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Version 1.1

# GAME MANUAL

This document serves as a comprehensive guide for playing and navigating the GamiFiRe game.

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Project GAMI.FI.RE. Fostering Financial Literacy and Career Readiness through Gamification in Vocational Education

PROJECT  
**GAMI.FI.RE.**

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# 1. Game Overview

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## Objective

The main goal of GamiFiRe is to enhance financial literacy in an interactive and engaging way. Players embark on a journey that teaches them how to manage money, make informed financial decisions, and develop practical skills that can be applied in real life.

By collecting coins, answering scenario questions, and completing challenges, players earn points, badges, and rewards that track their progress and mastery of financial skills.

## Story

You play as a young adult who has just finished school and is stepping into the real world for the first time. Like many vocational and general education students, you are faced with important financial decisions that will shape your future.

Your journey begins at the Mainland Port, where you:

- Customize your character to represent yourself.
- Learn financial fundamentals at the Bank.
- Check the Leaderboard to see how you compare to other players.
- Prepare for your adventure by hopping on your boat and traveling to one of four themed islands.

Each island represents a different financial path you may encounter:

1. Higher Education Student Island – Manage student life, budgeting, and future planning.
2. Independent Professional Island – Experience the world of freelancing and entrepreneurship.
3. Company Employee Island – Learn how to handle steady income, expenses, and career growth.
4. Agriculturist Island – Discover how to balance risks and rewards in a farming-based economy.

As you travel between the islands, you'll collect coins, answer real-life financial dilemmas, and complete mini-games that test your decision-making skills. Your goal is to earn badges, build financial confidence, and prepare for a successful future.



## Choosing Your Focus

Before setting sail, you will **choose your main focus**. This determines the type of financial scenarios and challenges you will experience during the game.

The game uses a **point system** that adapts to your chosen focus:

### 1. Growth Points

- **Purpose:** Represent progress and development.
- **For Students:** Achievements in studies and extracurricular activities.
- **For Company Employees:** Career advancements and project completions.
- **For Entrepreneurs:** Business expansions and successful projects.
- **For Agriculturists:** Farm development and crop yield improvements.

### 2. Innovation Points

- **Purpose:** Represent creativity and advancements.
- **For Students:** Learning new skills and research projects.
- **For Company Employees:** Implementing new ideas and professional development.
- **For Entrepreneurs:** Adopting new technologies and business innovations.
- **For Agriculturists:** Introducing sustainable farming techniques.

### 3. Satisfaction Points

- **Purpose:** Represent stakeholder or community satisfaction.
- **For Students:** Positive feedback from teachers and peers.
- **For Company Employees:** Client and manager satisfaction.
- **For Entrepreneurs:** Customer and partner satisfaction.
- **For Agriculturists:** Community and environmental satisfaction.

### 4. Money-Currency Points

- **Purpose:** Represent financial resources.
- **Application:** Used for transactions, investments, and other financial decisions across all roles.

## Target Audience

GamiFiRe is designed for students, educators, and anyone looking to improve financial literacy through gamified learning.



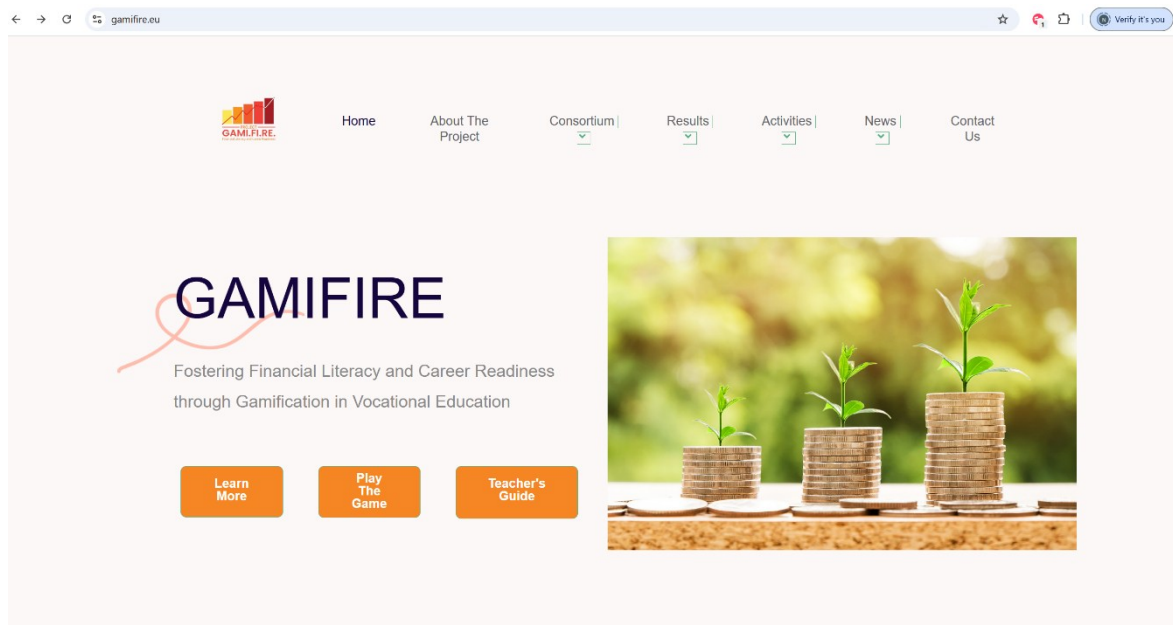
## 2. Getting Started

### Follow these steps to begin playing

Before you begin your journey, you need to set up your account, customize your character, and understand the game's interface. This section will guide you through every step to get started smoothly.

#### 1. Visit the official GamiFiRe website and locate the game link.

Go to the official GamiFiRe website: <https://gamifire.eu>



You can also access the game directly via:

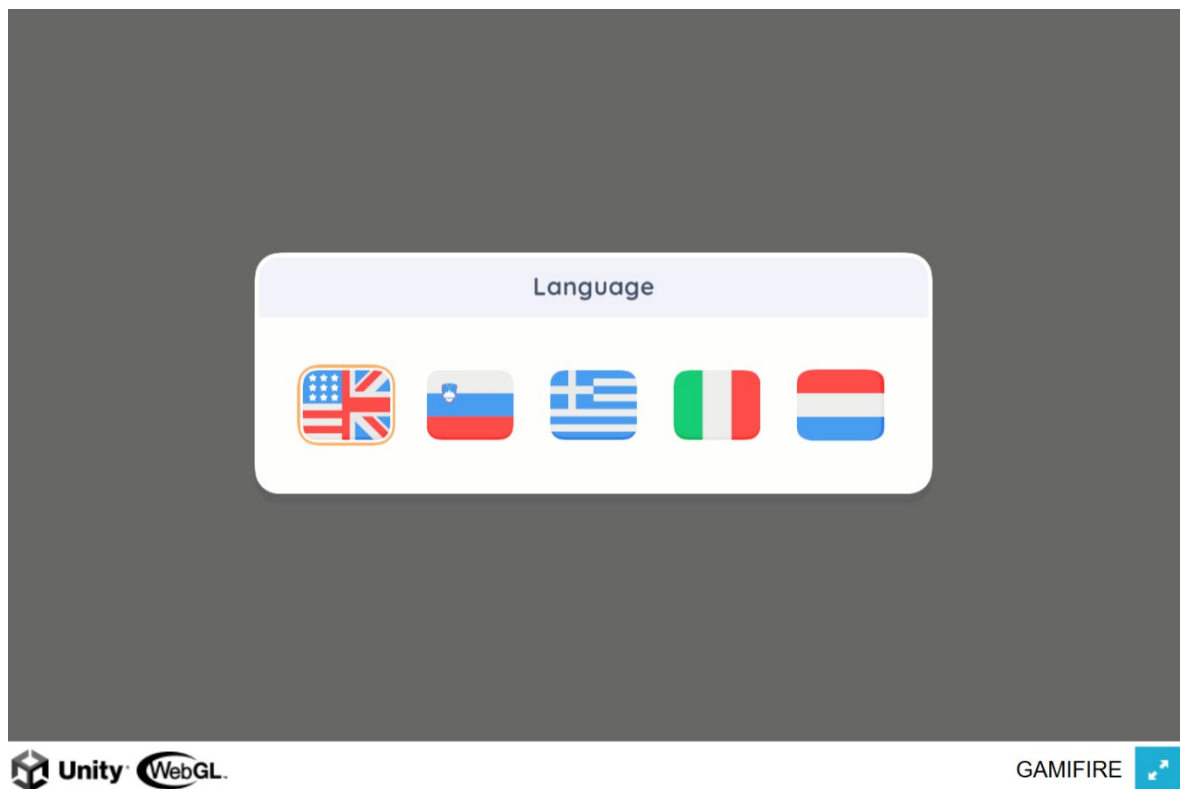
<https://gamifire.eu/pr3-serious-game-gami-fi-re-for-upgrading-financial-competences/>



## 2. Select your preferred language.

Upon launching the game, choose your preferred language from the available options:

- English
- Slovenian
- Greek
- Italian
- Dutch



Selecting your language will localize the interface and instructions for a smoother experience.

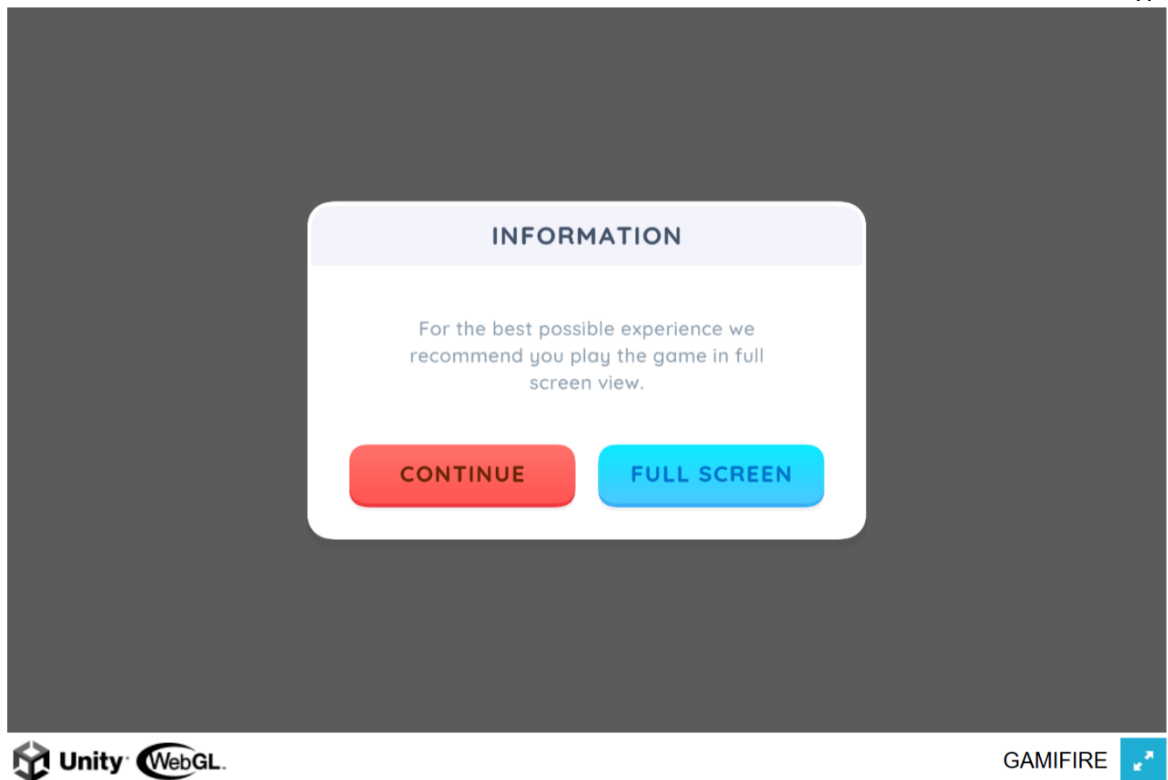


### 3. Switch to Full-Screen Mode

For an immersive experience:

- Click the **Full-Screen** icon on the interface, or
- Press **F11** on your keyboard.

