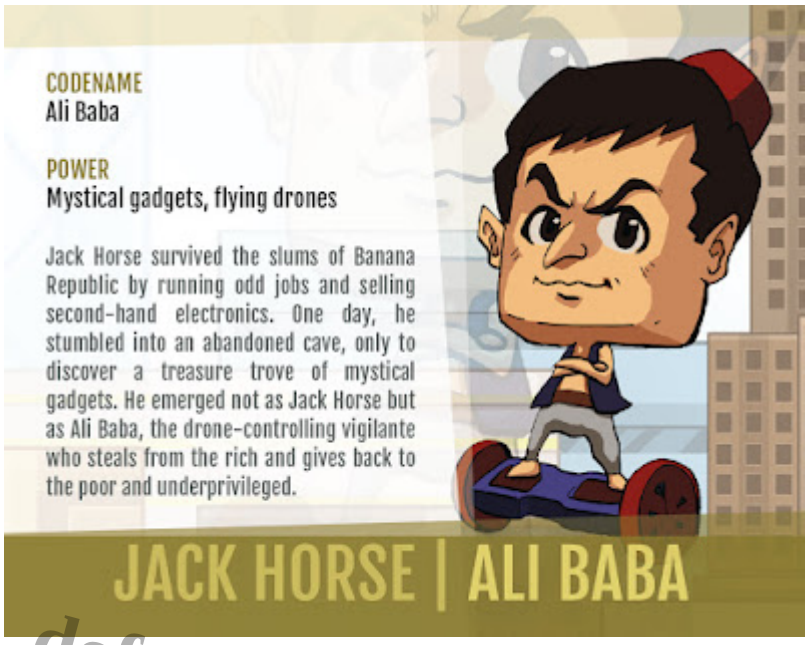
There are 4 phases in each round:
(i) In the day, you work to accumulate savings, or borrow, or repay your loans.
(ii) Once youâ??ve enough money (wonga), you can go shopping in the second phase for gadgets that will aid you in your fight against the bad guys,
(iii) At night, you work with your teammates to fight the villains and try to save the citizens. Sometimes you fail to protect them, and for each citizen successfully scammed, Debtzilla grows.
(iv) Each time Debtzilla crosses a threshold (its power grows when you take on debt, when a citizen loses their life savings, or for no other reason other than inflation), it triggers a Boss Event that brings you one step closer to the final showdown.

The Heroes

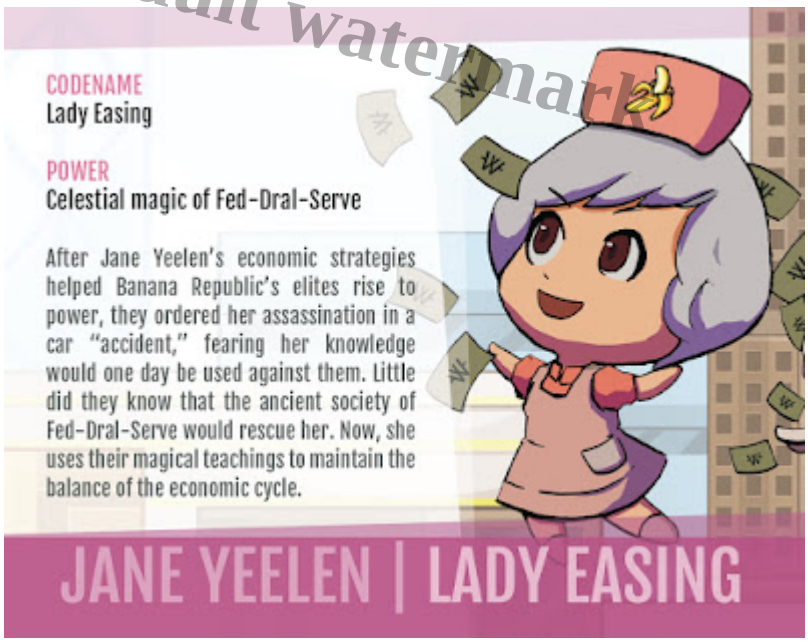
The heroes are inspired by real-life financial and political titans who have considerable influence on the worldâ??s economics and financial markets. Youâ??ll definitely recognise most, if not all, of them.

You can take the conservative route by saving up and paying off debts (which weakens Debtzilla), or go on a debt-fuelled spending spree to power up your hero with gadgets and weapons that will take out the villains.

