

You won the lottery!
Roll the dice:
1-3: You keep all the money for yourself. 300 Coins.
4-6: You share the winnings with the other players. Each player receives 50 Coins.
Type of entry in the Balance summary: Income – Profit.



This card must remain visible!

The young Michelangelo is an apprentice in your workshop and is already very skilled at drawing. Therefore, he receives a salary.
On payday, you will pay Michelangelo 20% of your salary.
Type of entry in the Balance summary: Expense – Salary Costs.



You need money.
You decide to ask a friend for a loan of 80 Coins. Your friend agrees and lends you the 80 Coins.
Type of entry in your balance summary: Income – Loan.



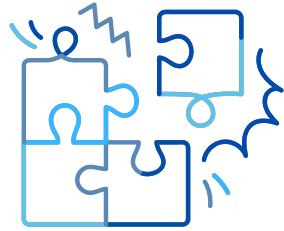
You owe a friend 80 Coins.
The time given to repay your debt has expired.

Roll the dice:
1-2: The player to your left decides whether to extend the repayment period. They roll the dice. Only if they roll a 5, you must immediately repay the 80 Coins.
Account Entry: Expense – Loan Repayment
3-4: Half of the debt is waived.
Account Entry: Expense – Loan Repayment
5-6: The player cannot pay and must skip one turn.





I CAN MANAGE
MY MONEY



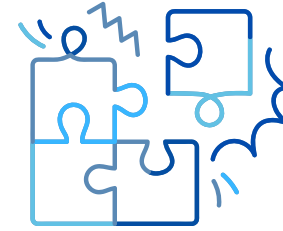
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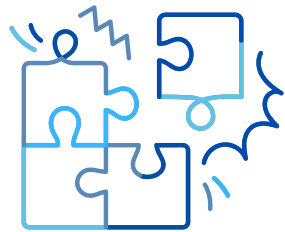
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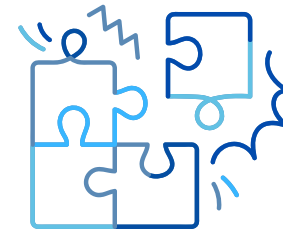
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While the silversmith is busy with another customer, you see a beautiful bowl and decide to steal it. You are caught red-handed and arrested for 3 days. You must skip one turn!



You need a new pair of shoes. At the market, you see a pair of shoes costing 80 Coins and decide to buy them.

Type of entry in your balance summary: Expense – Clothing.



You received a gift of 80 Coins. Decide what to do with the money by rolling the dice:
1-3: You decide to save it. Record the amount in your balance summary.
Account Entry: Income – Profit.
4: You spend the entire amount at the village pub.
Account Entry: Expense – Entertainment.
5: You buy a pair of shoes for 40 Coins and save the rest.
Account Entry:
Expense – Clothing
Income – Profit
6: You pay for training to increase your earnings on payday.
Balance summary Entry: Expense – Education



The “Semper Augustus” tulip is in high demand due to its white and red petals, making it the most expensive in the world.

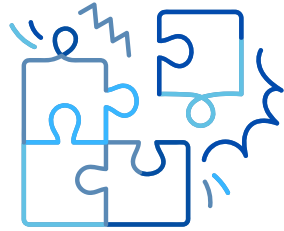
The landlord decides to buy your tulip for 120 Coins.

Type of entry in your balance summary: Income – Sale of Goods.





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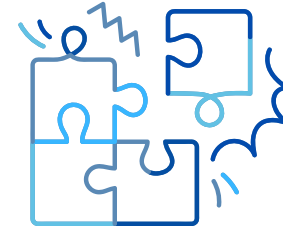
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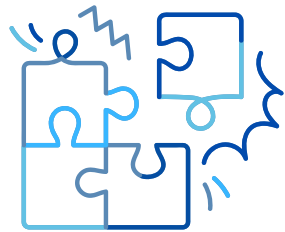
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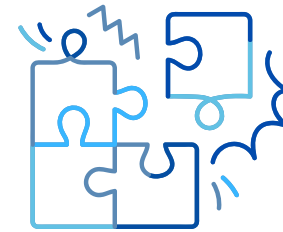
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All members of high society own a mirror.
Mirrors are made in Venice and are very expensive.

You request a loan of 150 Coins and receive a penalty*.

Type of entry in your Balance Summary: Income – Loan Request



This card must remain visible!