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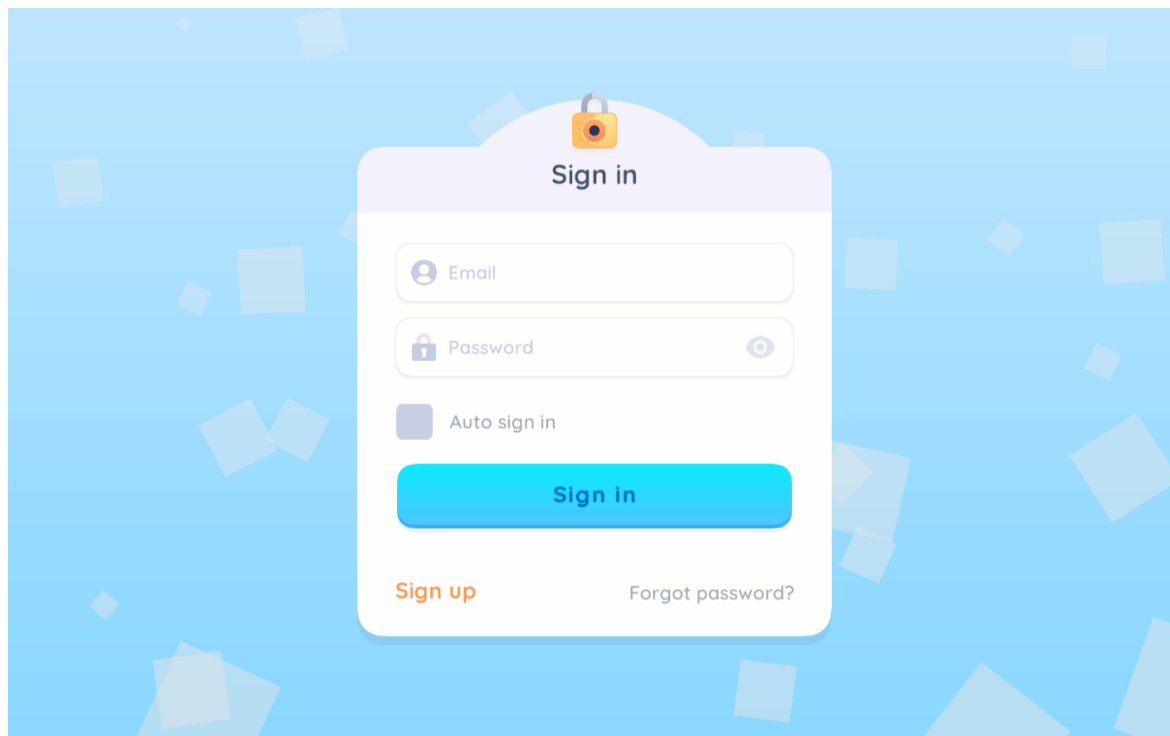


This step is recommended to minimize distractions and fully enjoy the game.



#### 4. Sign up for a new account or log in if you already have one.

To track your progress, you must create an account.



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1. Click **Sign Up** on the login screen.
2. Enter your email address, create a password, and confirm it.
3. Check your inbox for a verification email and authenticate your account.
4. Log in using your email and password.

**Tip:** If you already have an account, simply click **Log In** and enter your credentials.

**Please note** you will need to have access to your email account in order to authenticate the email address.

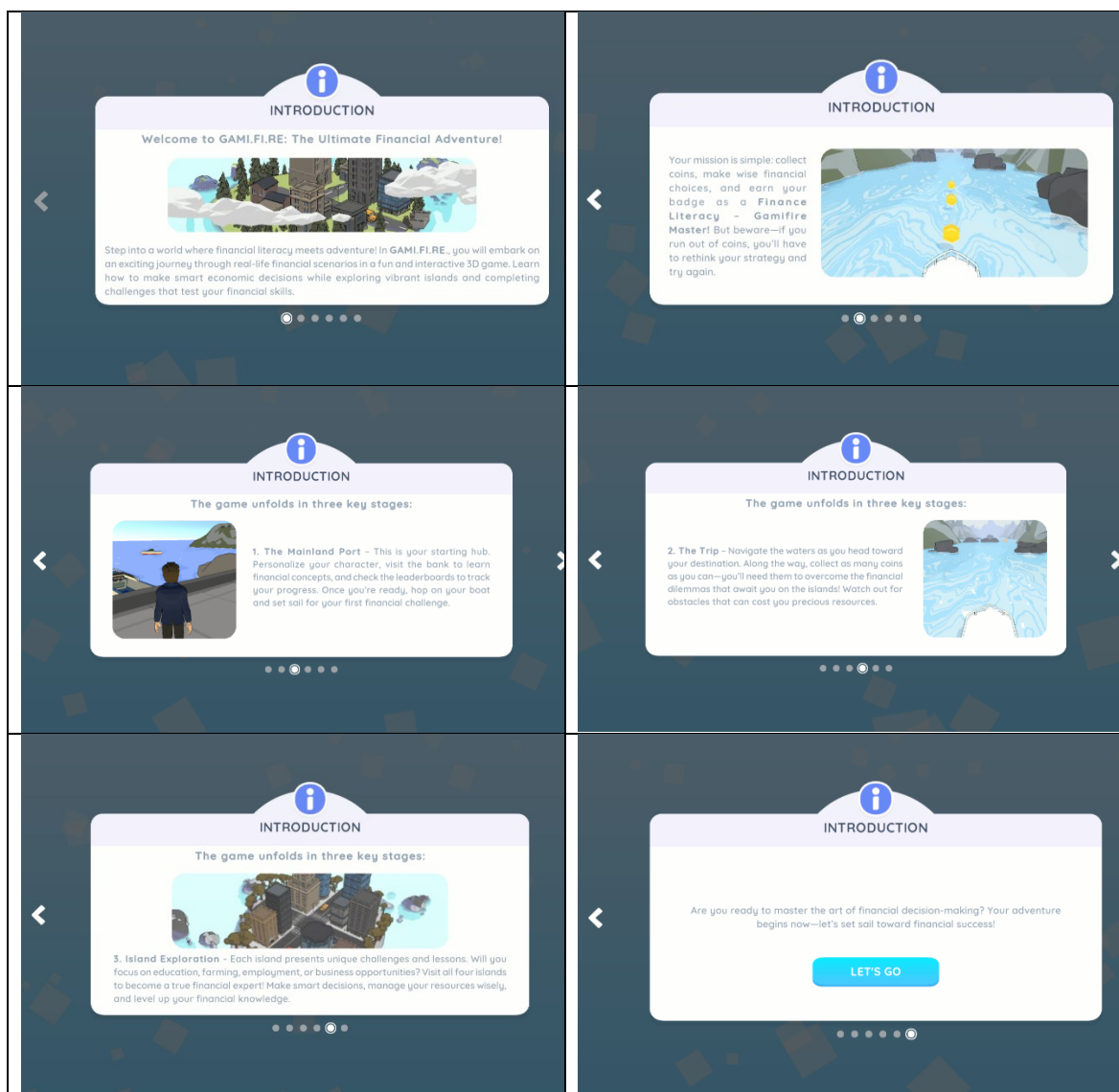


## 5. Complete the tutorial to familiarize yourself with the game mechanics.

Before starting the main adventure, you will go through a tutorial to familiarize yourself with the game mechanics:

- Learn how to navigate the game world.
- Practice basic controls and interface interactions.
- Understand how coins, points, and badges work.
- Receive tips on how to play effectively.

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Completing the tutorial ensures that you are ready to take on the challenges ahead with confidence.



## 3. Controls and Interface

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### Mouse

- **Navigation:** Hover and click to select menu items, buttons, and objects.
- **Interaction:** Click on buildings, buttons, and pop-ups to enter or confirm actions.
- **Dragging:** In specific menus (e.g., avatar customization), click and drag to rotate your character or scroll through items.

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### Keyboard

- **Movement:**
  - Arrow keys or WASD keys – Move your avatar around the Mainland Port and islands.
- **Action:**
  - Enter/Spacebar – Confirm selections or interact with highlighted objects.
- **Exit/Cancel:**
  - Esc – Return to the previous menu or pause the game.

### Game Interface

#### 1. Main Menu

- **Play:** Start or continue your game.
- **Settings:** Adjust audio, language, and other preferences.
- **Leaderboard:** View global rankings and compare scores with other players.
- **Badges:** Track the badges you have earned across islands.
- **Help:** Access tutorials or guidance.

#### 2. On-Screen HUD (Heads-Up Display) when on an Island

- **Coins:**

Displays the number of coins you've collected. Coins are essential for progressing through islands and surviving mistakes in scenario questions.
- **Points Breakdown:**

Shows your current **Growth**, **Innovation**, **Satisfaction**, and **Money-Currency** points.
- **Progress Bar:**

Indicates how far you've advanced in the current island.
- **Mini-Map:**

Displays your position on the island's circular board.
- **Dice Button:**

Rolls a dice (1–6) to move across the island's board.
- **Spinner Icon:**

Appears when you land on a spinner square, allowing you to spin for bonuses or penalties.



## 4. Gameplay Mechanics

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### Scoring System

Your score is calculated based on multiple factors:

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#### 1. Coins

- Earned during boat trips or mini-games.
- Required to move across islands.
- Act as "lives" in scenario questions: incorrect answers deduct coins.
- If you run out of coins, you must restart the challenge or the island loop.

#### 2. Points

The game uses four main point types that represent your progress and skills:

- **Growth Points** – Show how well you are progressing in your chosen focus area (e.g., career development, academic success, farm expansion).
- **Innovation Points** – Reward creativity, problem-solving, and innovative approaches to financial challenges.
- **Satisfaction Points** – Measure how happy your stakeholders (clients, professors, community) are based on your financial decisions.
- **Money-Currency Points** – Represent your financial resources and successful money management.

### Rules

#### 1. Boat Trips

- Collect enough coins during your trip to the island.
- Avoid obstacles (e.g., floating barrels, sharks) or risk losing coins.
- If you fail to collect enough coins, the boat sinks, and you must retry.

#### 2. Island Movement

- Roll the dice (1–6) to move across the island's 42 squares.
- Each square may contain a **Scenario Question, Mini-Game, or Spinner**.

#### 3. Scenario Questions

- Answer financial dilemmas with one of four options.
- Each option has different point outcomes (Growth, Innovation, Satisfaction, Money).
- Wrong or risky answers may reduce coins and points.