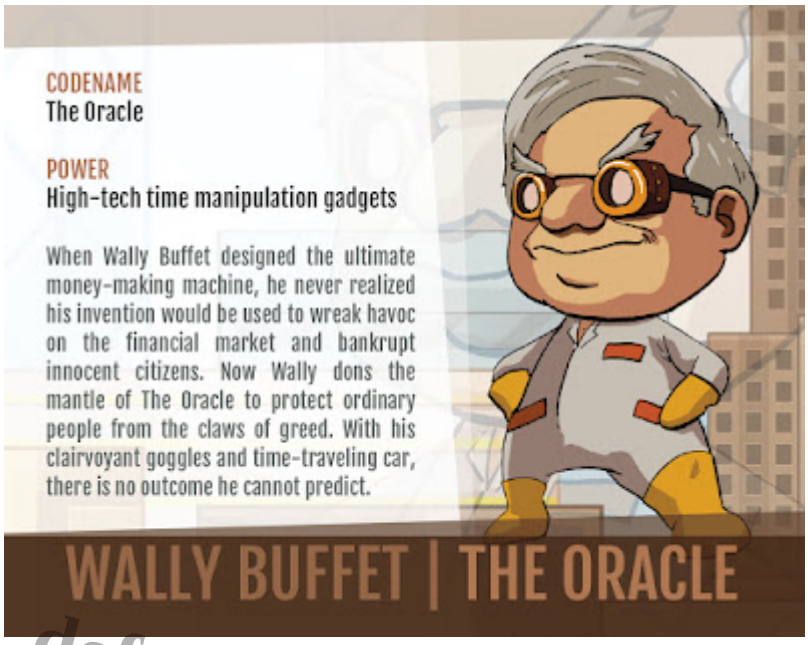
Hereâ??s a sneak peek:



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Fun tidbit: I played Lady Easing in the game, where my superpower was to restore wealth to the scammed citizens. I think sheâ??s my favourite character, but Iâ??d want to try taking on the roles of the other superheroes as well!

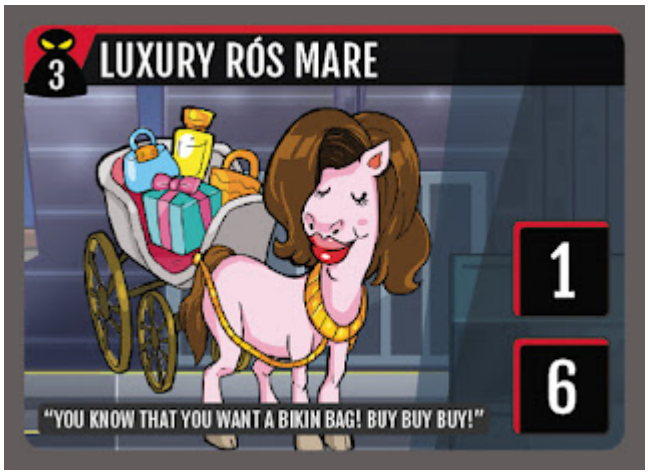




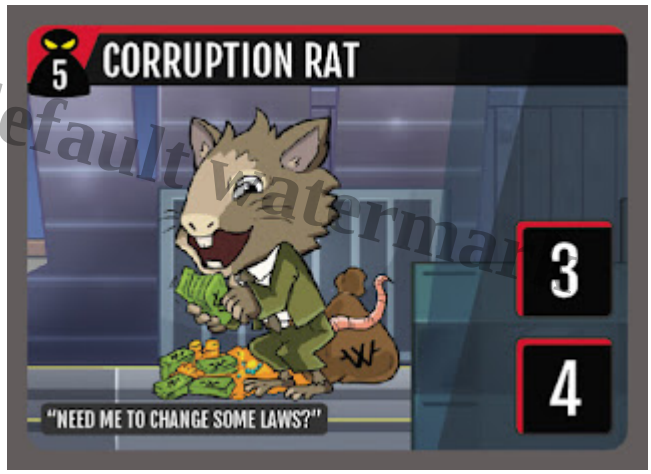
In case you were wondering about why Donald Trump and Batman ended up being linked together, hereâ??s why.

The Villains

Inspired by people and events from the dark side of the financial world in real life that youâ??ve probably read about in the papers. Here are some of the ones that I really liked:



Shopaholics, donâ??t laugh!



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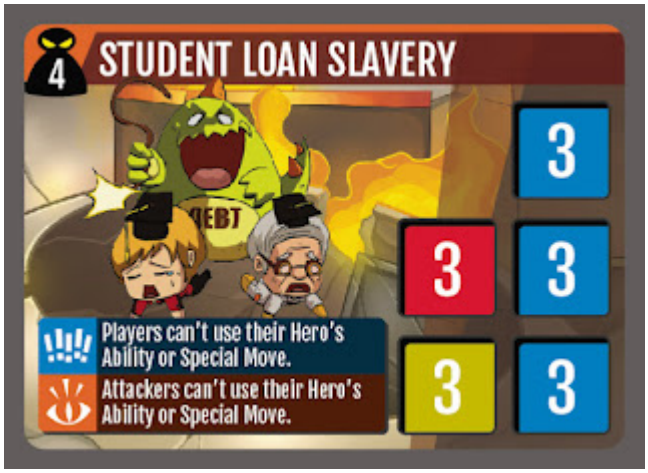


Debtzilla Events

Of course, there will be very real consequences of debt and inflation. These events are triggered each time Debtzilla grows and crosses to the next threshold (30 to 40, 40 to 50, for instance). Bet youâ??ll be able to relate to these events for sure.

