A Board Game, a Suitcase, and a New Beginning

When **Iryna Lazuta** arrived in Calgary from war torn Ukraine in March 2024, she carried few possessions. One of them was a board game called ***Life Capital*.**

"It was one of the very first things I packed in my suitcase," she says. "I often joke that this game is my second passport."

Life Capital is a financial literacy game that became a sensation in Ukraine, and Iryna was convinced it could do the same in Canada. ***Life Capital*** teaches players how to make sound financial decisions and develop personal confidence and practical money-management skills.

Since ***Life Capital*** was created in Ukraine, it quickly became a popular education tool. In her homeland, Iryna drew on her skills in teaching, real estate and insurance to become one of more than 1200 certified facilitators in that country. As a Master Trainer, she taught the game to youth and adults, and coached other trainers.

In Calgary, Iryna introduced ***Life Capital*** to adults and teens as part of a Peer Support Group for young mothers at St. Stephen Protomartyr Ukrainian Catholic Church. More than 120 have already experienced the game.

To watch the game unfold is fascinating. Six participants sit around a table. They draw cards assigning each a profession: as a doctor, engineer, military officer, designer, entrepreneur, and others. Each person receives a fictional income to manage, and they work as a team.

The lessons go beyond money. Players negotiate, communicate, collaborate, solve problems, and make thoughtful decisions - skills they will use throughout their lives. In ***Life Capital,*** the goal is to achieve a personal dream and become personal winners.

"It teaches them how to think" reflects Iryna.

Within four to six hours, the players, some as young as 12, experience decades of financial decisions in fast-forward. They encounter deposits, loans, savings, pensions, real estate, business investments, securities, and commodities.

Iryna explains the underlying philosophy of the game. ***"Life Capital*** doesn't just teach children how to manage money. It teaches them how to manage themselves." Money is a tool, not the ultimate goal of the game. Students discover their strengths, build confidence, and learn to communicate effectively as they negotiate simulated business deals. They overcome their fears, doubts, and life's harsh lessons.

Iryna's students are primarily those who have escaped war-torn Ukraine, and who are adapting to life in Canada.

As a newcomer herself, she understands the importance of teaching the teens. "Children must learn a new economy, a different culture, and a completely new way of making everyday decisions," she says. "I wanted them to recognize opportunities, make confident decisions, and believe in themselves."

Thirteen-year old Zoryana Syzonenko quickly realized she enjoyed the benefits of learning about personal finance. And she also became excited with the art of presenting herself. The spunky teen presented her pitch to me: "Hello, my name is Zoriana. I'm 13 years old. I'm fast at counting. I can make fast decisions….It's good to do business with me because I give valuable information."

Confident and outgoing, Zoryana understands that personality matters in business, that it is important for people to feel good about themselves so they can say: "I need to have business with her. She's so helpful. I could borrow money from her!"

The skills that 15-year old Sofiia Kuz has already gained with ***Life Capital*** have changed her plans. "It changed something in me", she states. "I was just … thinking I'm going to grow up, going to go to university, get a job, and simple things." ***Life Capital*** has given her the confidence to dream bigger. "I realize how much I can get more profit and money, and … probably abilities for my future life. How to build a business, how to management."

Sofiia adds, "You learn little tricks on how to manage debt, credit score, investment, partnerships. It's a base."

Eighteen-year old Albina Biletska leads a championship team with Zoriana and Sophiia and three other participants, Maria Tsokolenko (14), Hlib Chaikovvkyi (15) and Yaromyr Horkhovets (17). They were part of a winning lineup in a ***Life Capital*** competition earlier this year in Ottawa. They earned the privilege of an invitation to compete in an International Financial Literacy Tournament in Geneva, Switzerland this October.

"I expect the competition to be much stronger," Albina thinks about Geneva. But with her new-found ability to adapt and overcome the jitters, she knows she can face the best in the world. "I feel more confident now, not only in financial matters, but also in my ability to face new challenges." As for competing, she knows she has a strong team and she's confident of her own abilities. "The game told me to think ahead, stay focussed on my goals, and …. Believe in myself, even when I'm under pressure."

This remarkable team is fundraising to cover costs for its Geneva trip.

But they need our help to get there.

The group is raising $30 thousand to cover travel costs for six participants and two chaperones.

This is a chance for the Calgary community to stand behind these young folks, to invest in their dreams, their future and the remarkable potential they already possess.

They will carry more than the ***Life Capital*** game with them. They will carry the confidence, resilience and determination that they have built since arriving in Canada.

And this trip to Geneva may be the real measure of their success.

A donation, large or small, can help put these aspiring young people on the world stage.

Let's send them to Geneva with Calgary behind them.

As Coach Lazuta says, **"Our responsibility is not simply to educate children. It is to help them discover the wealth they already possess."**

Corporate and personal donations are eligible for a tax credit.

To donate, please contact Bill Lewchuk:

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