#### 4. Mini-Games

- Offer additional coins and points.
- Types of mini-games:
  - **Jumping Platforms** – Navigate broken pathways safely.
  - **Catch Objects** – Catch items to score points.
  - **Traffic Crossing** (Frogger-style) – Avoid hazards to reach the goal.

#### 5. Spinners

- Spin the wheel when you land on a spinner square.
- Random results: bonus multipliers, additional points, or minor penalties.



## Winning Conditions

To win and become a **Financial Literacy Master**:

1. Complete all four islands (Higher Education, Company Employee, Entrepreneur, Agriculturist).
2. Earn five badges (one per island plus one for the main port).
3. Accumulate enough coins and points to place high on the leaderboard.
4. Apply correct financial decision-making strategies to maximize Growth, Innovation, and Satisfaction.



## 5. Playing the game

### Landing in the main island



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Arrive at the Mainland Port—the central hub. Here you can:

- Visit the Bank to learn financial theory.
- View the Leaderboard to check rankings.
- Customize your avatar.
- Access the Boat Dock to start a new adventure.



## The Bank Glossary Building



The Bank is a key educational component where you can study financial literacy concepts in a structured format. Each entry in the glossary covers topics such as budgeting, saving, investing, and managing debt. These terms provide the theoretical foundation necessary to make informed decisions during gameplay.



## The Bank glossary content

The screenshot shows a digital interface titled "BANK (Game Info)". On the left, there is a vertical sidebar with five colored buttons: "GENERAL Concepts" (red), "Concepts for the Role of Higher Education Student" (dark blue), "Concepts for the Role of INDEPENDENT PROFESSIONAL" (yellow), "Concepts for the Role of AGRICULTURIST" (green), and "Concepts for the Role of EMPLOYEE" (purple). The main area on the right displays a list of financial terms with their definitions:

- Risk Management**  
Identifying and mitigating financial risks.
- Savings and Emergency Funds**  
Setting aside money for unforeseen circumstances.
- Grants and Scholarships**  
Financial aid provided without repayment requirements.
- Financial Negotiation**  
Discussing and modifying financial agreements for better terms.

Read and study financial terms and their explanations.



## The Leaderboard Building

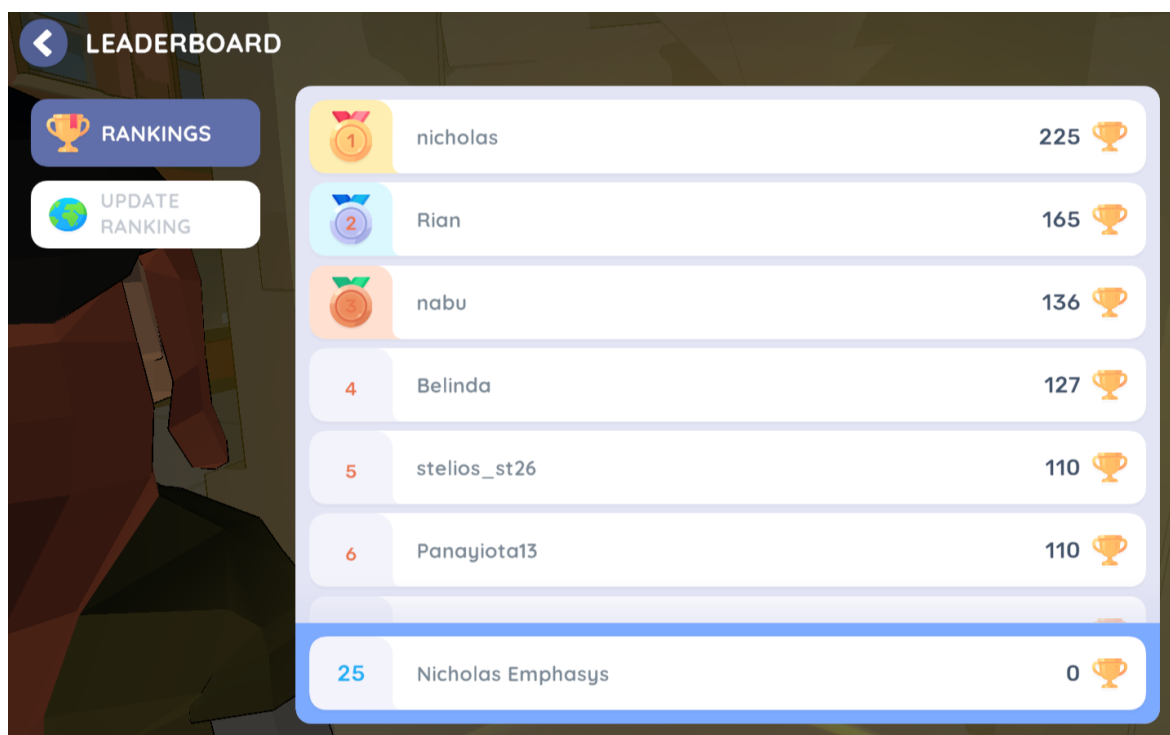


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The Leaderboard displays the rankings of all players based on their accumulated points and badges. This feature introduces a competitive element to the game, motivating you to improve your performance and compare your progress with other learners.



## The Leaderboard



Check your score compared to other players.



## The Player Customization Building

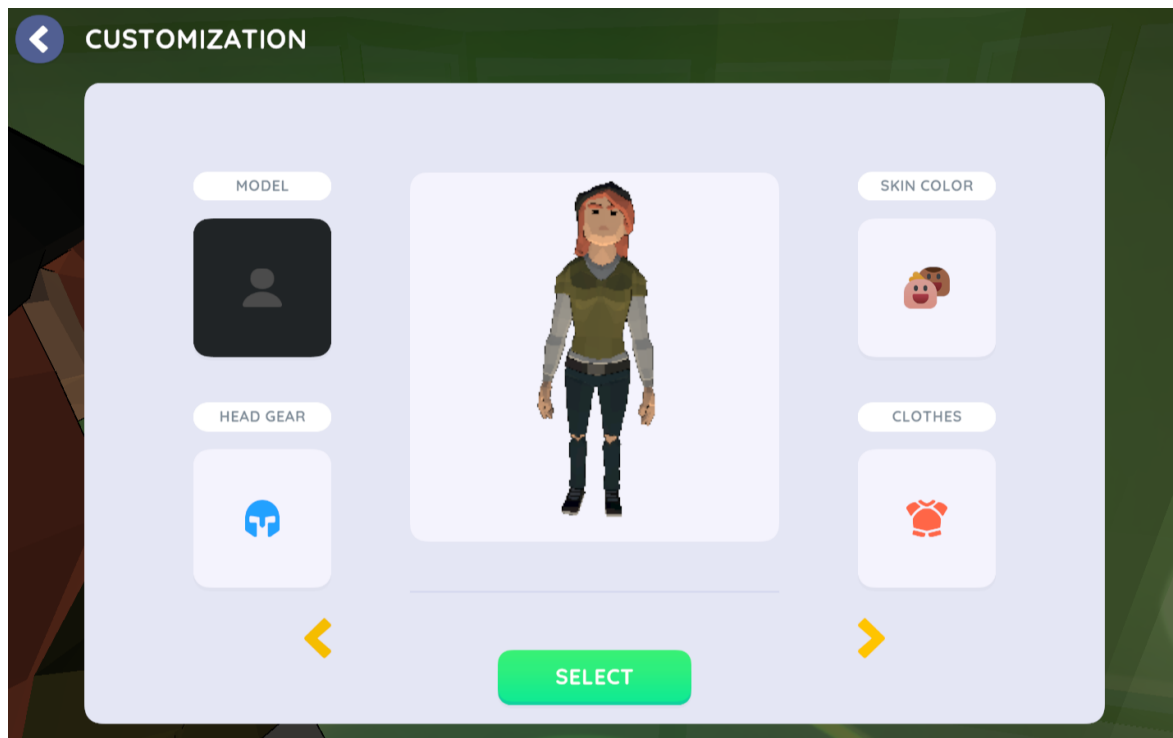


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In this building, you can personalize your avatar by changing its appearance, clothing, and accessories. While customization does not directly affect gameplay, it allows you to create a unique player identity that represents you throughout your financial literacy journey.



## Customizing your Player

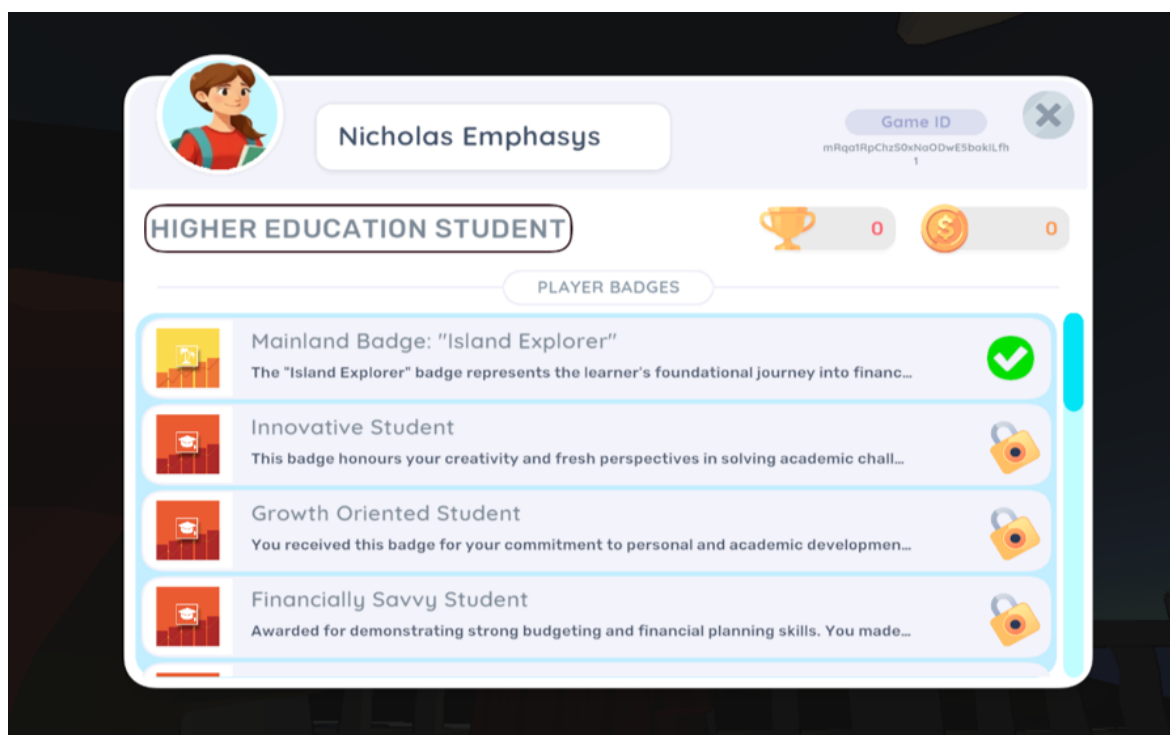


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Change your avatar's appearance, clothing, hairstyle, outfits, and general style.



