

## WaIIET PLAYER OVERVIEW

PLAYER NAME:

Card	Amount R1	Amount R2	Amount R3	Amount R4	Amount R5
Plan for retirement					
Joining a cooperative					
Saving Account					
Credit line Fast Forward					
Full Protection Insurance					
Family Credit					
<i>Healthy Lifestyle</i>					
<i>Labour Union</i>					
<i>Government Bonds</i>					
<i>Gold</i>					
<i>Term Deposit</i>					
<i>Cryptocurrency</i>					

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# WALLET BANK LOANS OVERVIEW

Order of actions:

BUYING → ROULETTE OF LIFE → BANK BUSINESS → INCOME & MAINTENANCE

Rounds: circle the current round, to keep track.

<b>R1</b>	<b>R2</b>	<b>R3</b>	<b>R4</b>	<b>R5</b>
-----------	-----------	-----------	-----------	-----------

**BANKLOANS** at 20%/round

Loans are made in **multiples of 25**. Agree for how many rounds.

Player name	R1	R2	R3	R4	R5

# WALLET BANK LOANS OVERVIEW

Order of actions:

BUYING → ROULETTE OF LIFE → BANK BUSINESS → INCOME & MAINTENANCE

Rounds: circle the current round, to keep track.

<b>R1</b>	<b>R2</b>	<b>R3</b>	<b>R4</b>	<b>R5</b>
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**BANKLOANS** at 20%/round

Loans are made in **multiples of 25**. Agree for how many rounds.

Player name	R1	R2	R3	R4	R5

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Order of actions:

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Rounds: circle the current round, to keep track.

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**BANKLOANS** at 20%/round

Loans are made in ***multiples of 25***. Agree for how many rounds.

Player name	R1	R2	R3	R4	R5

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Order of actions:

BUYING → ROULETTE OF LIFE → BANK BUSINESS → INCOME & MAINTENANCE

Rounds: circle the current round, to keep track.

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Loans are made in ***multiples of 25***. Agree for how many rounds.

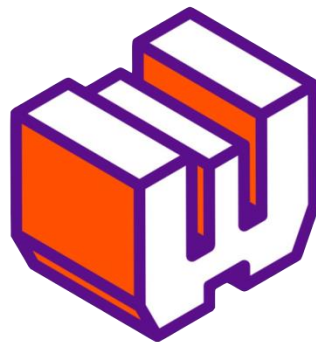
Player name	R1	R2	R3	R4	R5

**WALLET**  
**Board game Manual**

# **VIRTU-A-LIFE**

**The latest exciting and playful adventure in  
educational board games on financial literacy.**

**HOW WOULD YOU ACT IN ANOTHER  
VIRTUAL LIFE?**



# WALLET Board game Manual

## VIRTU-A-LIFE

This manual is a comprehensive overview of the rules of this educational board game. For additional background reading, we refer to the WALLET project [www.wall-et.eu](http://www.wall-et.eu). The board game is complementary to the 'WALLET Escape Storygame' and the educational exercises described in the 'WALLET Manual'. It was developed by the international consortium and further fine-tuned throughout multiple test rounds with young people, educators and other stakeholders.

For reasons of increasing inclusion, we use the letter font 'Omotype', which supports easier reading for people with a certain degree of dyslexia.

As facilitator you can use VIRTU-A-LIFE to explore and/or deepen:

- Practice of financial management.
- Mathematical competences.
- Understanding and learning different aspects in the financial world, from investments to savings, from credit and debit, and much more.
- Strategic planning and calculated risk taking.

### SUMMARY

Each player lives the life of a fictive person with a particular lifestyle dream mission. The game lasts 5 rounds, each representing 10 years of their life. The player is successful if at the end of round 5, the lifestyle mission is completed, and if possible, exceeded. This educational game can be played many times, once the scenarios and situations are changing each game, and for each player.

#### Single players

- 4 to 7 players and 1 bank manager
- Approximately 1h gaming, followed by a debriefing

#### Teams of 2-3 players

- Ideally 5 teams and 1 bank manager
- Approximately 2h gaming, followed by a debriefing

## BOARD GAME CONTENT

The board game manual

18 Personage cards

7 Player cards

20 Lifestyle Mission cards (13 'regular' and 7 'advanced')

100 Reality cards

44 Roulette of Life cards (25 'regular' and 19 'advanced')

10 Community Chips

2 supportive documents for the bank manager

Play money (15 x 5, 40 x 10, 40 x 20 and 15 x 50)

1 mechanic time clock

1 dice

It is beneficial to have some paper and pens available, for additional note taking or calculations. If relevant, a calculator or simply use a smart phone.

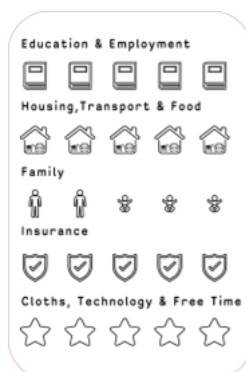
## EXPLORE THE DIFFERENT CARDS



**PERSONAGE CARDS:** there are 18 different personage cards. Each card gives little information about the persons' background and the start capital.



