

## **ABSTRACT**

*The mechanics of a game are often governed by the rules, whereas the challenges in a game generally come from applying the mechanics to certain situations. For example, applying it to an economic concept of financial intelligence is a mechanic, whereas managing finances is a kind of challenge based on the mechanics themselves. For the development of this application the author uses the Waterfall method which starts from the process of planning, analysis, design, and implementation of the system applied to making game applications to recognize Financial Intelligence. Regarding finance, it can be interpreted as the use of financial independence, but in reality this knowledge is very influential and plays a major role in the economic factors of their needs, one of which is investment. Investment is an effort to invest in the hope of getting a profit in the future. In order to be able to apply this knowledge, one does not only need to learn from a theory but with a financial intelligence learning simulation, each of these principle points can be implemented into a Visual Novel Game Design Game Mechanic to make it easier to digest information in the form of simulations and narratives with delivery. interesting with the Visual Novel Genre. In the results of the points implemented from the financial mechanics, 36 Telkom University students who have played the game they prefer a scale of 4 with a total of 73% and 3 with a total of 55% and a scale of 5 with a total of 26% which means they agree to the game. This is a solution for financial learning, one of which is investment.*

**Keywords:** *Mechanics, Waterfall, Financial Intelligence, Investment, Game Design, Visual novel, Conclusion of survey data results.*