



University of Southampton Press | [Venture Valley]

Gamifying Financial Literacy with Venture Valley Video Game

Beth Harris¹, Nick Night¹, Lori Mezzoff¹, Susan Lusty¹

¹The Singleton Foundation for Financial Literacy and Entrepreneurship, Pasadena, CA, USA bethharris@singletonfoundation.org

Abstract

Venture Valley is a free, award-winning multiplayer business simulation video game that teaches financial literacy and entrepreneurship through fast-paced, competitive gameplay. Players run virtual companies, making decisions on pricing, staffing, marketing, investment, and growth, and immediately see consequences in a risk-free environment. Venture Valley translates abstract concepts into hands-on learning that builds confidence, critical thinking, and entrepreneurial mindsets. Adopted across classrooms, clubs, and campuses via game tournaments, Venture Valley pairs gameplay with standards-aligned resources to support instruction and discussion around entrepreneurship. Real-world use now spans US school districts nationwide, global pilots in Poland (2023), and partnerships across Scotland's Developing Young Workforce network. In higher education, the team is working with McGraw-Hill to include Venture Valley in its "Entrepreneurial Small Business" textbook (Jerome Katz) to be used across 400 US universities (March 2026 release). Independent evaluations (Suffolk University and Lemelson-MIT) report players' gains in decision-making, resource allocation, and financial understanding. The Venture Valley game received numerous awards and honors for its innovative and effective approach to teaching entrepreneurship and financial literacy through a medium that resonates with its target market.

Introduction

Venture Valley is an award-winning, free-to-play "game for good" created by the Singleton Foundation for Financial Literacy and Entrepreneurship. Its purpose is to close persistent gaps in financial literacy and entrepreneurial readiness by meeting students where they already spend time: in digital games. Rated "E for Everyone," the game has reached more than 273,000 students since launch and logged over 88,000 hours of gameplay.



University of Southampton Press | [Venture Valley]

The game primarily serves students aged 16–24, particularly high school and college learners interested in business but lacking access to practical, low-risk entrepreneurial opportunities. It is used in economics, business, and financial literacy courses as well as entrepreneurship clubs and after-school programs.

Venture Valley is available on PC (via Steam) and mobile (iOS and Android), offering a 100% free experience with no ads or in-app purchases, thereby removing economic barriers for students and schools. Its gamification and esports-style competition make financial education culturally relevant and engaging for Gen Z, while the mobile-friendly design ensures equitable access regardless of a school's resources. The Venture Valley game also offers free standards-aligned resources, including lesson plans to supplement the game and further support teachers with student engagement.

Narrative, Mechanics, and Interactions

In each match, players pursue business goals ranging from running a dog-walking service to leading a robotics factory. They might boost marketing at a pizza parlor, scale revenue in a drone delivery startup, or outpace rivals in other dynamic ventures.

Success hinges on real-world decisions such as pricing, employee morale, marketing spend, R&D, and risk management. Gameplay mirrors real-world challenges, such as managing scarce resources, balancing budgets, and adapting under pressure. “Boost” and “Adversity” cards add unpredictability, demanding quick adaptation and sharp strategy. Competitive matches let students test their business acumen directly against peers.

How Learning Goals are Achieved

Venture Valley turns abstract financial concepts into practical, memorable lessons. Students practice cash flow management, pricing, and resource allocation in a risk-free environment, gaining confidence through applied learning.

Independent research confirms its impact:

- Suffolk University & Lemelson-MIT Evaluation (2025–26): 85% of students said the game helped them better understand business and entrepreneurship in a risk-free setting, 83% reported increased knowledge of financial decision-making, and 76% said playing the game encouraged them to consider careers in business or innovation.
- Dubit Research: 80% of surveyed players reported that the game effectively taught them entrepreneurship and business skills; 82% stated they could envision themselves as successful entrepreneurs after playing.

Educators highlight Venture Valley's ability to spark discussion, teamwork, and problem-solving, while students describe it as both “fun” and “practical.” Many credit the game with boosting their confidence in financial decisions. Teachers also value its curriculum-aligned lesson plans, guides, and flexible gameplay modes that integrate seamlessly into instruction.

Across studies, competitions, and classrooms, Venture Valley consistently shows:



University of Southampton Press | [Venture Valley]

- Stronger decision-making confidence and financial literacy skills.
- Higher student engagement than traditional instruction.
- Broader entrepreneurial awareness and self-belief.

Global Adoption and Reach

The game's adoption highlights its global and academic relevance:

- Working with the team to get Venture Valley featured in McGraw-Hill's Entrepreneurial Small Business textbook across 400 U.S. universities (launching March 2026).
- Adopted in Poland's schools under a national government program (2023).
- Rolling out through Scotland's Developing Young Workforce, including large-scale STEM events in Dumfries and Galloway (1,000+ students, 2025).
- Hosted live tournaments at MIT, Boston University, Seton Hall, USC Upstate, University of Tampa, University of Arizona, Baruch College/CUNY, Florida State University, and more.
- Partnered with the Collegiate Entrepreneurs Organization (CEO) for a Nationwide Collegiate Cup, reaching thousands of student players (2022–23).



Figure 1 Venture Valley screenshot © Copyright of The Singleton Foundation for Financial Literacy and Entrepreneurship.