## Viewing your Open Badges



This section of the Mainland Port shows all the badges you have earned. Badges are awarded for completing islands or achieving specific milestones and serve as proof of your progress and mastery of financial concepts.



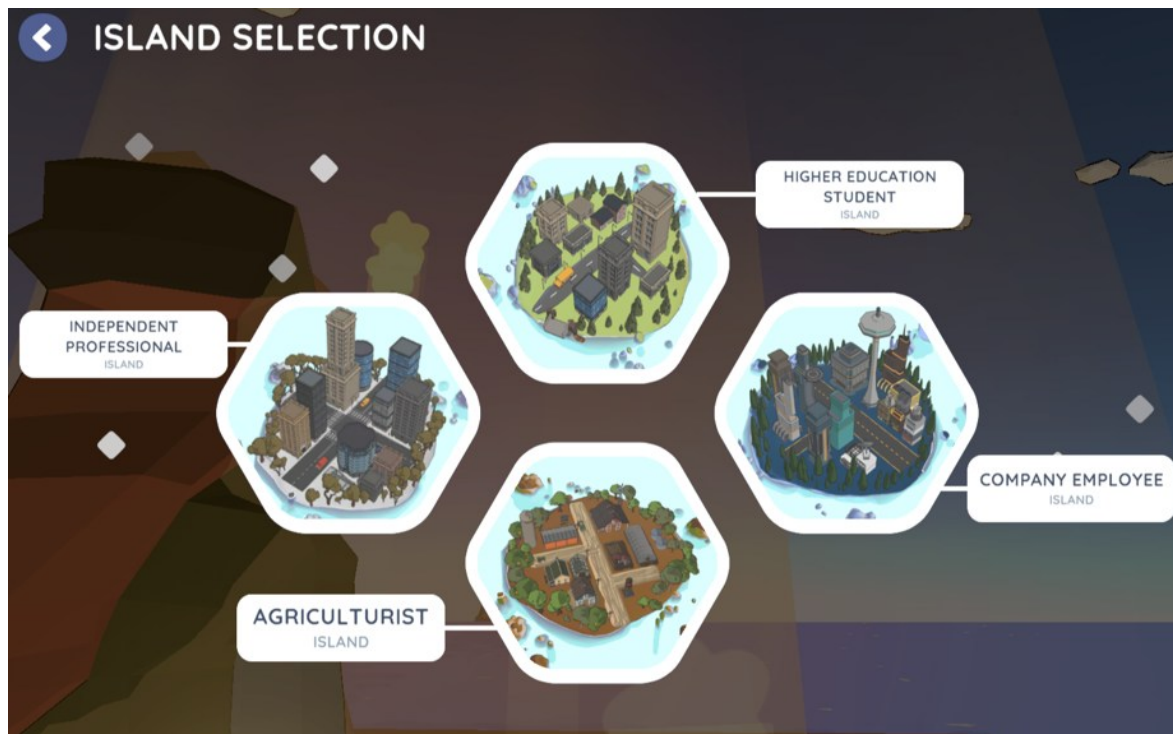
## Hopping on the Boat to go to an Island



Once you are prepared, you will move to the Boat Dock and begin your journey to one of the islands. This step marks the transition from the learning hub (Mainland Port) to active gameplay, where you will face financial challenges.



## Selecting your Island



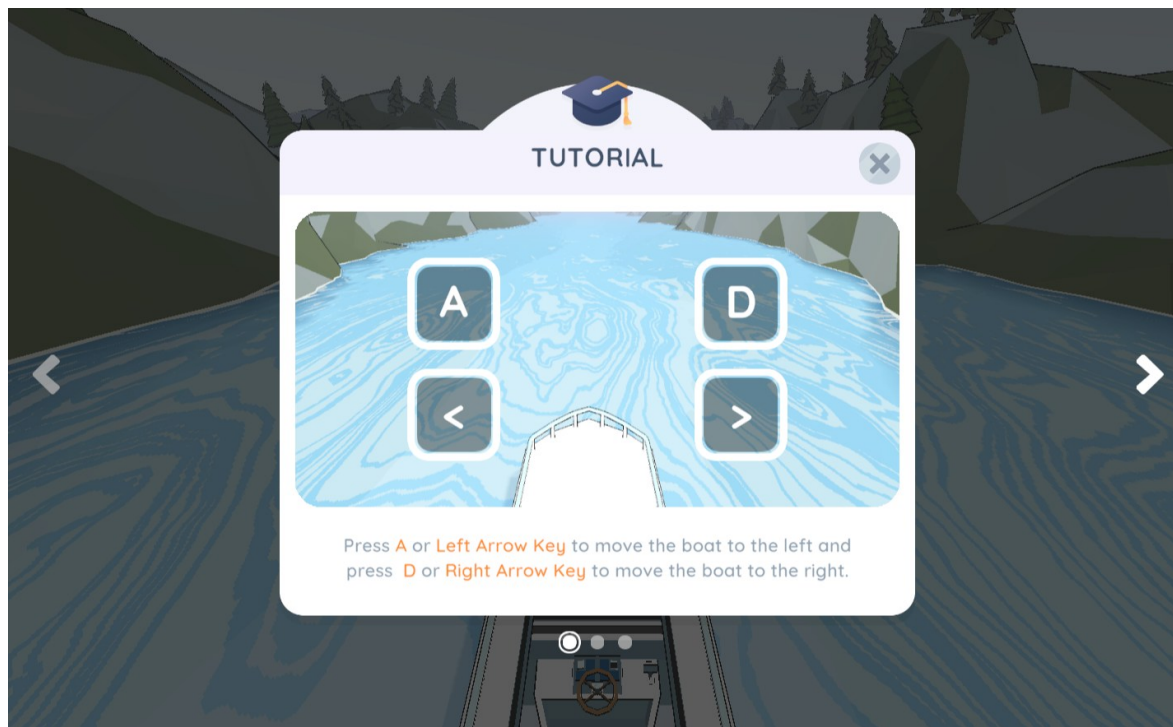
You can choose one of four islands:

- **Higher Education Island** – Focuses on financial scenarios related to student life and future planning.
- **Company Employee Island** – Covers career-oriented financial decisions such as income management and workplace budgeting.
- **Entrepreneur Island** – Highlights business growth, investments, and entrepreneurial challenges.
- **Agriculturist Island** – Explores farming-related finances, sustainability, and community-based decision-making.

Each island presents unique challenges that align with the financial focus you choose.



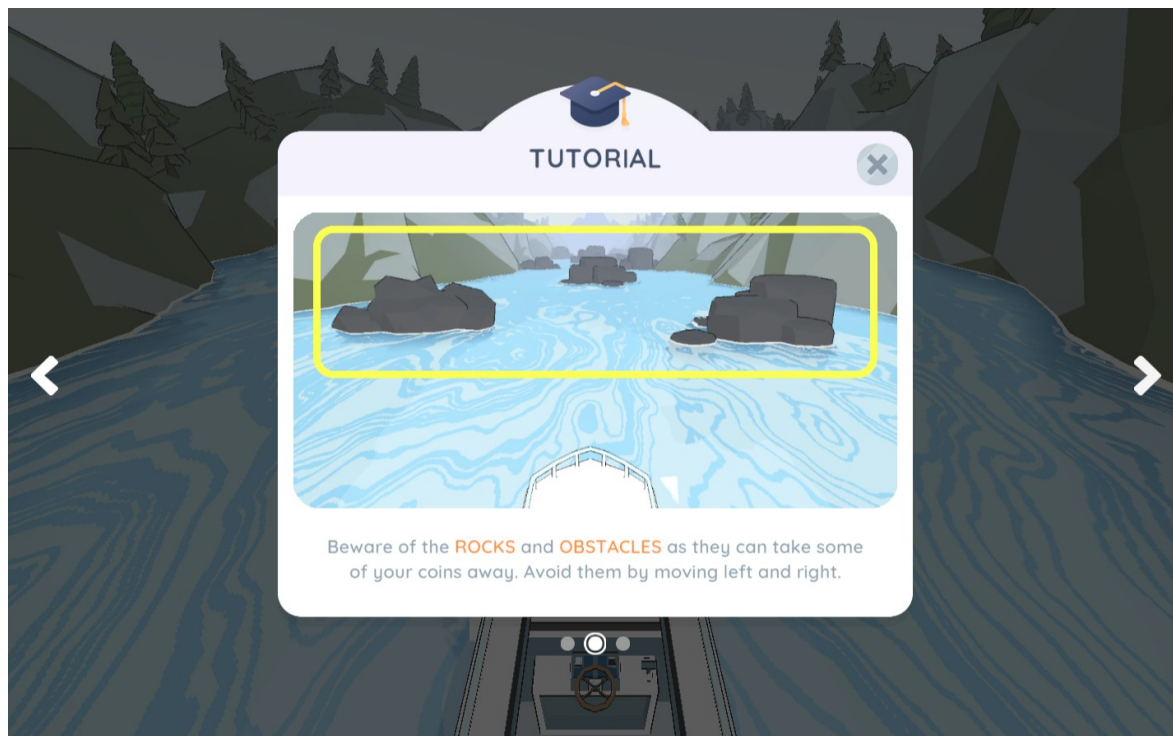
## Boat Trip tutorial 1



Learn how to navigate the boat trip challenge.



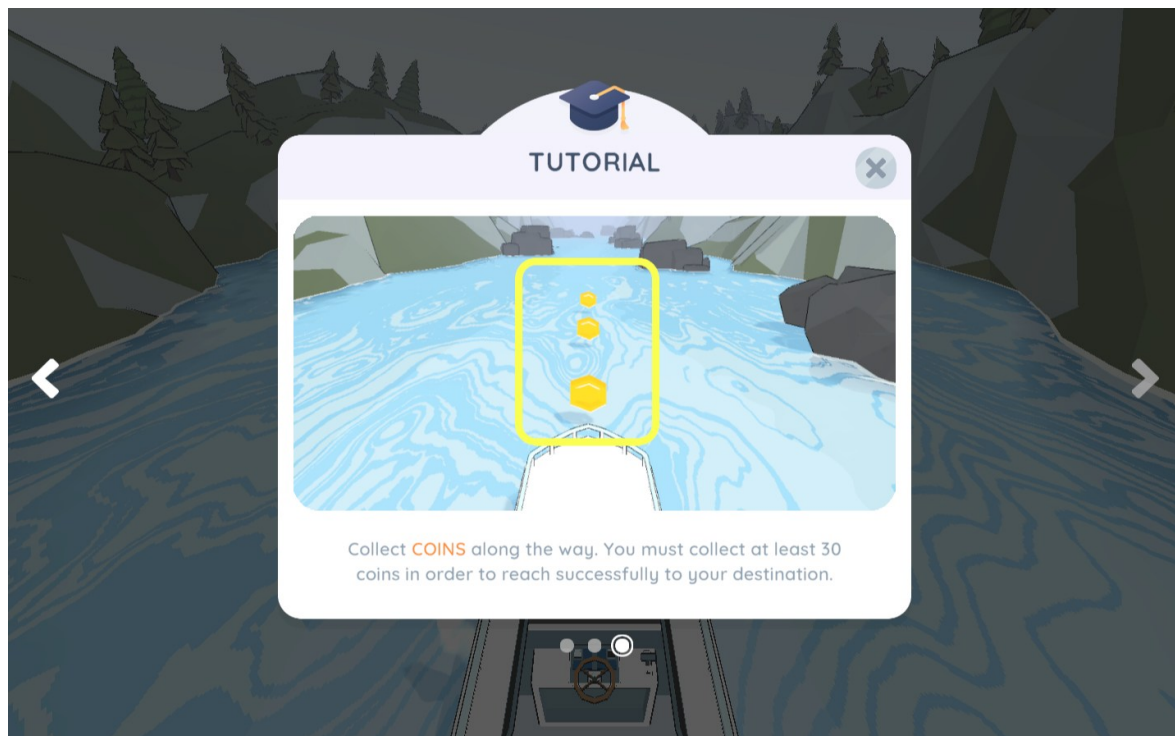
## Boat Trip tutorial 2



Understand the challenge objectives and scoring system.