**LIFESTYLE MISSION CARDS:** 13 cards which show different lifestyles. Each one with different challenges, based upon real life situations within 5 different dimensions. Below an overview



Employment & Education

Housing, Transport & Food

Family

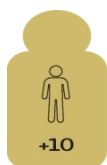
Insurance

Cloths, Technology & Free Time



In each of these dimensions: the lowest level is 1, going up to the maximum level 5. Example: level 1 on 'Housing, Transport & Food' could mean: still living in the house of the parent(s), using public transport and bicycle, eating modest homemade food. Level 5 is basically having all possible freedom and options in this area.

The player themselves, is part of this mission overview in the category 'Family' (=1 adult person).

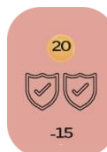


**PLAYER CARDS:**

This card represents the player themselves. The basic income is marked, guaranteed for every round.



**REALITY CARDS:** 100 cards covering the 5 dimensions of the Lifestyle Mission. Some are unique cards, some others repeated. Players can cumulate different cards in the same dimension (e.g. 1 card with 2 insurance icons combined with another card with 1 insurance icon = the total is level 3 of insurance). The price of each card is indicated at the top in the golden coin-circle.



**ROULETTE OF LIFE CARDS:** in total 25 cards. 5 cards in each of the following dimensions: Investment Opportunities / Maintenance Costs / Governmental Decisions / World Happenings / Banking Opportunities.

**ADDITIONAL CARDS** on a more challenging level. These cards are marked with a small different icon.



Lifestyle Mission: 7 cards.

Roulette of Life: 19 cards in 5 categories of Investment Opportunities / Maintenance Costs / Unexpected Happenings / Personal Happenings / Banking Opportunities.



## GAME FLOW

1. Define who will be the bank manager. This player will manage the money, keep track of the 5 rounds and the game order in each round. Additionally, the bank manager will keep track of possible investments, loans, credits or savings made. For this latter, see the supportive documents for the bank manager. Additionally, there is a permanent opportunity for the players to loan money from the bank at an interest rate of 20% each round.
2. Every player takes randomly a Personage card. Ask everyone to present themselves based upon the information provided on the card. Everyone receives their start capital from the bank and 1 Player card (=which represents themselves as personage in the game).
3. Every player now takes randomly a Lifestyle Mission card. This is the individual mission for each one. The objective is to reach the indicated levels on the 5 different dimensions by the end of round 5. Finishing with higher levels is a heroic result. **ATTENTION:** players can start investing in a higher level than mentioned on their Lifestyle Mission card, ONLY AND WHEN ALL the levels on all 5 dimensions are reached. It is important to emphasize this.
4. Explain the order of the different actions in each of the 5 rounds.

### A) BUYING

- Place 20 Reality cards visible on the table.
- Players have 1 minute the time to explore the cards on the table (use the time clock). All players place their hands on the border of the table.
- After 1 minute, the bell-sound of the time clock indicates that players can 'grab' the cards they wish to buy.
- Players calculate the costs of the cards they bought and payments are made to the bank.

- If no one wishes to buy any more Reality cards, they are discarded. There are 100 Reality cards = 20 / round.

#### **B) ROULETTE OF LIFE**

- 1 card of each of the 5 categories is read and dealt with. The order of the 5 categories is random, unless the bank manager makes a conscious choice of order.

#### **C) BANK BUSINESS**

- The bank takes care of possible ongoing actions (e.g. investments, saving account etc).

#### **D) INCOME & MAINTENANCE COSTS**

- All the players calculate how much they currently earn, and deduct the cost of living. All these amounts are marked on the cards with a '+' (=income) or a '-' (=cost). The final total is paid to them by the bank, or the opposite.

5. At the end of the 5<sup>th</sup> round, all players give an overview of their situation.

6. Start the debriefing (see questions further on).

### **TIPS & MORE**

To keep easier track of the Reality cards which players take and need to pay: give to each player a regular white A4 sheet. This can serve both as their play-board, and to take notes if needed. Reality cards can only be placed on top of the A4 once they are paid for. This gives you -as bank manager- a much easier overview.

Remember that each player is also part of the game, and count as 1 adult family member (visualized with the Player card).

If a player is short on money to pay maintenance costs or other expenses, there are a few options for the player:

- Selling Reality cards (except Family): the bank will buy these cards at 50% of the purchase price.
- Take a loan at the bank. This can be done at any time at the interest rate of 20%/round for the multiple amounts of 25. Agree with the player for how many rounds. Remember that a bank is not a 'social institution'. Their core-business is 'making money'. Therefore, in the story of the game, the negotiated period for loaning money decreases as players 'get older'.
- Agree with other players about a money transaction among them, with rules agreed between them. If relevant for the game progress and learning, you can -acting as government- place taxation on such transactions between players.

Players can divorce their partner, at the price of half their possessions and capital at that very moment. More on such situations you can find explained in the FAQ section further on.



## DEBRIEFING

When using this educational board game in a pedagogical context, we strongly advise to take time for a debriefing of this activity. We suggest the following questions in the below order. Choose the number of questions according to the time available, the interest of the group and the concrete purpose for you as educator to use this gamified exercise.

