



Basic Education

You have decided to invest in your future by gaining fundamental knowledge and skills. This step enhances your market value and opens doors to better opportunities.

Benefit:

Add +10 units per square to your income.

Cost:

Miss 1 turn to complete your studies.

First Principle:

"Create more value than you consume today to have more tomorrow."



Prerequisite:

Desire for personal and professional development.



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Advance Education

You've chosen to further specialize in your field, acquiring advanced skills that significantly boost your earning potential and career prospects.

Benefit:

Add **+10** units per square to your income (total of **+20** units with prior educational level).

Cost:

Miss 1 turn to complete your studies.

Third Principle:

"The further you look into the future, the better decisions you make today."



Prerequisite:

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Professional Mastery

You have attained the highest level of expertise in your field. Your exceptional skills make you a sought-after professional, commanding top earnings.

Benefit:

Add **+10** units per **square** to your income (total of **+30** units with prior educational levels).

Cost:

Miss 1 turn to complete your studies.

Fifth Principle:

"The power of compound interest: Your money working for you."



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Investment Stock Market

Invest in the markets for potential gains.

You invest in the stock market, aiming to capitalize on market movements. While it offers good returns during prosperous times, it can be risky during economic downturns.

Benefit:

During Prosperity add +10 units per square to your income.

During Downturn extract -10 units per square from your income (Risk).

Cost:

-100 units

Second Principle

"Invest only what you can afford to lose."



Income:

Adjust your income each turn based on the current economic cycle.



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Investment Startup Venture

High risk, high reward entrepreneurship.

You invest in a promising startup, aiming for significant returns. The venture is volatile, offering high rewards during good times but posing risks during downturns.

Benefit:

During Prosperity add +30 units per square to your income.

During Downturn extract -20 units per square from your income (Risk).

Cost:

-120 units

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Investment Real Estate

Property ownership builds lasting wealth.

You invest in real estate, acquiring property that generates steady income through rent or appreciation. It's a solid asset less affected by economic fluctuations.

Benefit

Add +20 units per square to your income.
(Risk is very low.)

Cost

-500 units

Sixth Principle

"Diversification: Don't put all your eggs in one basket."



Income:

Add +20 units to your income per square, regardless of economic cycles.



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Personal Loan

Quick cash to cover urgent expenses.

You've taken out a personal loan to cover some immediate expenses or to make an investment. While the cash is helpful, you'll have to deal with repayments that include interest.

Loan Amount:

Receive +100 units. Loan term is 6 squares (repay -120 units).

Cost:

Deduct -20 units per square until full repay (after 6 squares).

Cost of Borrowing

"What is the ongoing burden of repayments and the cost of borrowing?"



Interest Rate:

20% total interest (paid over the loan term of 6 squares).



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Mortgage Loan

Secure your dream home, one payment at a time.

You've decided to buy a property, using a mortgage loan. The payments are spread over a longer period, making it more manageable, but it is a significant financial commitment.

Loan Amount:

Receive +400 units. Loan term is 11 squares (repay -440 units).

Cost:

Deduct -40 units per square until full repay (after 11 squares).

Debt Management Principle

"What is the long-term debt and the concept of building equity?"



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Lifestyle choices Entertainment System

A new entertainment system is on sale, promising an amazing home experience - but does it fit your financial priorities?

Option A: Buy the Entertainment System

- Pay 30 units immediately.
- Enjoy the benefit of a better home experience (no financial return).
- Return this card to the deck.

Option B: Stick with What You Have

- Keep your 30 units.
- Return this card to the deck.



Asset Value:

0 units (This lifestyle expense, has little financial value.)



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Lifestyle choices Exclusive Club

You're invited to join an exclusive club with valuable networking opportunities - but it comes with recurring costs.

Option A: Accept the Membership

- Pay 40 units immediately.
- Increase ongoing expenses by -5 units per turn.
- Keep this card for 5 turns.

Option B: Decline the Membership

- Save 40 units and avoid ongoing costs.
- Return this card to the deck.



Asset Value:

0 units (This membership has no resale or asset value.)



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Lifestyle choices Art Purchase

An opportunity arises to buy an art piece that might appreciate over time.

Option A: Purchase the Art

- Pay 100 units immediately.
- Keep this card.
- The art may appreciate in value, but it does not generate income during the game.

Option B: Decline the Purchase

- Save 100 units for future investment opportunities.
- Return this card to the deck.

Resale Rules

- The art piece can be sold to other players by negotiating the price.
- Or return it to the deck for half price (50 units).



Asset Value:

200 units (potential resale value, not guaranteed income)



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Lifestyle choices Health Boost

A premium gym offers a membership that could improve your health. Is the long-term benefit worth the cost?

Option A: Join the Club

- Pay 30 units immediately.
- Keep this card
- Increase your Essential Expenses by -5 units per square for the rest of the game.
- Receive a health benefit: Reduce the impact of future health-related Lifestyle or Pitfall cards by 50%.

Option B: Exercise on Your Own

- Save 30 units.
- Return this card to the deck.



Asset Value:

0 units (This is a preventive choice with long-term impact.)



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- Save 30 units.
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Asset Value:

0 units (This is a preventive choice with long-term impact.)



Lifestyle choices Upgrade Your Tech

The latest smartphone or gadget just hit the market, and you're tempted to upgrade.

Option A: Buy the Gadget

- Pay 60 units immediately.
- Keep this card
- Enjoy the benefit of having the newest tech.
- Has limited resale value.

Option B: Keep Your Current Device

- Save 60 units for more essential or growth-focused spending.
- Return this card to the deck.



Asset Value:

10 units (The device can be resold or traded later, but value drops quickly.)



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Lifestyle choices Fine Dining

You have the chance to enjoy a luxury meal at a high-end restaurant - but is it worth the splurge?

Option A: Go for the Fine Dining

- Pay 20 units immediately.
- Enjoy the experience (no financial return).
- Return this card to the deck.

Option B: Cook at Home

- Save 20 units.
- Gain a +10 unit bonus to your savings for practicing discipline.
- Return this card to the deck.



Asset Value:

0 units (This is a spending choice, with no financial value.)



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Lifestyle choices Home Renovation

You want to make improvements to your home for comfort and potential value increase.

Option A: Proceed with Renovations

- Pay 150 units.
- Keep this card.
- May increase the value of your Real Estate Investment later in the game.

Option B: Postpone Renovations

- Save 150 units and invest elsewhere.
- Return this card.

Resale Rules

- This renovation can only be sold together with Real Estate Card.
- You may negotiate the price with other players.
- If returned to the deck, it can be sold for half price (75 units).



Asset Value:

300 units, but only if you own 1x Real Estate Investment Card.



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Lifestyle choices Medical Expense

After months of neglecting rest, nutrition, or checkups, you're hit with a health issue that requires immediate attention. You're forced to deal with medical costs and time off.

▼ Effect:

- Pay 60 units immediately for medical treatment.
- Miss 1 turn (you're recovering and can't take financial actions).

If You Have a Health Boost Card

- Pay only 30 units instead of 60.
- You do not skip a turn.

Card Rule

- Return this card to the deck after it's resolved.



Asset Value:

0 units



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