

## ***ABSTRACT***

*Financial intelligence can be interpreted as a knowledge of finance and how to use it to be financially independent. Not many pay attention to this, but in fact this knowledge is very important and is often the difference between those who are financially successful and those who fail financially, regardless of how much money they have. Of course, financial intelligence is just a theory, a principle, but there are many things that can be applied from the points contained in financial intelligence, one of which is investment. Investment is a form of delaying something that usually has a greater value in the future than its present value. To carry out investment activities, an individual must understand financial intelligence including assets and liabilities. To make it easier to understand these things, this Visual Novel game application was made with the visual novel genre, with game designs made easy to understand in narrative form to make it easier for users to absorb information. In order to do that, author uses Waterfall application development method because author already has a clear concept to create a Visual Novel game application which oriented to financial intelligence*

***Keywords:*** *Financial Intelligence, Investment, Game design, Visual Novel, Waterfall*