- How did you feel about this activity?
- Looking at the final results, what future are you leaving behind for your family members (e.g. children)?
- Was it rather easy or rather difficult to imagine the Personage and Lifestyle Mission? For which reasons?
- Did anyone had a planned strategy? Which one?
- Do you believe that luck played an important factor in this game? Is that the same as in 'real life'?
- How did you perceive the Roulette of Life cards? Were they realistic? How beneficial or unfavorable were they?
- How did your family situation, partner and/or children, influenced the success of failure in the mission?
- Did someone 'cheated'? How does that relate to real life?
- If you would play this again, with the same or other Personage and Lifestyle Mission: what would you do the same way and what would you change in your strategy?
- How realistic do you believe this game is compared to the world out there? Can you make any parallels?
- Looking at the different Lifestyle Mission: can you imagine people around you with such a profile?
- What are elements of this game that you consider important for yourself, when it comes to finances?
- How does your personal Lifestyle Mission in life might look like? Which financial strategy could well fit such a Lifestyle Mission?

## VARIATION

The players only present their Personage. All the other cards remain hidden till the end of the game, unless the player chooses to show some or all. This reflects also a part of real life, where it's not always very clear how people around you deal with finances, investments, properties etc.

Important: the bank manager is at all time allowed to check the cards.

## FREQUENT ASKED QUESTIONS

We encountered the below questions on the multiple testing and piloting of this activity. Unless you decide to do differently, we advise you the following approach.

Can I have more than 1 partner?

*No. In our reality we practice 'monogamy'. In case you have a second partner in the game, then you also receive a second Lifestyle Mission card, once you start living parallel lives.*

Can I divorce from my partner?

*Yes. At any moment you can discard your partner. Be aware that your partner will take along 50% of your Reality cards and money. Give this to the bank. In case your partner goes to another player, that player receives also the Reality cards and money which comes with the initial divorce.*

Can I sell my child(ren)?

*No, you cannot. (=good material for debriefing)*

Can I give my child(ren) to another player?

*Yes, you can. This is then considered adoption.*

What if I am bankrupt?

*If you have no more money, neither Reality cards to sell (except Family), the only solution is to ask for a loan at the bank or solidarity contributions of other players. In case none of this happens, then your life in the game ends here.*

Can I sell property to other players?

*Yes. You agree on the price of such a transaction between the involved players. Remember that you are selling the card itself, which cannot be divided in case there are e.g. 3 levels of insurances. Remember that if this happens frequently, the bank (acting at that moment as the government) might intervene and add an additional taxation on these transactions between players.*

Can I have more than 5 levels in a dimension?

*No. This is considered the maximum. It might happen that you are cumulating cards in a dimension e.g. you have a card with 3 insurances and wish to buy a card with 4 insurances. In this case you will have to sell your first card to the bank in order to be able to buy the second card.*

What if I do not agree with a Roulette of Life card (e.g. a governmental decision)?

*You can disagree, and maybe you should sometimes. Nevertheless, you still have to follow what is written on the card, once this reflects the reality your personage is living in.*

Can I change the Lifestyle Mission card?

*No. The challenge of this exercise is exactly this: to step in the shoes of a virtual person with this particular Lifestyle dream.*

## THE ADVANCED CARDS

This activity can be played many times, and with the same players. The multiple combinations of Personages and Lifestyle Mission cards are plenty, and the randomness of the Reality cards and the Roulette of Life cards create each time different scenarios.

Clearly, strategy and game success are expected to change for the better. That would be a clear indicator of learning more about financial literacy through this game experience.

For those who wish to be challenged, the advanced cards give you an advanced experience in the financial world. These cards are marked with a different icon.



- 7 more challenging Lifestyle Mission cards.
- 19 different Roulette of Life cards: including starting a business, investing in properties to rent to other players, employing other players, crypto currency, governmental bonds and much more.

## INCLUSIVE DIMENSION

The colour choice, the letter type, translations in different languages and the intensified use of icons are a few examples of our efforts to make this activity as accessible for all as possible.

Depending on the language, we have stripped all game elements to the maximum of any sex reference. We invite you also to pay attention to this when running this activity, or organizing the debriefing.

A few examples:

- Many names of the Personages are possible for both sexes.
- A 'partner' is used, instead of wife or husband.

Additionally, some children in the game are identified as 'children with different abilities' and an increased financial expense in care taking.

## THE INTERNATIONAL PARTNERSHIP

### REAL LIFE EDUCATION ASSOCIATION (AEVR)



#### Romania

AEVR stands as a pivotal and dynamic NGO in Romania, focusing on financial and entrepreneurship education for individuals aspiring to cultivate a healthier rapport with money and lead lives of prosperity and significance. Our strategic vision centers on forging innovative paths within financial education and investments. Our aim is twofold: not just generating financial returns, but also cultivating returns on invested time and human capital. By fostering sustainable thinking, we empower individuals to envision their financial futures with longevity in mind.

[www.aevr.ro](http://www.aevr.ro)



### ASOCIACIÓN PROMESAS

#### Spain

Promesas is an organisation experienced in non-formal education and scouts working from all over Spain. Elevating the level of education and methodologies used for education through various activities and projects. Hereby they aim to improve self-development of participants, in order to create a more sustainable, alternative and better society. They do it mainly through game based learning and the promotion of Creative Learning Environments.

<https://www.promesas.eu>

### PRODUÇÕES FIXE UNIPessoal LDA

#### Portugal

Produções Fixe is a small dynamic enterprise with social responsibility, created in September 2010. Located in Vila da Marmeleira in Portugal, they engage local communities and educators through educational projects and training. Long standing expertise in the development, design and production of tools with non-formal educational methodology.