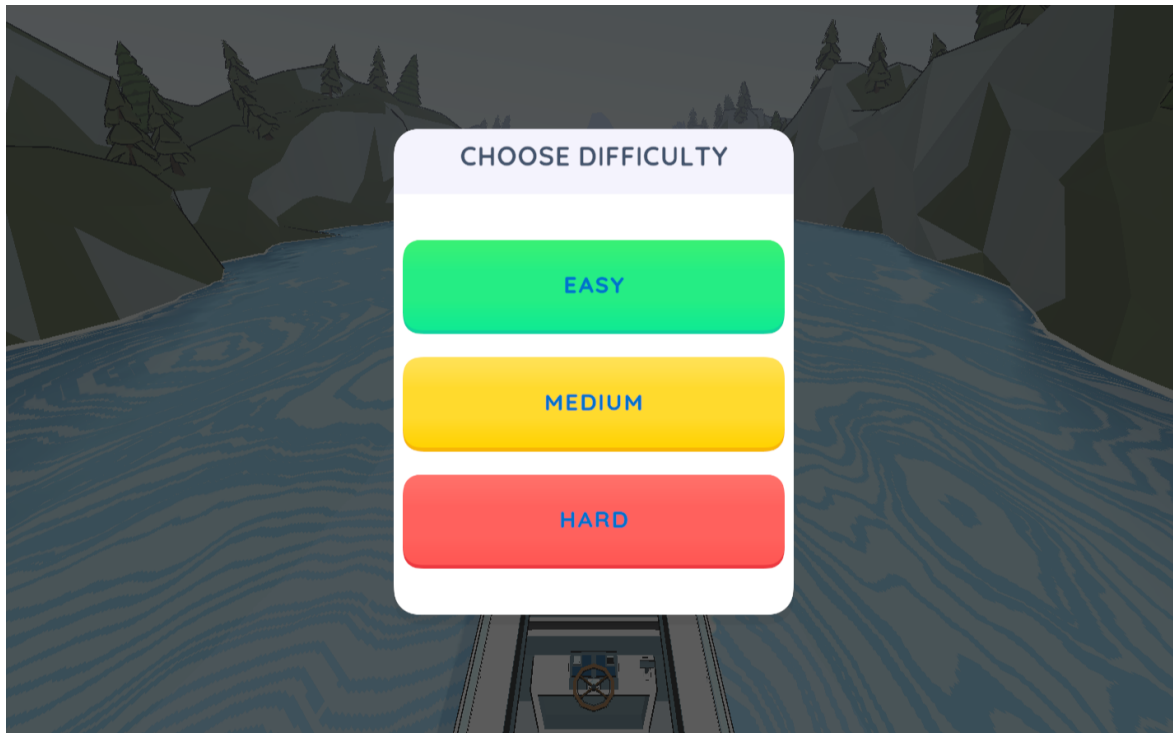
## Boat Trip tutorial 3



Practice before starting the actual challenge.



## Boat Trip choosing difficulty

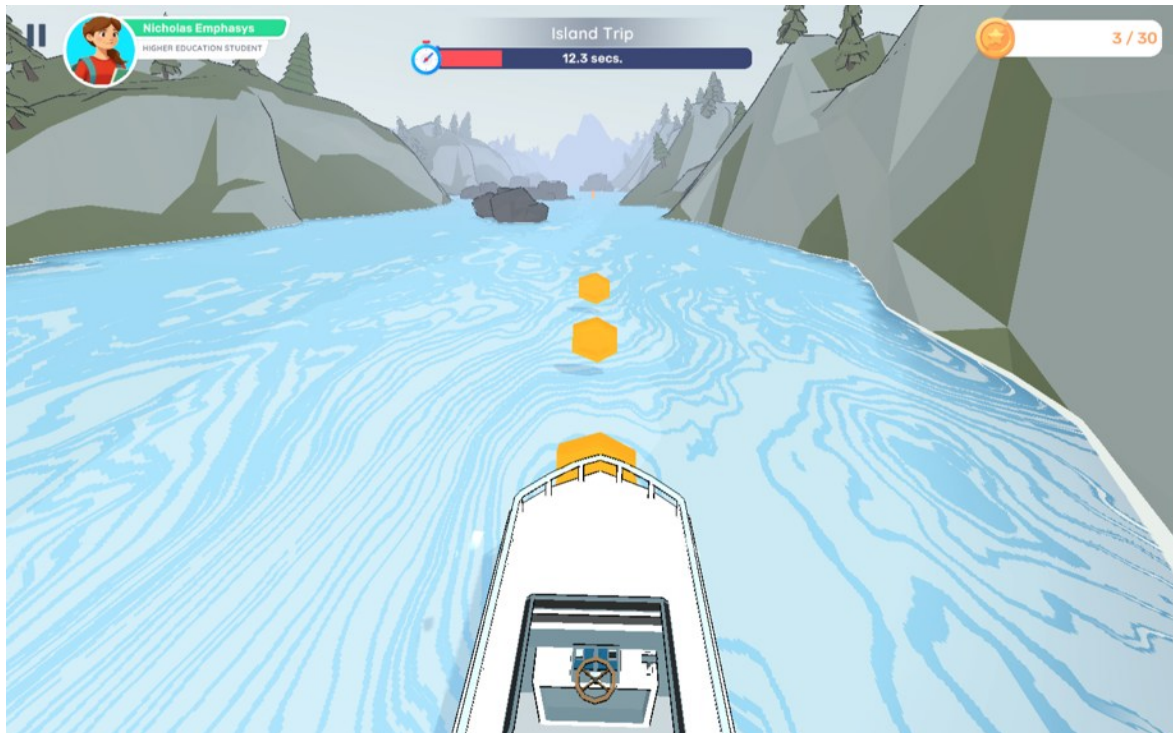


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Before starting the boat trip, you can select a difficulty level. Higher difficulty levels increase the number of obstacles and reduce the margin for error but reward you with more coins. This feature allows you to balance risk and reward based on your skill level.



## Boat Trip Game



During the boat trip, you must steer the boat, collect coins, and avoid obstacles such as floating debris or rocks. The number of coins you gather will directly affect your ability to complete the upcoming challenges on the islands.



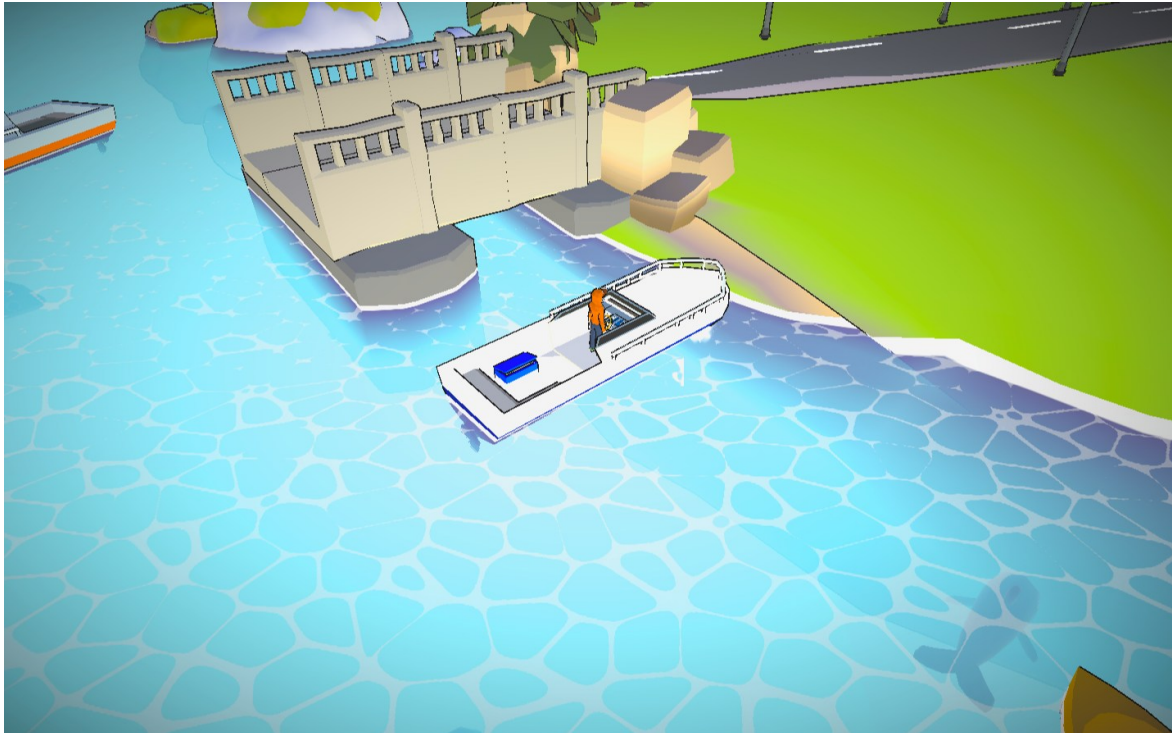
## Boat Trip Complete



At the end of the boat trip, you will see a summary of the coins you collected. These coins are then carried over to the island phase of the game and are crucial for answering scenario questions and progressing through the island.



