

PROSPER *Y*OUTH

EDUCATION



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Basic Education

You've completed foundational schooling.

Cost: 200

Requirement: None

Unlocks:

Entry-Level Jobs (e.g., Call Center Operator)

Bonus:

(1) Required to progress to Advanced Education



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Advanced Education

You've gained professional or technical qualifications.

Cost: 400

Requirement: Basic Education Card

Unlocks:

Mid-Level Jobs (e.g., Junior Web Developer)

Bonus:

- (1) +10 on all one-time gig earnings**
- (2) Required to progress to Mastery Education**



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Mastery Education

You've achieved a high level of academic or professional mastery.

Cost: 600

Requirement: Advanced Education

Unlocks:

High-Level Jobs (e.g., Project Coordinator, Specialist)

Bonus:

- (1) +20 bonus to all permanent job income**
- (2) Sell for 100 in late game**



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INVESTMENT



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INVESTMENT STOCKS

Ride the highs, brace for the lows - stocks offer speed and volatility for those who can handle the risk.



Tech Stock

Cost: 100

Return:

- In Prosperity +30/turn
 - In Downturn -10/turn
-

Advice:

High returns mean high risk - only invest what you can afford to lose.



INVESTMENT STOCKS

Ride the highs, brace for the lows - stocks offer speed and volatility for those who can handle the risk.

Green Energy ETF

Cost: 120

Return:

- In Prosperity +25/turn
 - In Downturn +5/turn
-

Advice:

Sustainable investing offers long-term resilience.



INVESTMENT STOCKS

Ride the highs, brace for the lows - stocks offer speed and volatility for those who can handle the risk.



Meme Stock

Cost: 80

Return:

- In Prosperity +40/turn
 - In Downturn -20/turn
-

Advice:

Speculation can win fast—or crash hard. Know when to exit.



INVESTMENT STARTUPS

High potential, high uncertainty - startups reward bold vision, but demand strong nerves.

App Startup

Cost: 150

Return:

- In Prosperity +25/turn
 - In Downturn 0/turn
-

Advice:

Innovation is a gamble - diversify to protect your portfolio.



INVESTMENT STARTUPS

High potential, high uncertainty - startups reward bold vision, but demand strong nerves.



Food Truck

Cost: 120

Return:

- In Prosperity +25/turn
 - In Downturn +5/turn
-

Advice:

Start small, grow steady - reliable ventures still win.



INVESTMENT STARTUPS

High potential, high uncertainty - startups reward bold vision, but demand strong nerves.



Crypto Venture

Cost: 100

Return:

- In Prosperity +60/turn
 - In Downturn -30/turn
-

Advice:

Volatility is part of the deal - manage your emotions, not just your money.



INVESTMENT REAL ESTATE

*Slow and steady wins the race -
real estate builds long-term wealth
through stable, passive income.*



Small Apartment

Cost: 500

**Return: +20/turn (regardless of
economic cycle)**

Advice:

*Reliable passive income is the
foundation of wealth.*



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real estate builds long-term wealth
through stable, passive income.*



Shared Office Space

Cost: 600

Return:

- In Prosperity +30/turn
 - In Downturn +10/turn
-

Advice:

*Income-generating property
adapts to changing markets.*



INVESTMENT REAL ESTATE

*Slow and steady wins the race -
real estate builds long-term wealth
through stable, passive income.*



Suburban Duplex

Cost: 700

Return:

- In Prosperity +40/turn
 - In Downturn +30/turn
-

Advice:

*Bigger investments bring stability
and scale - if you can manage the
cost.*

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IRREGULAR EXPENSES



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You bought food and essentials for the week.

Expense type:  **One-Time**

Cost: 40

Rule: Return to the card deck

Advice:

Food is non-negotiable - budget before you splurge elsewhere.



Car Repair

Your car needed urgent maintenance.

Expense type:  **One-Time**

Cost: 80

Rule: Return to the card deck

Advice:

*Maintenance prevents bigger costs
- don't delay repairs.*



Medical Bill

An unexpected visit to the doctor.

Expense type:  **One-Time**

Cost: 90

Rule: **Return to the card deck**

Bonus: Pay 45 if Health Insurance is active.

Advice:

Emergencies happen - savings and insurance are your safety net.



Concert Ticket

You went to a great live music event.

