



# "Prosper Youth"

card game rulebook



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Jaunatnes starptautisko  
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## Goal

Teach basic money management skills—budgeting, saving, investing, and handling debt—in a fun, interactive way. The goal is to have the highest net worth (money "on hand" after calculating all of expenses and incomes together) at the end of the game.

## Setup

1. Players: Youth (suggested age: 16–19 years)
2. Number of turns: 10 rounds, if you play the simplified version. Suggested at least 15 if you play in higher difficulty levels (levels described later).
3. Necessary:
  - **Rolling dice**
  - **7 card decks:**
    - Regular income (money that you receive regularly from regular job)
    - One time gig (irregular jobs, usually done once to get some extra money)
    - Regular expenses (bills and other payments to cover basic needs)
    - Irregular expenses (unexpected, unplanned payments that affect your budget)
    - Investments (possibilities to gain more money in longterm)
    - Debts (Borrowing money in case of emergency or having a mortgage)
    - Life events (unexpected good or challenging surprises)
  - **Personal budget planner:** Income and expense tracker sheet (see on pages 6–7)

## Why this game is efficient?

- **Real-World Learning:** By making everyday financial decisions in a game, players get a taste of real-life money management.
- **Engaging & Strategic:** The mix of predictable income/expenses with unpredictable life events and economic cycles teaches strategic planning and risk management.
- **Simplified Rules:** Focusing on drawing two cards per turn and updating a simple financial sheet makes it easy to follow and keeps the pace lively.



## Rules (I)

### To begin with:

The game requires 2-6 players.

In the beginning each player receives 1 regular income, 1 regular expense and 1 life event card.

**If you play in difficulty levels** (optional), there are **2 economic cycles**: prosperity and downturn. Game always starts at prosperity cycle. In each 5 rounds the cycle changes to the other OR it changes when the sum of rolling dice reaches 30 points (one player is responsible for tracking the sum of the rolling dice).

The economic cycle impacts directly investment cards.:

- Prosperity = Higher income from investments;
- Downturn = Lower income and more expenses investing

When starting a new round, each player receives **receives guaranteed round money 100** and writes them in their personal budget planner in the section "income".

Remember **that at once each player must not exceed one card per deck**.

**Exceptions: education cards (different levels); if the card says to keep it for the whole game, different types of investments.**

### **Example:**

*The player holds regular income card, but wants to swap it for another one in the next round. It can be done, just remember to keep ONLY ONE of them. The other must be returned to the deck.*



## Rules (II)

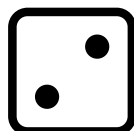
### Turns

The player chooses one of the following options in each turn:

1. **Draw 2 cards from deck.** **OR**
2. **Pay for education** (must be done in a logical sequence: basic > advanced > mastery) **OR**
3. **Roll the dice.** Each number on the dice has its meaning:



No regular income this turn;  
Draw 1 card



Normal income,  
Draw 1 card only



Draw 2 cards



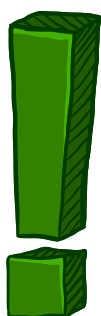
Extra opportunity!  
Draw 3 cards



You're lucky!  
Draw 3 cards and get instant +20 bonus



Jackpot!  
Draw 4 cards and get instant +30 bonus



**Remember IN EACH ROUND to follow not only your income, but also expenses and debts!**

Use your personal budget planner to track the changes and write them down in after each turn.

## Rules (III)

### Difficulty levels (optional)

The game can be played in several difficulty levels:

- **BASIC:** no changes of economic cycles. (A simple basic version without investment cards, recommended number of rounds: 10);
- **ADVANCED:** with changing economic cycles (the game always starts at prosperity cycle and changes the cycle every 5 rounds. It directly impacts benefits from investment).
- **PRO:** changing economic cycle as described in Advanced level AND including trading and bartering among players. One trading OR bartering per turn allowed and it counts as your turn. (Swap cards with other players or buy/sell to others).

!!! **Happiness points:** Some cards (e.g., holidays) may give you extra points, thus adding entertainment that reqrds player for well done work-life balance.

### Duration

**The approximate duration** of the game: 30 minutes in BASIC level. It may vary due to number of players or difficulty level.

One moderator per game is recommended to follow smooth playing and also count the sum of the rolling dice.

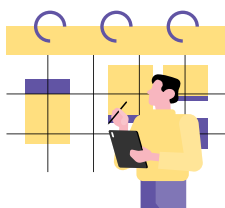
### Counting points

- If you play BASIC level, the game ends in 10 rounds.
- If you play in ADVANCED or PRO levels, it is recommended to play at least 15 rounds.

At the end of the game each player calculates their own net worth using the following formula:

$$\text{Net worth} = (\text{Income} + \text{Investment}) - (\text{Debts} + \text{Expenses}).$$

The player with the highest net worth is the winner.



## PERSONAL BUDGET PLANNER\*

| Guaranteed round income | Income | Expenses |
|-------------------------|--------|----------|
| 100                     |        |          |
| 100                     |        |          |
| 100                     |        |          |
| 100                     |        |          |
| 100                     |        |          |
| 100                     |        |          |
| 100                     |        |          |

\*Each round = 1 row

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| Guaranteed round income | Income | Expenses |
|-------------------------|--------|----------|
| 100                     |        |          |
| 100                     |        |          |
| 100                     |        |          |
| 100                     |        |          |
| 100                     |        |          |
| 100                     |        |          |
| 100                     |        |          |

\*Each round = 1 row

**Project developed by:**

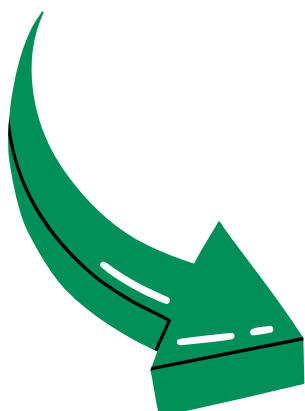
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**Learn more about the project and its results:**

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