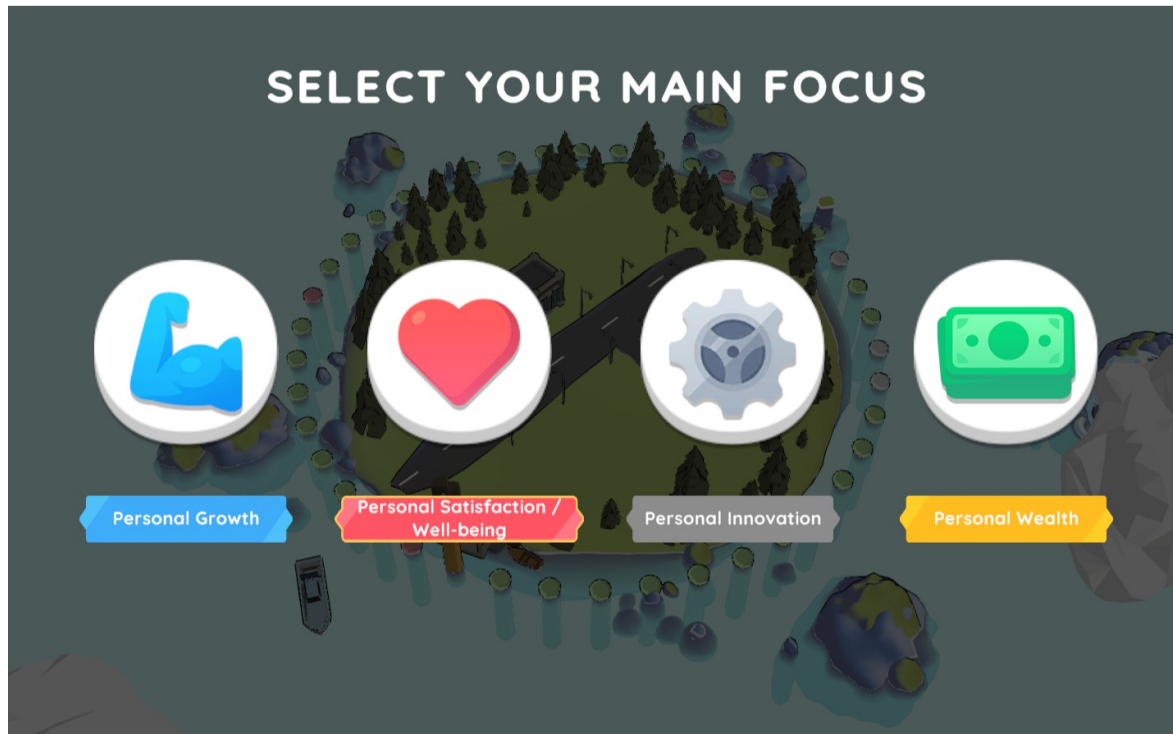
## Landing on the Island



After completing the boat trip, you will dock at the chosen island. Each island is visually distinct and reflects its financial theme. This is where the main gameplay: rolling dice, facing dilemmas, and completing challenges takes place.



## Selecting Your Main Focus



When starting your journey on an island, you will be asked to **choose your main focus**. This decision personalizes the type of financial challenges and scenarios you will experience. Each focus represents a different approach to financial learning and self-development:

### 1. Personal Growth

This focus is about building independence and developing the skills needed to manage your life after school. By choosing this path, you will learn how to make responsible financial decisions, set realistic goals, and create a foundation for your future.

- Learn to plan and prioritize your spending.
- Develop discipline in managing your budget.
- Gain confidence in making long-term financial choices.

This focus is ideal if you want to strengthen your ability to take control of your personal and financial future.

### 2. Personal Satisfaction & Well-Being

This focus emphasizes finding a balance between financial stability and quality of life. It teaches you how to manage your money in a way that reduces stress and supports your overall happiness.

- Learn to make choices that keep your finances and mental health in harmony.



- Avoid financial decisions that lead to unnecessary pressure or instability.
- Understand how financial security contributes to a better lifestyle.

This focus is perfect if you value financial peace of mind and well-being.

### 3. Personal Innovation

This focus highlights creativity and adaptability in financial decision-making. By choosing this path, you will develop the ability to think outside the box, discover new opportunities, and explore smarter ways to achieve your goals.

- Experiment with alternative financial strategies.
- Use modern tools and resources to manage money efficiently.
- Build flexibility and problem-solving skills to handle unexpected challenges.

This focus is recommended for those who enjoy exploring innovative solutions and adapting to changing situations.

### 4. Financial Growth

This focus is about building wealth and expanding your financial knowledge. It teaches you how to make decisions that increase your financial resources and strengthen your financial independence.

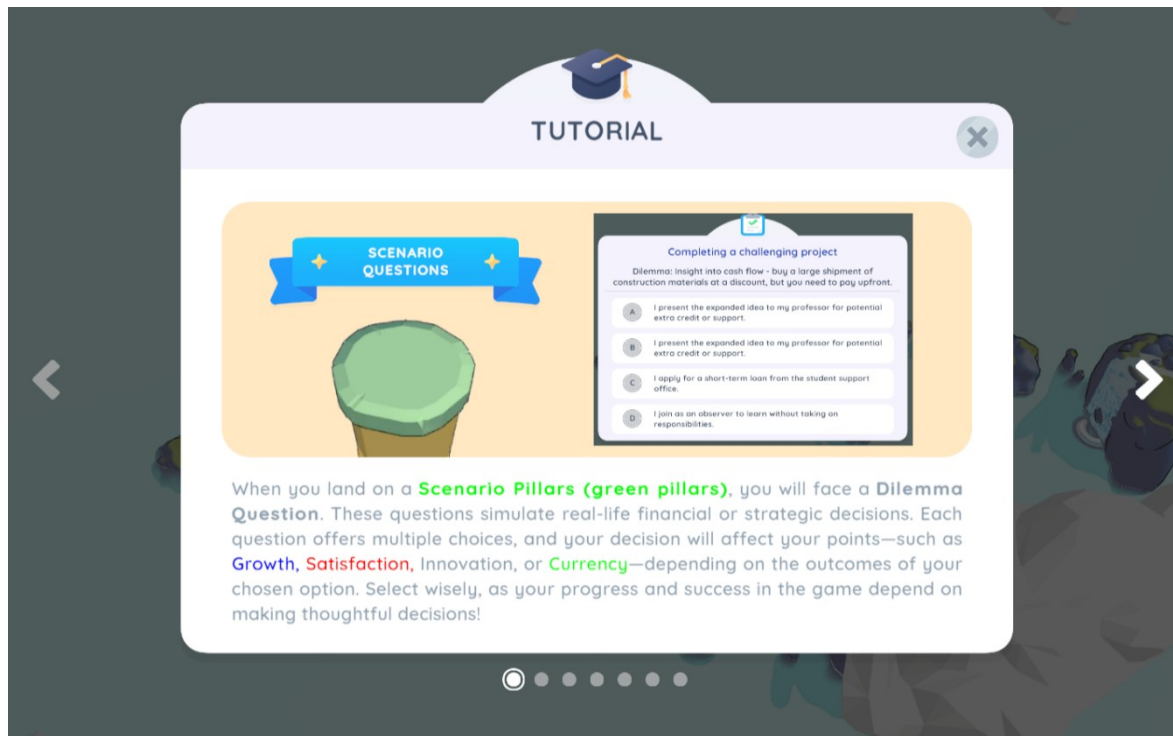
- Learn how to save effectively and build reserves.
- Understand how to invest in your personal future.
- Develop habits that lead to long-term financial stability and success.

This focus is best suited for players who want to learn how to grow and sustain their financial resources.

Your chosen focus influences the types of scenarios you face and helps you practice decision-making based on your personal priorities. No matter which focus you choose, you will gain valuable skills that prepare you for real-life financial situations.



## Island Tutorial

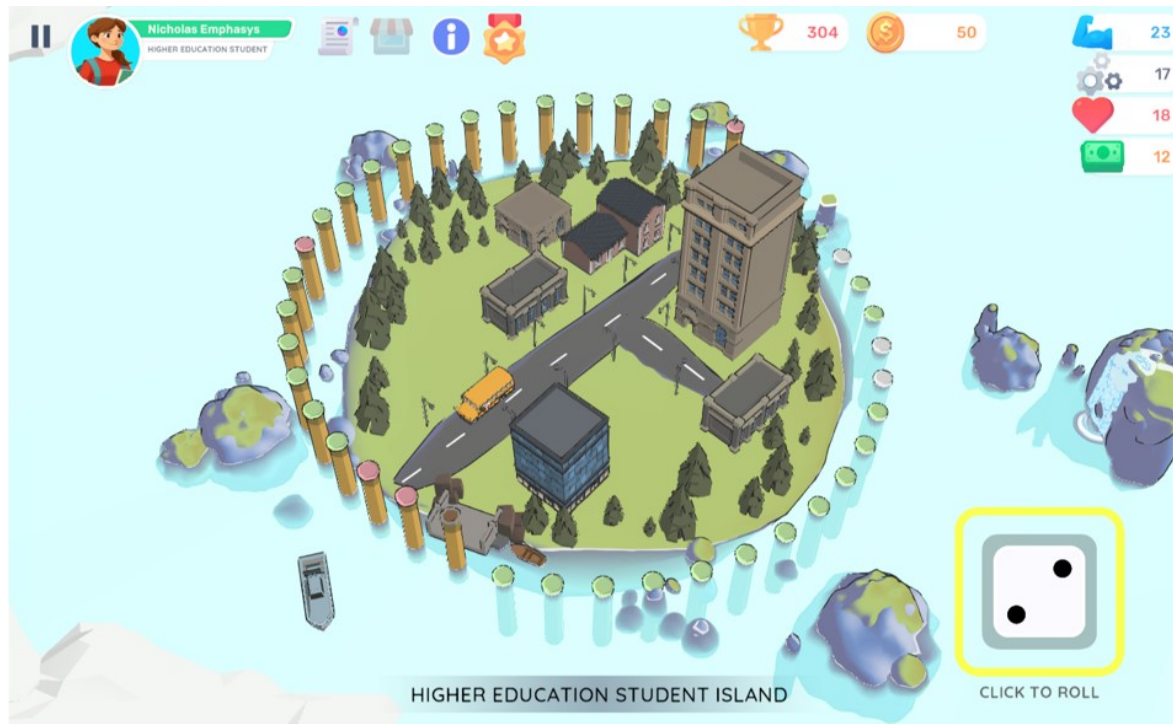


The island tutorial explains the mechanics specific to island gameplay:

- Rolling the dice to move across 42 squares.
- Encountering scenario questions, mini-games, and spinner squares.
- Understanding how correct and incorrect answers affect your points and coins. This tutorial prepares you for strategic decision-making on the island.



## Island Roll Dice

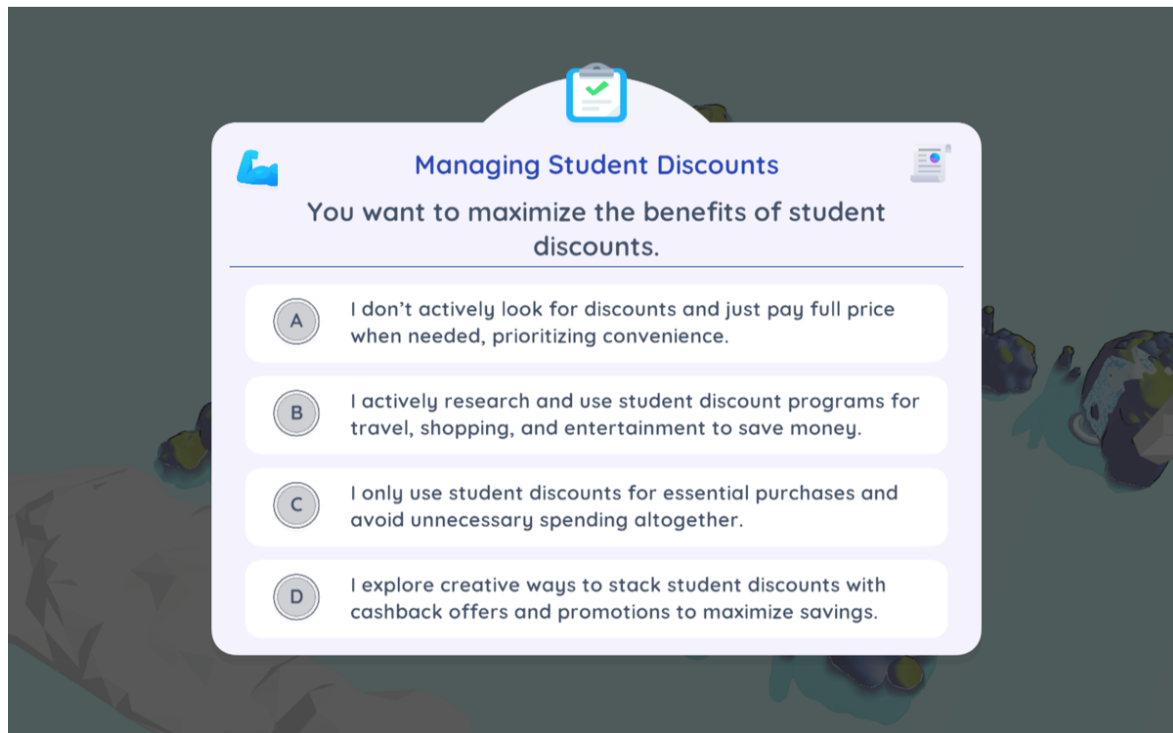


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Rolling the dice determines how many squares you move around the island. Each square can contain different challenges, and your path across the island is determined by these dice rolls.