<https://www.facebook.com/ProducoesFixe>



Development, design and production: Produções Fixe

Testing, feedback and support: AEVR & Promesas



Co-funded by  
the European Union

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Education & Employment



Housing,Transport & Food



Family



Insurance



Cloths, Technology & Free Time



Education & Employment



Housing,Transport & Food



Family



Insurance



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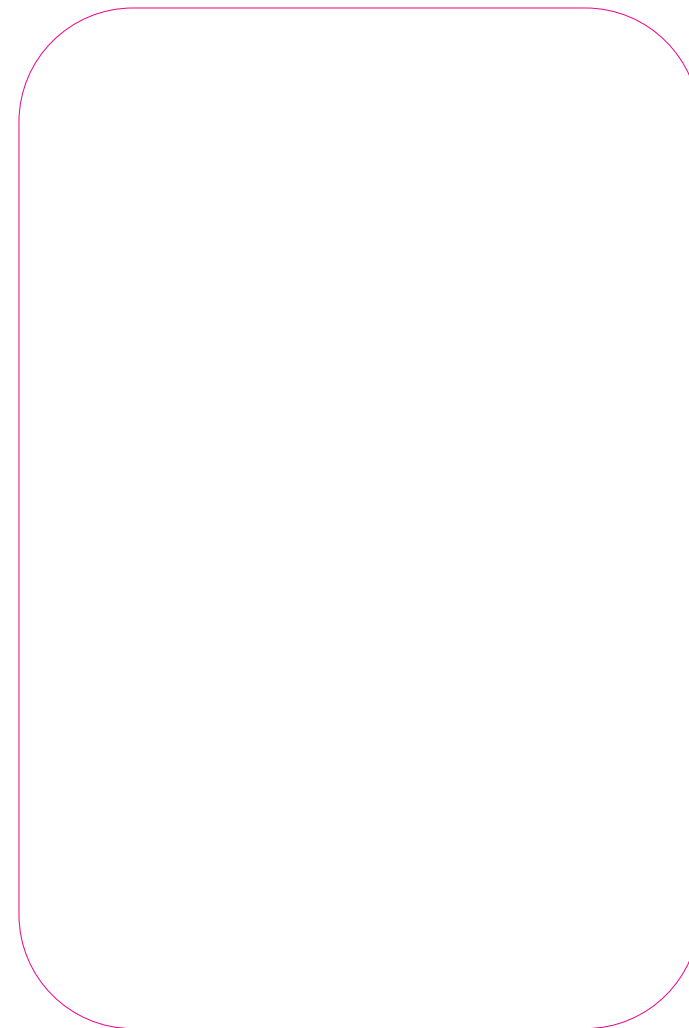
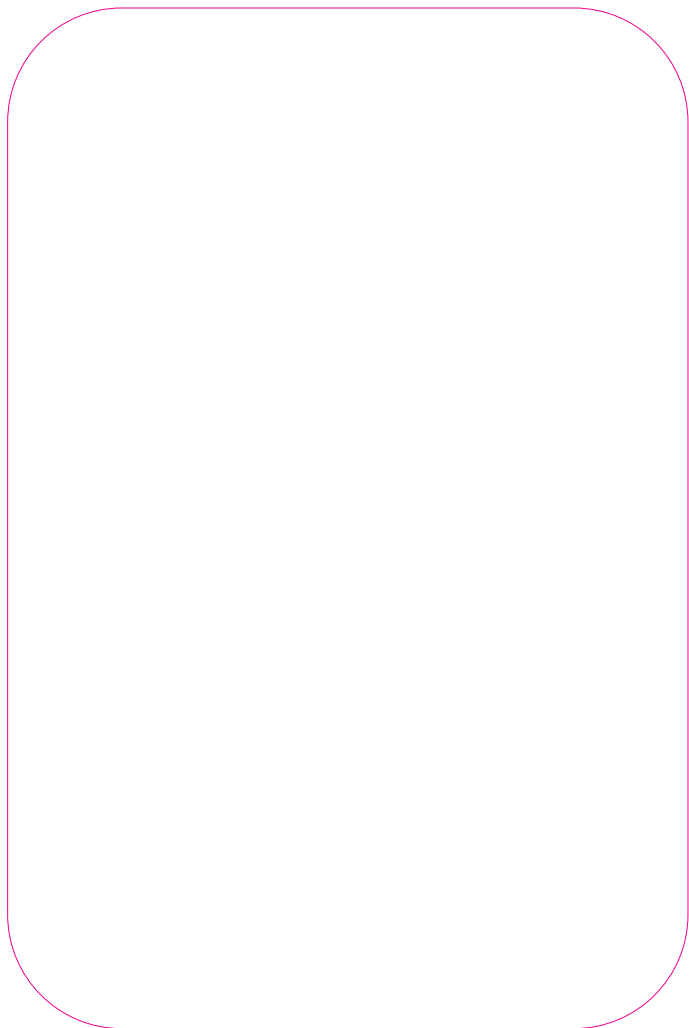
Family

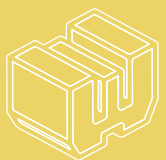
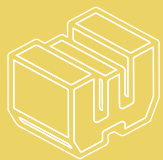
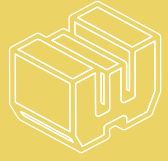


