



Game Rulebook

1. Introduction

Welcome to FineYou!

This game is designed to help players learn and practice financial literacy skills, including managing money, saving, investing, and understanding personal and economic cycles. The goal is to calculate your personal net worth at the end of the game while understanding key financial concepts.

Objective:

- Build your net worth by managing income, expenses, education, investments, and lifestyle choices.
- Track your progress using a personal financial sheet and make strategic decisions to achieve financial prosperity.

2. Game Components

1. **Game Board** features 24 spaces(squares), including:
 - Lifestyle Choices
 - Education
 - Investment
 - Workday
 - Economic Cycle spaces (green/prosperity and red/downturn).
2. **Cards:**
 - **Education Cards:**
 - 6 Basic, 6 Advanced, 6 Professional Mastery cards.
 - **Investment Cards:**
 - 6 Real Estate, 6 Startup Venture, 6 Stock Market cards.
 - **Debt Cards:**
 - 3 Personal Loan, 3 Mortgage cards.
 - **Lifestyle Choices:**
 - 10 cards with varied options.
 - **Economic Cycle Cards:**
 - 1 Prosperity (green), 1 Downturn (red).
3. **Dice:**





- One dice with 6 sides to determine player movement.
- 4. **Personal Financial Sheets:**
 - A balance sheet for each player with 24 rows for 24 turns.
- 5. **Pens:**
 - For players to record transactions.

3. Setup

1. Place the **game board** in the centre.
2. Shuffle Lifestyle Choices cards and place the **card decks** (Education, Investment, Debt,) face-down in their designated areas on the board.
3. Assign each player a **personal financial sheet** and a pen.
4. Start with the **green (prosperity) economic cycle**.
5. Each player starts with **100 units**.

4. Game Mechanics

4.1. Movement and Income:

- Players roll the dice to move clockwise around the board.
- For each square they move, they earn **10 units of income**. Example: Rolling a 4 means moving 4 squares and earning **40 units**.
- Each time a player passes or lands on the START square, they must pay a “rent” of **50 units**. Record this payment as an expense on your Personal Financial Sheet.

4.2. Spaces on the Board:

1. **Lifestyle Choices:**
 - Draw a Lifestyle Choices card and decide to act (accept) or pass.
 - Effects are immediate and must be recorded on the financial sheet.
2. **Education:**
 - Players can draw an Education Card if they land on this space.
 - Rules for progression:
 - Start with Basic Education.
 - Advance to Advanced only if you own a Basic card.
 - Advance to Professional Mastery only if you own an Advanced card.
 - Each card adds **10 units per square** to your income:
 - Basic: +10 units.
 - Advanced: +10 units.
 - Professional Mastery: +10 units.
 - After picking a card, players **skip turns**:
 - Basic: Skip 1 turn.
 - Advanced: Skip 1 turn.



- Professional Mastery: Skip 1 turn.

3. Investment:

- Players can draw an Investment Card when landing on this space.
- Investments cost money but add or reduce income depending on the current economic cycle:
 - **Stock Market:** Cost: 100 units. Income: +10 (Prosperity), -10 (Downturn).
 - **Startup Venture:** Cost: 120 units. Income: +30 (Prosperity), -20 (Downturn).
 - **Real Estate:** Cost: 500 units. Income: +20 (Prosperity), +20 (Downturn).
- Record purchases on the personal financial sheet.

4. Economic Cycle:

- Landing on this space switches the economic cycle:
 - Green → Prosperity.
 - Red → Downturn.
- The economic cycle affects all investment incomes.

5. Workday:

- Players receive income of **10 units**.

4.3. Personal Financial Sheets:

- Players record:
 - Income from movement.
 - Expenses (e.g., investments, lifestyle choices).
 - Transactions (e.g., selling assets or paying off debt).
- Sheets have 24 rows to track each turn (1 turn = 1 complete row, the balance from each row is transferred to the next one before the next turn).