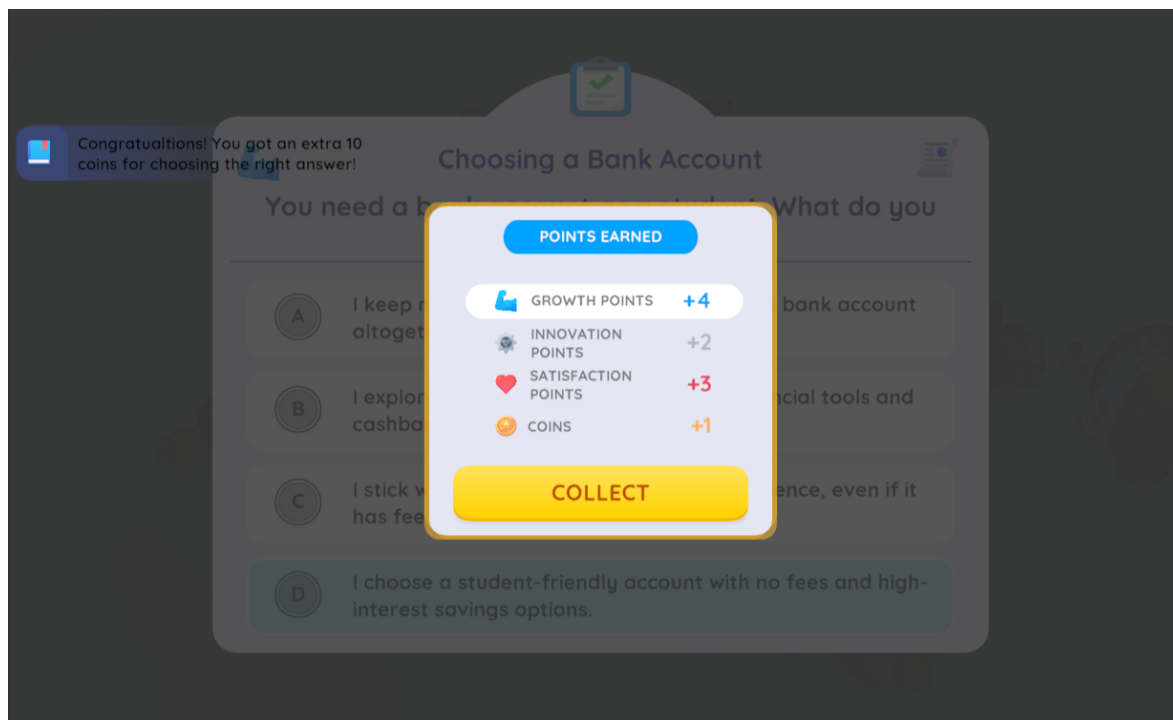
## Answering Dilemma Questions



Dilemma questions present realistic financial scenarios. You must select one of four answers, each with different point outcomes. Your choices will impact your Growth, Innovation, Satisfaction, and Currency points, as well as the number of coins you have.



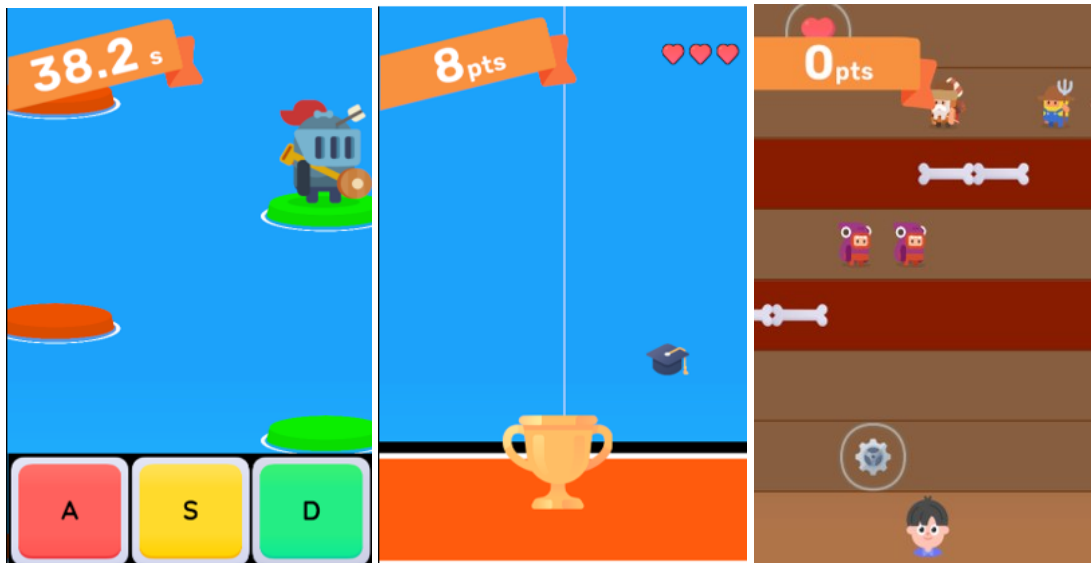
## Checking Points for Dilemma Questions



After answering a dilemma question, the game updates your points and visually reflects changes on the island. For example, strong growth decisions may lead to larger buildings, while good innovation choices can introduce new technologies on the island.



## Mini Games (1-3)



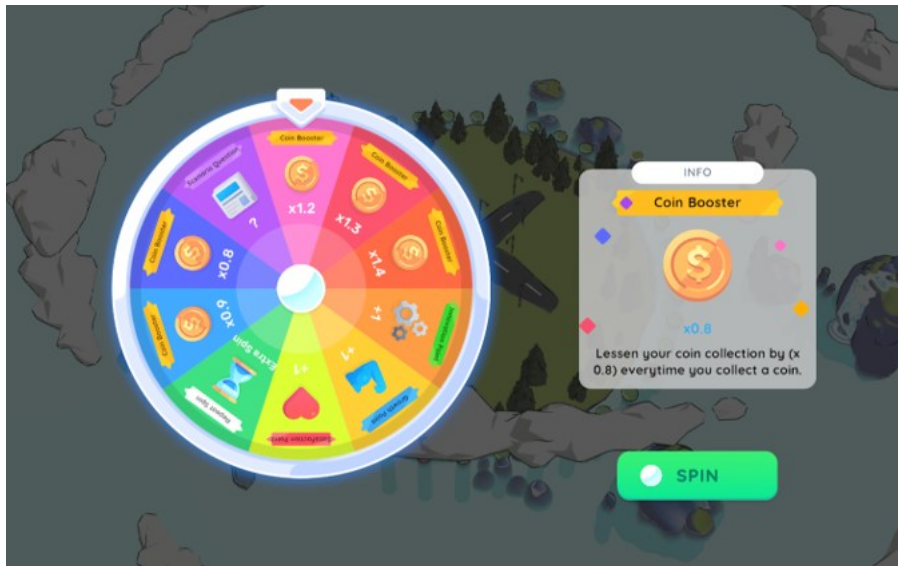
Mini-games provide opportunities to earn additional coins and points. Each island has three types of mini-games:

- Jumping Platforms – Navigate through obstacles to reach the next square.
- Collecting Objects – Collect or avoid items to increase your score.
- Traffic Crossing – Avoid hazards while crossing to the other side safely.

These mini-games add variety and allow you to recover from earlier mistakes by gaining more coins.



## Spinner for Bonus Points



Landing on a spinner square allows you to spin a wheel for random rewards or penalties. Possible results include coin multipliers, bonus points, or minor setbacks. This mechanic introduces an element of chance to the gameplay.



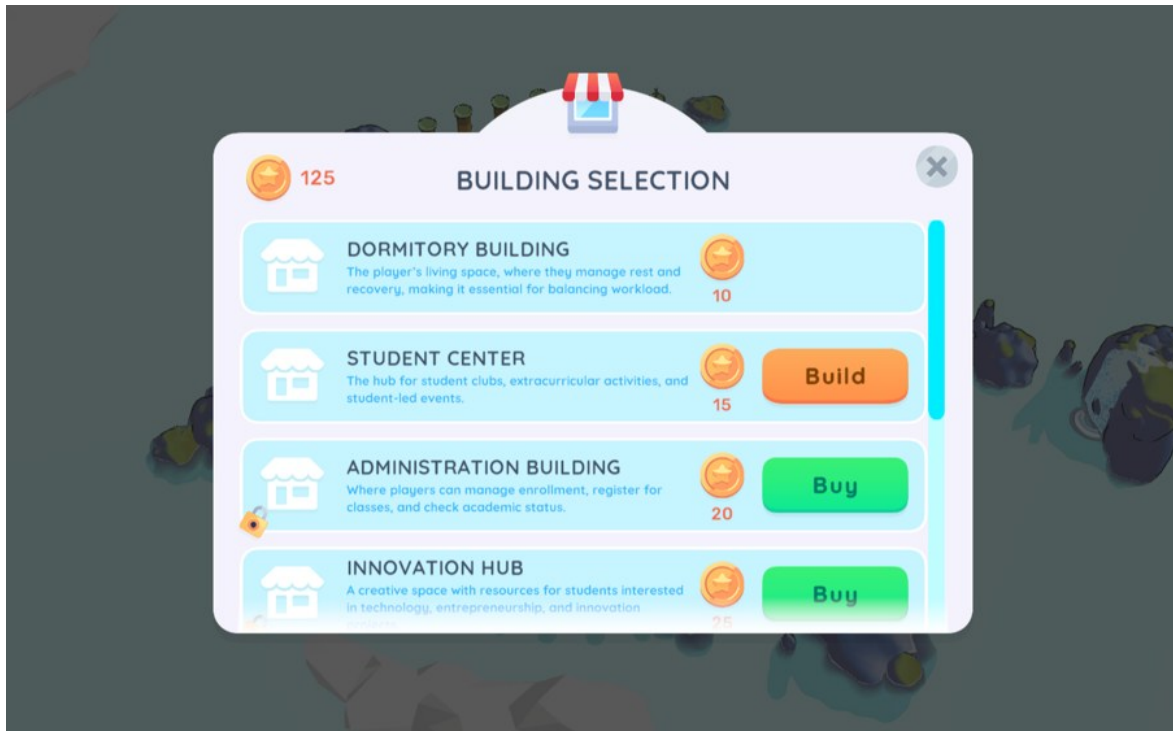
## Using a Booster



When you land on certain spinner results, you may receive boosters that temporarily improve your performance. Boosters can multiply your points or reduce penalties, providing strategic advantages during challenging sections.