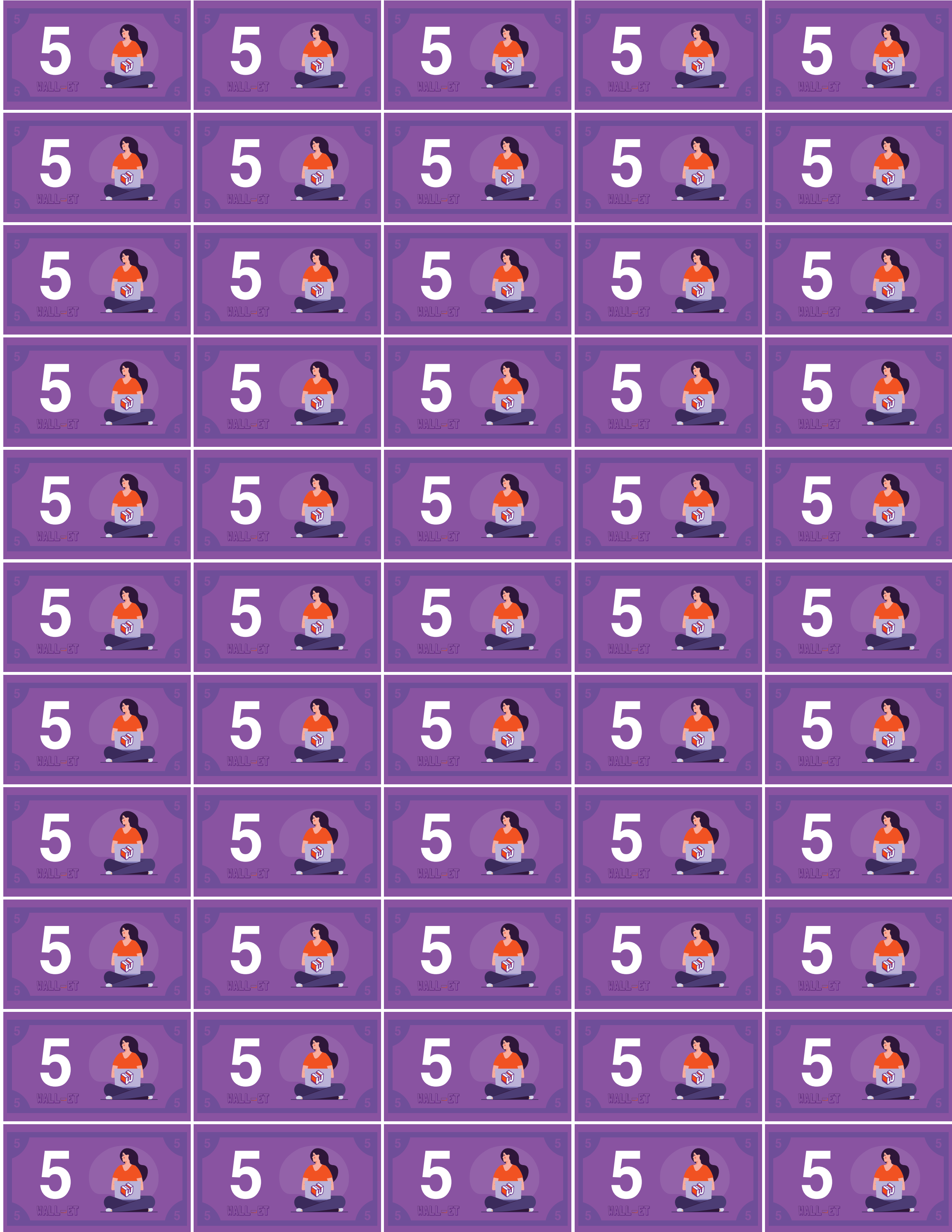
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Cloths, Technology & Free Time























Education & Employment



Housing,Transport & Food



Family



Insurance



Cloths, Technology & Free Time



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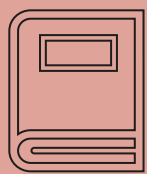