Expense type:  **One-Time**

Cost: 50

Rule: **Return to the card deck**

Bonus: +1 Happiness Point

Advice:

Enjoy life - just budget fun like any other expense.



Weekend Vacation

A short escape to relax and recharge.

Expense type:  **One-Time**

Cost: 100

Rule: **Return to the card deck**

Bonus: +2 Happiness Point

Advice:

Life balance is key - but always spend within your means.

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LIFE EVENTS



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LIFE EVENT

Immediate-Effect

Unexpected illness - life happens.



Medical Emergency

Effect:

Pay 100

Bonus:

Only pay 50 if you have Health Insurance.

Financial Insight:

Prepare for emergencies - savings and insurance are your defense.



*Your means of transport
disappears overnight.*



Stolen Bike

Effect:

Lose your Bike Life Asset (if owned)
or pay 40

Financial Insight:

*Always protect your assets - and
have a backup plan.*



LIFE EVENT

Immediate-Effect

Your tools break down right when you need them.



Broken Laptop

Effect:

Pay 80 or skip tech-related gigs next turn

Financial Insight:

Don't forget to budget for replacing essential equipment.



LIFE EVENT

Immediate-Effect

Your employer appreciated your hard work!



Unexpected Bonus

Effect:

Gain 100

Financial Insight:

Use windfalls wisely - consider saving or investing the extra.



LIFE EVENT

Immediate-Effect

The repair bill can't wait - you need it for your income.



Car Breakdown

Effect:

Pay 90

Financial Insight:

Unexpected costs are inevitable - emergency funds matter.



LIFE EVENT

Optional Asset

A helping hand to lift your potential - grab it and grow.



Scholarship Offer

Effect:

Keep this card to reduce the cost of any one Education level by **100**

Advice:

Education is expensive - look for ways to lower the cost.



LIFE EVENT

Optional Asset

Support from those who believe in your future - use it wisely.



Family Gift

Effect:

*Choose one: 1) Gain **100** now or 2)
Hold and cancel any one debt
repayment later*

Advice:

*Support today or safety tomorrow
- choose what you need most.*



LIFE EVENT

Optional Asset

*Beauty with patience becomes
value—invest with vision.*



Start an Art Collection

Effect:

Sell later for 90 (one-time cash-in)

Advice:

*Some assets grow quietly in value -
patience is profit.*



LIFE EVENT

Optional Asset

Pedal power opens new paths to income and freedom.



Buy a Bike

Cost:

Pay 50 once

Bonus:

+10 to delivery-type one-time gigs
(keep permanently)

Advice:

Use simple tools to unlock more earning opportunities.



LIFE EVENT

Optional Asset

A simple machine becomes your launchpad for opportunity.



Buy a Used Laptop

Cost:

Pay 40 once

Bonus:

+10 to design or tech gigs

Advice:

A small investment in tools can boost your income quickly.

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MORTGAGES



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Small Mortgage

Loan Amount: **400**

Repayment: 40/turn for 12 turns

Bonus:

If fully repaid, gain +50 bonus equity

Encouragement:

Owning assets with smart borrowing builds wealth over time.



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Mid-Sized Mortgage

Loan Amount: **500**

Repayment: 50/turn for 12 turns

Bonus:

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Encouragement:

Real estate can grow your net worth - but only if managed wisely.



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Full Property Mortgage

Loan Amount: **600**

Repayment: 60/turn for 12 turns

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Encouragement:

*Big assets require big commitments
- plan ahead for long-term gains.*



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ONE-TIME GIG



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ONE-TIME GIG

*You deliver meals around town on
a busy weekend.*

Gig: **Delivery App Shift**

Payout: **90** (one-time income)

Bonus: **+30** if you own a Bike

Hustle Wisely:

*Use what you have to create
income opportunities.*



ONE-TIME GIG

You designed a logo for a startup client.

Gig: Freelance Design

Payout: 80 (one-time income)

Bonus: +30 if you own a Laptop

Skills pay off:

Use your talent to earn on the side.



ONE-TIME GIG

*You helped a student prepare for
an important exam.*

Gig: Tutoring Session

Payout: 70 (one-time income)

Bonus: +30 if you have Advanced
Education

Knowledge isn't just power:
Knowledge is earning power too.



ONE-TIME GIG

You helped clean and organize a neighbor's apartment.

Gig: House Cleaning Job

Payout: 60 (one-time income)

Bonus: (none)

Small jobs matter:
Consistent effort builds stability.