4.4. Trading:

- Players may sell assets (e.g., investment cards) to:
 - Other players (price negotiated).
 - The bank (return to deck for half-price).

5. Game Objective

The game ends after all players complete **24 turns** (irrespectively of the number of the cycles of the board).

- Players calculate their **net worth**:
 - **Net Worth = Total Assets – Total Liabilities.**
 - Include cash, investment income, and the value of owned cards.



The player with the highest net worth wins.

6. Rules for Specific Scenarios

1. Debt:

- Players can draw Debt cards voluntarily and start repaying the debt from the next turn.
- Debt cards must be repaid:
 - **Personal Loan:** Pay 120 units by deducting 20 units per square until fully repaid.
 - **Mortgage:** Pay 440 units by deducting 40 units per square until fully repaid.
- Loan amount is received during the turn players draw Debt card and has to be recorded on the financial sheet.

2. Selling Assets:

- Investment Cards and some Lifestyle choices Cards can be sold to players negotiating the price or returned to the deck for half price.
- Record sales on the financial sheet.

3. Skipped Turns:

- Players skipping a turn (due to education) do not roll the dice or earn income for that turn, but they pay a debt instalment for one square if they have a Debt card.

7. Strategy Tips

- Prioritize education early to increase income.
- Balance investments carefully, considering economic cycles.
- Avoid excessive debt but use it strategically if necessary.
- Use Lifestyle Choices to optimize your financial sheet.

8. Ending the Game

After 24 turns, all players calculate their **net worth** using their financial sheets. The player with the highest net worth wins, but everyone wins by improving their understanding of personal financial management.

Disclaimer:

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.





Personal Finance Sheet

Name: _____

Turn	Cash Balance	Base Income + Education Bonus	Investment (purchase, income or sell)	Loans (amount received or repaid)	Essential Expenses (Rent)	Lifestyle purchases
1	100					
2						
3						
4						
5						
6						
7						
8						
9						
10						
11						
12						
13						
14						
15						
16						
17						
18						
19						
20						
21						
22						
23						
24						



Assets (Investments)

Turn Acquired	Investment Type	Cost	Income per square	Value

Debts

Turn Acquired	Debt Type	Loan Amount	Repayment per square	Outstanding Loan

Instructions:

- **Starting Balance** is 100 Units.
- **At the end of each turn**, fill out one row of the sheet corresponding to the current turn number.
- **Calculate your income and expenses** based on the fixed amounts and any changes due to game events.
- **Update your cash balance** and keep track of your investments and debts.

Final Net Worth Calculation

At the end of the game, calculate your final net worth:

Net Worth = **Cash Balance** + **Investment Values** - **Outstanding Debts**

Cash Balance	Investment Values	Outstanding Debts	Net worth

Disclaimer:

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.



FineYou Game - Printing Guide (A4 & A3 Format)



Game Cards - A4 Double-Sided Print

- **Format:** Cards are arranged for **A4 double-sided printing** - ready to cut after printing.
 - **Instructions:**
 1. Use **A4 cardstock** (minimum 200–250 gsm) for durability.
 2. Print **double-sided** with **flip on the long edge** to ensure correct alignment between front and back.
 3. Use a paper cutter or scissors to cut out individual cards along the borders.
 4. **Optional:** Laminate the cards for long-term use or use sleeves.
 - **Tip:** Print each card category (Education, Lifestyle, Investment, etc.) on paper of a different **color** or **border style** for easy sorting during the game.
-



Game Board - A3 Print

- **Format:** Designed for **A3** (29.7 cm × 42 cm) size.
 - **Instructions:**
 1. Print in **color** on **heavy paper or poster stock** (at least 250 gsm).
 2. For extended durability, laminate or mount on foam board/cardboard.
-



Personal Finance Sheets

- **Format:** A4, one per player.
- Print enough copies for the expected number of players (optional: laminate to use dry-erase markers for reusable sessions).

Disclaimer:

Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or the European Education and Culture Executive Agency (EACEA). Neither the European Union nor EACEA can be held responsible for them.