Cloths, Technology & Free Time





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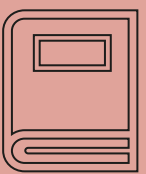
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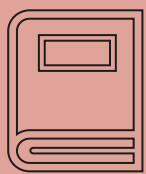
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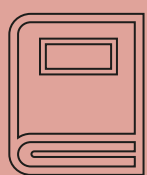
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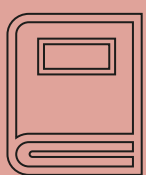
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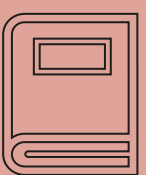
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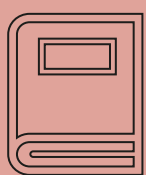
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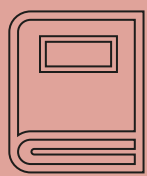
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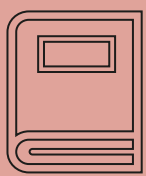
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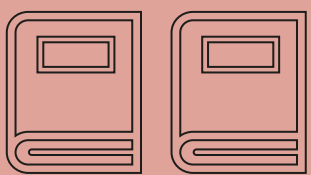
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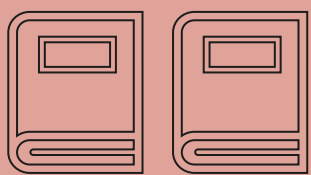
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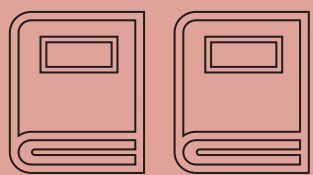
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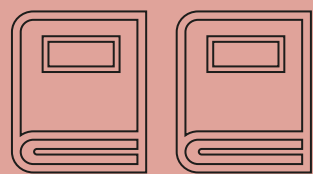
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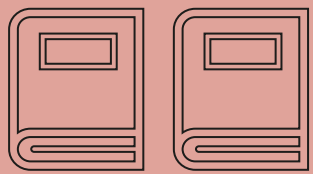
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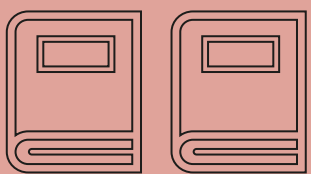
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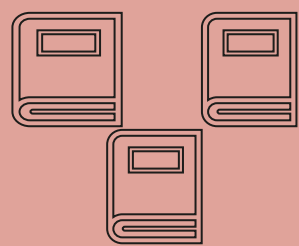
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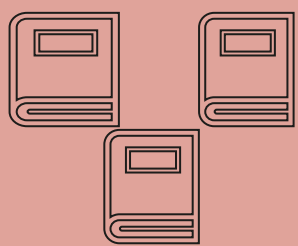
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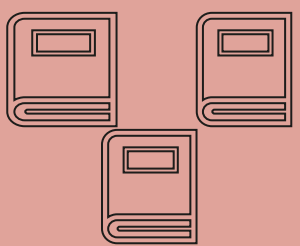
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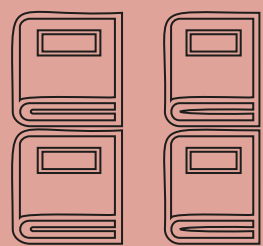
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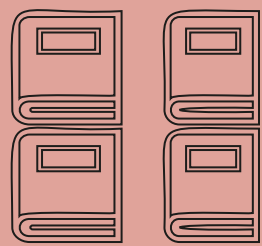
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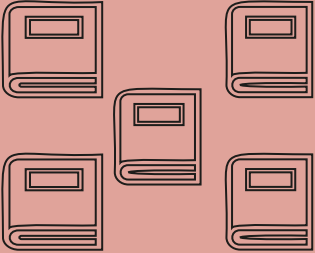
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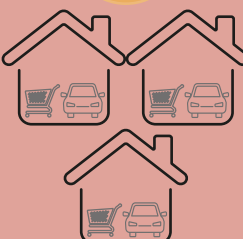
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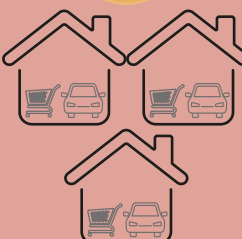
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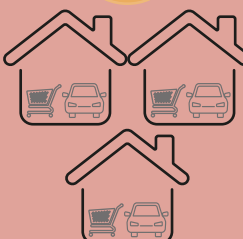
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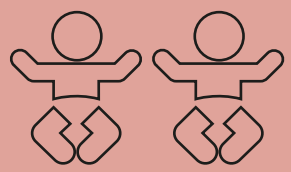
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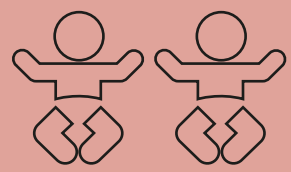
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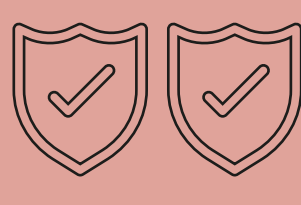
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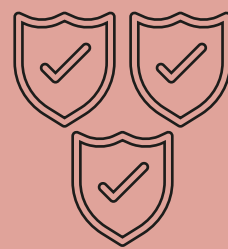
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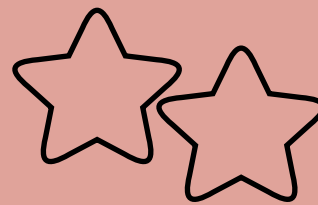
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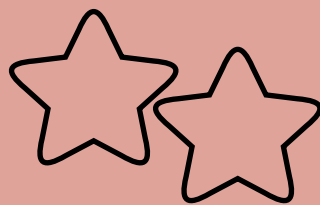
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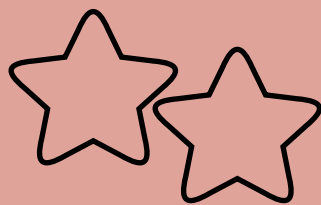
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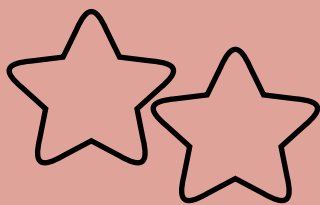
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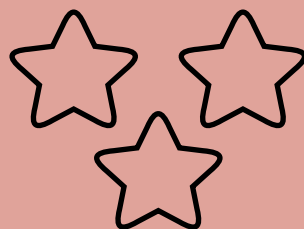
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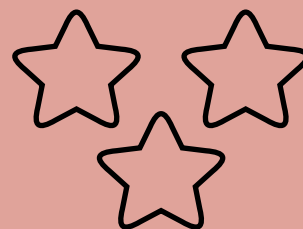
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## Arif

Arif lives at the seashore on the main island of an archipelago in the Atlantic Ocean.