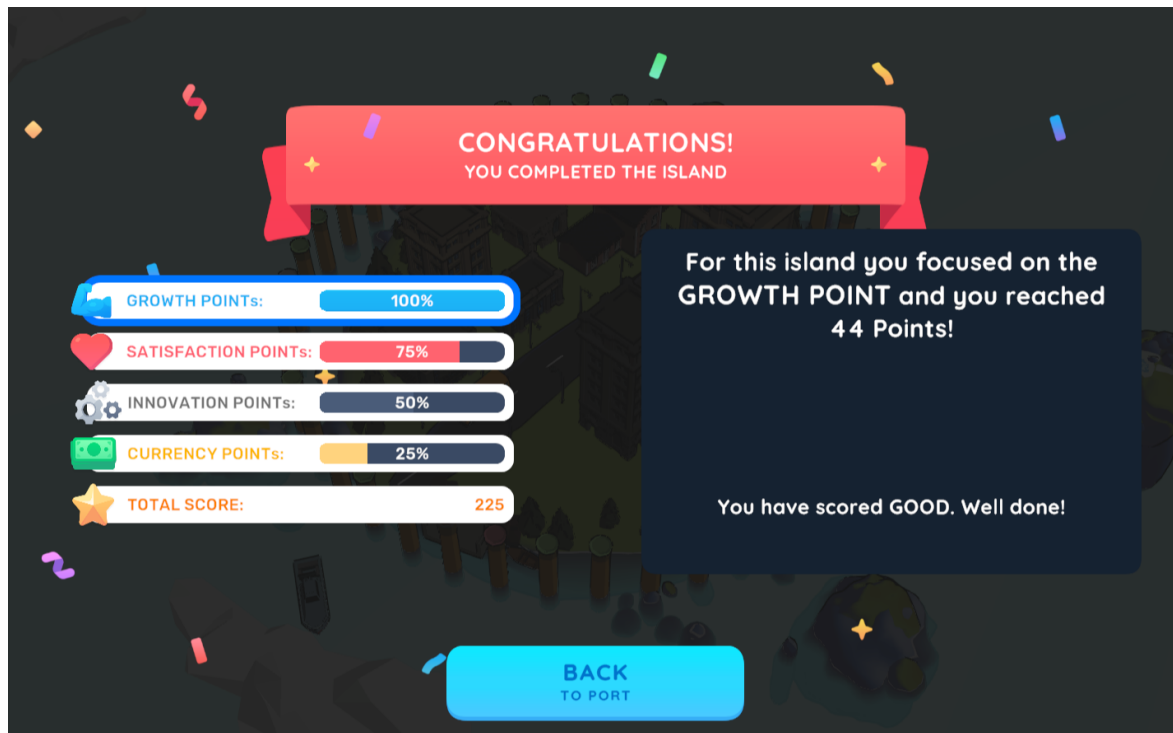
## Buying and Adding Buildings



As you earn points and progress, you can invest in building structures on the island. These buildings visually represent your success, with Growth Points adding larger buildings, Innovation Points introducing advanced technology, and Satisfaction Points creating a thriving community.



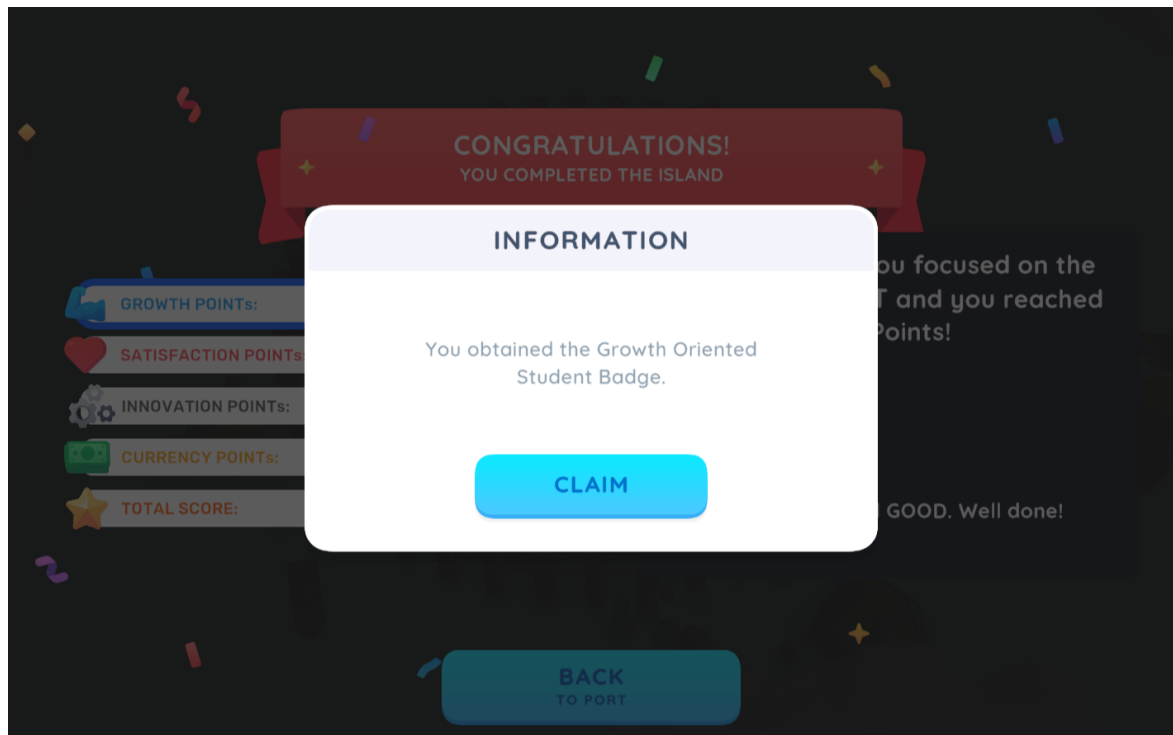
## Completing the Island



Once you have traveled around the island and faced all of its challenges, you complete the island. Your final score is calculated based on coins, points, and correct decisions. Successfully finishing the island earns you rewards and unlocks further progression.



## Receiving an Open Badge



If your score for the island is 75% or higher, you are awarded an open badge. Each badge represents your mastery of that specific financial focus. Collecting all seventeen (17) badges demonstrates that you have successfully completed the entire game.



## 6. Tips & Strategies

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### Complete the tutorial before starting challenges

The tutorial is not optional—it is the foundation of the game. It explains all essential mechanics, such as collecting coins, understanding points, and using boosters. By completing the tutorial:

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- You reduce the chance of making mistakes on your first island.
- You familiarize yourself with the interface, minimizing confusion later.
- You gain the confidence needed to focus on strategy rather than basic navigation.

### Choose Your Main Focus Carefully

Your selected focus (Personal Growth, Personal Satisfaction/Well-Being, Personal Innovation, or Financial Growth) determines the type of challenges and scenarios you will face.

- **Personal Growth:** Best if you want to build decision-making confidence and independence.
- **Personal Satisfaction/Well-Being:** Ideal for balanced financial management without stress.
- **Personal Innovation:** Suitable for learners who enjoy problem-solving and creative approaches.
- **Financial Growth:** Perfect for building savings habits and understanding how to expand your financial resources.

Choosing the right focus allows you to learn in a way that matches your personal priorities.

### Visit the Bank Glossary to learn financial terminology.

The Bank Glossary is one of the most valuable resources in the game. It allows you to:

- Understand key financial terms that appear in scenario questions.
- Strengthen your financial vocabulary for better decision-making.
- Prepare for complex challenges on advanced islands.

Spending time in the Bank Glossary early in the game gives you a knowledge advantage that will help you score higher in dilemma questions.



## Analyze Dilemma Questions Before Answering

Each scenario question has four possible answers, and every choice affects your points differently:

- Review how each option influences your personal focus (growth, satisfaction, innovation, or financial stability).
- Consider the long-term effect rather than short-term gains.
- Balance your decisions to avoid dropping one area (e.g., avoid ignoring satisfaction completely while focusing only on financial growth).

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## Regularly check your badges and leaderboard ranking to stay motivated.

Badges are more than achievements—they measure your mastery of financial skills.

- Aim for a score of **75% or higher** on each island to earn a badge.
- Use the leaderboard to track how you compare to other players and motivate yourself to improve.



## 7. Troubleshooting

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### Login Issues:

**Problem:** Unable to log in or reset password.

**Solution:**

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- Verify that you are using the correct email and password.
- Use the "Forgot Password" option on the login screen to reset your credentials.
- Check your email inbox (and spam folder) for the password reset link.
- If the issue persists, contact the platform support team using the contact form on the GamiFiRe website.

### Game Not Loading:

**Problem:** The game does not start or gets stuck on the loading screen.

**Solution:**

- Refresh the browser page.
- Clear your browser's cache and cookies.
- Switch to an updated browser (Google Chrome, Mozilla Firefox, or Microsoft Edge are recommended).
- Check your internet connection; a stable connection is required for the game to load properly.
- Disable browser extensions that may interfere with the game (e.g., ad blockers).

### Audio Problems:

**Problem:** No sound or music in the game.

**Solution:**

- Check if your device's audio is muted.
- Open the in-game settings menu and verify that the audio is enabled.
- Ensure your browser has permission to play sound.
- Restart the browser or the game if the issue continues.

### Full-Screen Mode Not Working:

**Problem:** Clicking the full-screen button or pressing **F11** does not work.

**Solution:**

- Ensure your browser supports full-screen mode.
- Disable any browser extensions that might block full-screen permissions.
- Try pressing **Ctrl + Shift + F** (on some systems) or use the browser's built-in full-screen option from the menu.



## Slow Performance or Lag

**Problem:** The game runs slowly or stutters.

**Solution:**

- Close any unnecessary tabs or background programs.
- Lower your browser's resolution scaling or zoom level.
- Make sure your device meets the minimum requirements for running web-based games.
- Restart your browser or switch to another one for better performance.



## 8. Conclusion

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GamiFiRe is a powerful tool designed to help you build real-world financial skills in an engaging, interactive environment. Through its combination of scenario-based learning, mini-games, and decision-making challenges, it gives you the chance to practice financial literacy in a way that is practical, fun, and risk-free.

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By playing GamiFiRe, you will:

- Strengthen your understanding of personal finance concepts.
- Develop confidence in making financial decisions.
- Improve your ability to plan, innovate, and balance financial well-being.
- Learn how your choices influence long-term success through the unique point and badge system.

Each island you complete and each badge you earn represents progress—not only in the game but in your financial knowledge and readiness for the real world. And because every playthrough can focus on a different area (Personal Growth, Satisfaction/Well-Being, Innovation, or Financial Growth), you can revisit the game to explore new strategies and perspectives.

GamiFiRe is designed for continuous learning. With every replay, you will sharpen your skills, improve your performance, and come one step closer to becoming a Financial Literacy Master.

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