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The Final Fight: Take down Debtzilla!

Thought the game was over once you successfully took down all the villains? Nope, now youâ??ve moved onto the final phase of the game where you confront Debtzilla and attempt to eliminate him for good!

The difficulty is that if you had taken on too much loans in the beginning of the game (to purchase your gadgets), you would have indirectly contributed to Debtzillaâ??s power, making it even harder to fight him at this stage. Yet, if you had been extremely conservative and focused merely on saving and repaying your debts, you wonâ??t have been able to buy the gadgets necessary to defeat him either!

Lessons learnt

Just like in real life, there will always be a trade-off. The key is to strike a good balance. Too much debt will eventually spiral out of control and end up crippling you, whereas avoiding debt entirely isnâ??t wise either if you want to get ahead in life.

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I also appreciate the fact that Debtzilla separates itself from its predecessor, Wongamania, by focusing on the element of teamwork in this game. This is another aspect that we observe in real life â?? that no matter how well you take care of your personal finances, youâ??ll ultimately also be affected if your family members donâ??t share the same goal. Getting insurance for yourself without ensuring your parents or loved ones are covered will still turn out to be useless. At the end of the day, youâ??ll really need to work together as a team.

Apparently, our game facilitator told us that none of the groups she facilitated had ever beaten Debtzilla, but we did! I wonâ??t reveal our combination of superheroes here, but I would attribute it to great teamwork, strategy and of course, luck as well!

Hereâ??s a photo of our winning moment:



Iâ??m a huge fan of games that are both fun and educational, and in this aspect, I think the creators have really outdone themselves with Debtzilla. For anyone trying to understand how debt and money works in the new economy, this game offers great insights while being exciting enough for you to

warrant a second round, and then a third, and more.

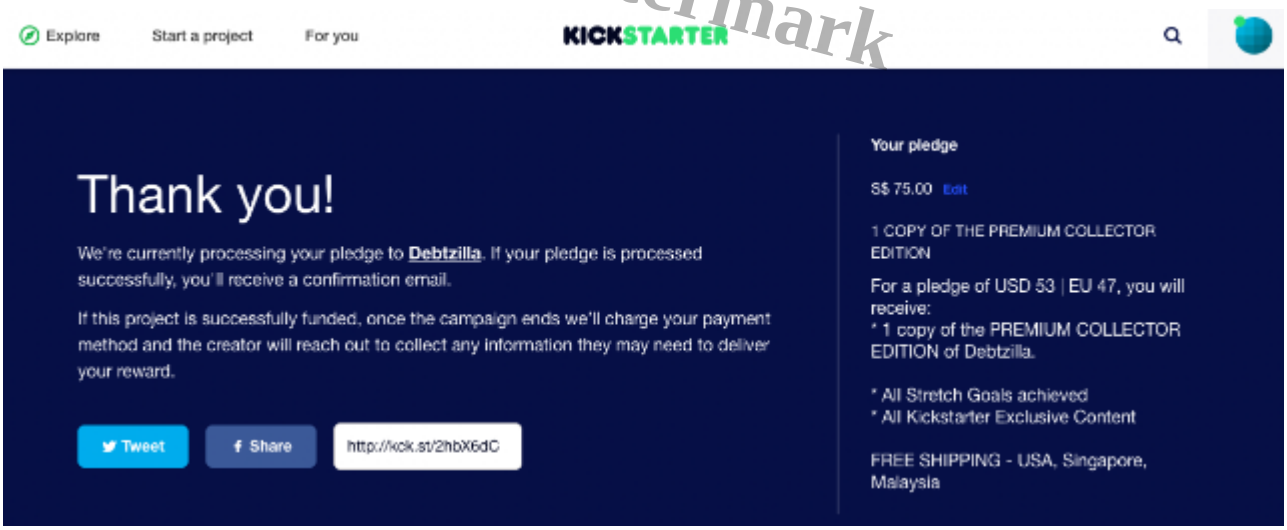
How does it stack up against Wongamania? Well, Iâ??ll be hard-pressed to choose only one. Wongamaniaâ??s focus was on developing *personal* financial literacy at the different stages of the economy, whereas Debtzilla touches on concepts relating to debt, financial scams, and inflation. Personally, I also felt that the tension in Debtzilla is much higher due to the escalating mechanisms built in. In fact, I would recommend getting both, if you havenâ??t already bought Wongamania previously. The educational value youâ??ll get out of both games will far exceed any of your branded purchases!

If youâ??re keen to purchase Wongamania, you can get it online or via the retail locations listed here *(before you purchase, read my review, as well as what others had to say about the game).*

Support Debtzilla on their Kickstarter here!

Iâ??ve already contributed as a Premium Backer at the highest tier, and I absolutely cannot wait to get my hands on this game! Itâ??ll be one I intend to play with my kids in the future.

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P.S. Not sponsored to write this review, but am doing so because I genuinely love the game (as regular readers would have known since the days of Wongamania). All opinions expressed are of my own.

With love,
Budget Babe
Category

1. Savings