START CAPITAL  
**150**

## MORKAT (aka Mo)

Mo is a climate refugee and currently living in the suburbs of a capital city.

START CAPITAL  
**110**

## LU

Lu is a transgender person living in a provincial town known for traditional pottery.

START CAPITAL  
**80**

## IRENE

Irene was raised in a small rural village. The parents run a successful family business.

START CAPITAL  
**50**

## JACKY

Jacky was raised in a city center. The mother is the director of a bank and the father works for an insurance company.

START CAPITAL  
**70**

## ANA RITA (aka Sweety)

Ana Rita grew up in a seaside city. As orphan, childhood was spent with the grand parents.

START CAPITAL  
**60**

## ANDREA

Andrea grew up in a Roma community and has travelled through many countries. Andrea decided to stop travelling.

START CAPITAL  
**120**

## OANA

Oana has spent part of the adolescence life in a religious sect. After intervention of family members, now living in a small town.

START CAPITAL  
**100**

## TEO

Teo has lived on a big animal farm. Now Teo has moved to a town next to a big lake.

START CAPITAL  
**75**

## **JO** **(aka Baldie)**

Jo is a recent arrived immigrant. Previously, Jo lived for many years on the streets as a homeless.

START CAPITAL  
**55**

## **GABI**

Gabi grew up as the youngest of the 8 children in the family. Gabi now lives nearby the arctic circle.

START CAPITAL  
**65**

## **ALEX**

Alex is an only child. Both parents are diplomats and with the many travels made, Alex has lived in many different places.

START CAPITAL  
**85**

## **INGIBJORG** **(aka Ingi)**

Ingibjorg grew up in a state institution for juveniles. Now living in the harbour area of a big city.

START CAPITAL  
**90**

## **YASIN**

Yasin was raised in a foster family. The family lived in a very isolated and desertified place in the mountains.

START CAPITAL  
**95**

## **TAMI**

Tami escaped from a violent civil war in the country of birth. At this moment, Tami has found peace in a small rural town.

START CAPITAL  
**50**

## **JAVI**

Javi is the oldest son of a shepards family. Javi left the family tradition behind and moved to the very centre of a capital city.

START CAPITAL  
**70**

## **CORNEL** **(aka The Dude)**

Cornel grew up in the suburbs known for street gangs. After some time in penitentiary for violence and robbery, Cornel moved to the country side.

START CAPITAL  
**55**

## **SILVIA**

Silvia was raised by a 2-dad household. Due to social pressure, Silvia moved to a city in another country.

START CAPITAL  
**75**

## Investment Opportunities

### INVESTMENT OPEN FOR ALL

Invest the amount you want.  
The bankmanager throws the dice.

1, 2 or 3 = lost the investment  
4 = 20% profit  
5 = 40% profit  
6 = 60% profit

(the profit is rounded to the nearest '5')

## Investment Opportunities

### SOCIAL INVESTMENT FOR 1

The highest bidder gets this opportunity.  
Throw the dice.

1 & 2 = you lose 20% of your investment  
3 = no gain, no loss  
4 = 10% profit  
5 = 20% profit  
6 = 30% profit

(the profit is rounded to the nearest '5')  
You receive a community chip.

## Investment Opportunities

### STOCK MARKET INVESTMENT FOR 1

The highest bidder gets this opportunity.  
Throw the dice.

1 & 2 = you lose 40% of your investment  
3 & 4 = no gain, no loss  
5 & 6 = 60% profit

(the profit is rounded to the nearest '5')

## Investment Opportunities

### GROUP INVESTMENTS FOR 2

A joined total investment of 100.  
Throw the dice three times, once by each investor and at the last throw by the bank manager.

Return of investment depends on the total score:  
Between 0 and 8: investment lost  
Between 9 and 11: no gain, no loss  
Between 12 and 15: 85% profit  
Between 16 or 17: 120% profit  
18: 150% profit.

## Investment Opportunities

### PLAN FOR RETIREMENT

"Invest the amount you wish for 3 rounds at the bank.

Every round your investment increases with 50% if the bank manager throws a 3-4-5 or 6 with the dice.

This is on the total (=Compound Interest).

At the end of the 3rd round, you receive your initial investment and possible gained interest.

(the profit is rounded to the nearest '5')

## Maintenance costs

### INSURANCE RENEWAL

Everyone who has 'Insurance', needs to renew by paying the amount at the bottom of the card.  
If this is not done, the insurance card is taken away.

## Maintenance costs

### DEPENDENCY

Alcohol is a dangerous friend. Your partner has always enjoyed drinking in social context. But recently, this has changed into a serious addiction. As long as you have no 5 level insurance to offer treatment, the possible gain of the partner (+) changes into a cost (-).

## Maintenance costs

### UNEXPECTED BUILDING REPAIRS

Besides paying taxes every year on properties you own, they also have maintenance costs. But this time, extra unexpected costs happened. Everyone needs to pay the amount mentioned at the bottom of each card in 'Housing, Transport & Food'. If no payment for one or more of the cards, then this/these cards are taken away.