ONE-TIME GIG

*You cleared out unused electronics
and clothes for extra cash.*

Gig: **Sell Old Items Online**

Payout: **40** (one-time income)

Bonus: (none)

De-cluttering can pay off:
Turn unused things into money.



ONE-TIME GIG

You helped a friend fix their computer remotely.

Gig: Tech Support Call

Payout: 75 (one-time income)

Bonus: +25 if player owns a Laptop

Be resourceful:

Even small skills can bring value.



ONE-TIME GIG

You played and reviewed a beta version of a new game.

Gig: Test a Mobile Game

Payout: 65 (one-time income)

Bonus: +25 if you have Basic Education

Fun can earn too:
Look for creative side gigs.



ONE-TIME GIG

You took care of a neighbor's pets and plants while they were away.

Gig: **Pet Sitting or Plant Care**

Payout: **50** (one-time income)

Bonus: (none)

Reputation pays:

Reliable people get repeat work.

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PERMANENT JOB



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PERMANENT JOB

You work weekends in a busy store.

Title: Retail Assistant

Income: 100 / turn

Requirement: None

Save a little every turn:
Even small earnings can grow.



PERMANENT JOB

*Customer support—it's tough but
pays the bills.*

Title: **Call Center Operator**

Income: 150 / turn

Requirement: **Basic Education**

Budget wisely:

*Stable income helps build good
financial habits.*



PERMANENT JOB

You build websites and apps for local businesses.

Title: **Junior Web Developer**

Income: 250 / turn

Requirement: **Advance Education**

Invest in yourself:

Skills are assets - invest in yourself to earn more.



PERMANENT JOB

You organize data and track performance metrics.

Title: Data Assistant

Income: 250 / turn

Requirement: Advance Education

What gets measured improves:
Track your money like your work.



PERMANENT JOB

You organize teams and manage timelines.

Title: **Project Coordinator**

Income: 400 / turn

Requirement: **Mastery Education**

Plan for today and tomorrow:
Good planning is key to success.



PERMANENT JOB

High-end tutoring for students and professionals.

Title: Subject Expert Tutor

Income: 420 / turn

Requirement: Mastery Education

Share your knowledge:

Let your money grow with your knowledge.

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PERSONAL LOANS



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PERSONAL LOANS



Credit Card Debt

Loan Amount: **200**

Repayment: 30/turn for 8 turns

Bonus: Use anytime; no requirement

Advice:

*Convenience comes at a cost - use
credit wisely.*



PERSONAL LOANS

Emergency Loan

Loan Amount: **150**

Repayment: 25/turn for 7 turns

Use case: When a player is in crisis
(e.g., medical bills)

Advice:

*Borrowing is a tool - use it to
recover, not escape.*



PERSONAL LOANS



Consumer Purchase Loan

Loan Amount: **250**

Repayment: 35/turn for 8 turns

Scenario: Buying a laptop, bike, etc.

Advice:

Think long-term—are your purchases investments or just expenses?



PERSONAL LOANS



Standard Personal Loan

Loan Amount: **300**

Repayment: 40/turn for 8 turns

Scenario: Used for education,
repairs, or covering gaps

Advice:

*Plan repayment before you
borrow- it's future income already
spent.*

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REGULAR EXPENSES



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RENT

You pay rent for your housing every month.

Expense type: **Recurring**

Cost: 100 / turn

Rule: **Kept by the Player**

Advice:

Housing is essential—always budget for the roof over your head.



Public Transport Pass

You commute to work and gigs with a monthly pass.

Expense type: **Recurring**

Cost: 30 / turn

Rule: **Kept by the Player**

Advice:

Reliable transport expands job opportunities—budget smart.



Mobile Phone Plan

Stay connected with your mobile subscription.

Expense type: **Recurring**

Cost: 20 / turn

Rule: **Kept by the Player**

Advice:

Keep essential expenses low - don't overpay for convenience.



Streaming & Subscriptions

You enjoy a few digital services each month.

Expense type: **Recurring**

Cost: 15 / turn

Rule: **Kept by the Player**

Advice:

Small luxuries add up - track your spending on non-essentials.



Health Insurance

You're covered in case of health emergencies.

Expense type: **Recurring**

Cost: 25 / turn

Rule: Kept by the Player

Bonus: Reduce Medical Event costs by 50%.

Advice:

Insurance protects you from big unexpected costs - plan ahead.