## Maintenance costs

### CLOTHS,TECNOLOGY AND FREE TIME

Once bought, they do not last forever.  
You regularly need to renew these items.  
Pay the cost mentioned on each card of this category.  
If you are not able or willing to pay for a card, then this card is removed.

## Maintenance costs

### EDUCATIONAL LEVEL

To promote an overall higher level of education in order to maintain a community entrepreneurial level, there is a temporary offer to get 1 extra educational level.

This is valid for all players with level 1, 2 or 3.  
Take the needed cards from the pile of 'playcards'.

## Governmental decisions

### JOINING A COOPERATIVE

Pay 20 and you become a lifelong member of a governmental cooperative.  
All your future buyings of 'Housing, Transport & Food' are reduced by 50%.

All players interested, pay to the bank manager.  
You receive a community chip.

## Governmental decisions

### LUXURY TAX

The government has launched an additional tax on luxury dimensions.  
Only the both categories 'Housing, Transport & Food' and 'Cloths, Technology and Free time' are taxed.

For every level above 2, you have to pay 5.

e.g. if level 4, then tax needs to be paid for 2 levels = 10

## Governmental decisions

### INCOME TAX

Every year, taxes have to be paid according to your income.  
Each one has to pay 20% of their income of the last round, including possible incomes generated by investments.

(the amount is rounded to the nearest '5')

## Governmental decisions

### HUMAN RIGHTS

The government has adopted the newest version of the Human Rights charter and the new definition of the poverty line.

Except for 'Family', all the other dimensions get a minimum level of 2 without any cost for the player.

Take the needed card from the pile of 'playcards'.

## Governmental decisions

### SOLIDARITY DONATIONS

Everyone who donates money to another player with the amount of 20/40/60/80 or 100, receives 25% of that donation back by the government.

The bank manager takes care of the financial dealings.

You receive a community chip.

## World happenings

### CLIMATE CHANGES

Heavy storms have destroyed many properties.  
Depending on your 'Insurance' level, you have the following costs:

Insurance level 0 or 1: 30  
Insurance level 2: 20  
Insurance level 3: 5  
Insurance level 4: 0  
Insurance level 5: 0

## World happenings

### A WORLD PANDEMIC

The government has decided to provide financial family support due to the severe lockdown periods.

For every adult person: 10  
For every child: 20

For children with special care:  
40 (children with -20 or -30)

## World happenings

### A WAR SOLIDARITY FUND

Due to the sudden outbreak of a war nearby, every family has to contribute to support war victims and to reinforce more security.

Costs:  
Every adult: 10  
Every child: 5

## World happenings

### GLOBALISATION

Due to increased globalization and ongoing technological development, access to much technology has become increasingly cheaper (for where you are living). Similar for travelling abroad.

During the next round, all 'Cloths, Technology and Free time' is at half price.

## World happenings

### FOREIGN CURRENCY

Our money has become much more valuable than the other foreign currencies and this has affected the price of most imported products. Family budgets are affected by this

Pay 5 for every family member to cover the extra cost of life..

## Banking Opportunities

### SAVING ACCOUNT

Any money you give to the bank manager, will have a raise of 20% at the end of next round.

For every round you do not reclaim back this money, another 20% is added on the total (=Compound Interest).

(The amount is rounded to the nearest 5 or 10)

## Banking Opportunities

### CREDIT

The bank has launched a new credit line 'Fast Forward'. Credits are given up to 300 and last for 2 rounds, then they need to be paid back with an interest rate of 15%.

(The amount is rounded to the nearest 5 or 10)

## Banking Opportunities

### FULL PROTECTION INSURANCE

The bank is launching a new product named "Full Protection": a 5 level insurance for all. For every level you need to get to 5 levels, you only pay 5 every round.

When you stop paying, you lose the additional levels.

## Banking Opportunities

### FUTURE FUNDING

In cooperation with NGOs, the bank has launched a funding campaign to donate money to families with children, investing in the future. The goal is set at 100.

If this is raised among the players, the bank will add 50 on top. Then this amount is equally divided over all the children.

(The amount is rounded to the nearest 5 or 10)  
You receive a community chip.

## Banking Opportunities

### FAMILY CREDIT

"The bank has launched a new credit line "Family Credit". Credits are given up to families with children. Up to 100 for every child and lasts for 2 rounds, then they need to be paid back with an interest rate of 10%.

(The amount is rounded to the nearest 5 or 10)

## Investment Opportunities

### GOVERNMENT BONDS

The state is borrowing money from the population to pay for pensions and is paying 5 for each 100 invested.

## Investment Opportunities

### TERM DEPOSIT AT BANK

You block your money for one round at the bank and get 7 for each 100 invested

## Investment Opportunities

### REAL ESTATE

you can buy and rent a house. You buy it from the community cards and offer it to other players, if you cannot rent it, you pay the fees

## Investment Opportunities

### BUSINESSES

Maybe we have a coffee shop that you can buy and run as a gig, pay 100 and get 10 if you are alone, but you can add up to 2 more workers from the group, you pay them 10 and get 5 for each - the idea is that we need to balance a bit the income side where we have 10 as basic income, which can increase with education or by adding one adult (only).