Your high-society friends have decorated their luxurious salons with mirrors.

You request a loan of 150 Coins to buy a mirror.

Type of entry in your Account: Income – Loan Request

You must pay 10% of your salary over the next 2 turns.
Calculate the amount. You also receive a penalty*.

Type of entry in your Balance summary: Expense – Loan Repayment



At the end of the month, you have money left and repay the bill of exchange to the mirror seller by giving them 150 Coins.

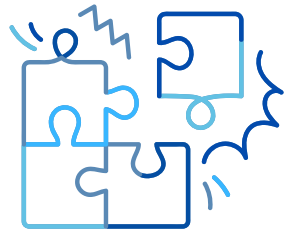
Type of entry in your Balance summary: Expense – Loan Repayment



You sell your large plot of land for 5,000 Coins.
With this sale, you can pay off your debts.

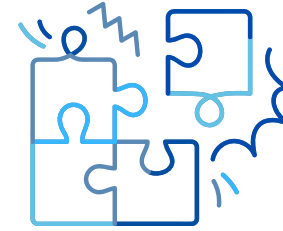
Type of entry in your Balance summary: Income – Sale of Real Estate





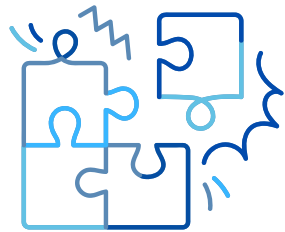
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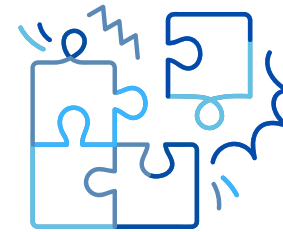
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This card must remain visible!

You urgently need 500 Coins.

You turn to a wealthy citizen to borrow the money. You receive a penalty*.

Type of entry in your balance summary: Income – Loan Request

The wealthy citizen takes your land as collateral and also demands a loan fee of 100 Coins.

You must pay 100 Coins on each payday until the loan is repaid.



In the stable, the old ox that used to plow the field has a problem with his foot.

At the livestock market, you need to buy a young and strong ox.

Pay 500 Coins.

Type of entry in your balance summary: Expense – Animal Purchase



This card must be read aloud by another player!

At the market, you see a beautiful hat.

You try it on and it fits perfectly. It's a Sunday hat, made of fine straw.

The hat costs 85 Coins.

Before every purchase, ask yourself the following questions:

Do you need a hat?

What do you need this hat for?

How often do you wear hats?

Are there any alternatives?



You take part in an auction.

A lamp that would look great in your living room is up for sale. The starting bid is 120 Coins. You have that amount and offer it. Another bidder offers 130 Coins.

What do you decide?

You buy the lamp because you can afford it. You bid 140 Coins and win the auction. Balance summary: Expense – Furniture

You don't buy the lamp because you don't have enough money.

You buy the lamp even though you don't have enough money.

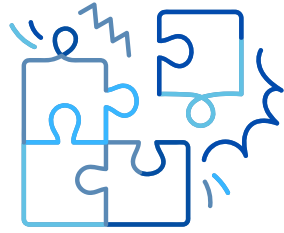
You borrow 20 Coins from a friend and receive a penalty*.

Balance summary Entry: Income – Loan (20 Coins) and Expense – Furniture (140 Coins)





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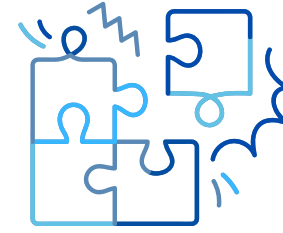
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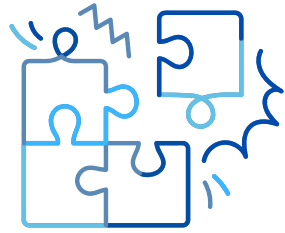
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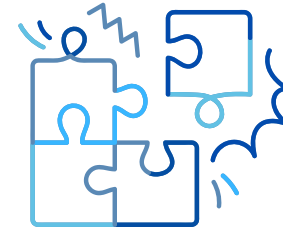
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At the end of the year, you pay taxes for the past 12 months.
The tax costs you 10% of your salary.

Balance summary Entry: Expense – Taxes



You go to work for the blacksmith.
At the end of the week, he pays you a salary of 190
Coins.

Balance summary Entry: Income – Salary



Silk from Milan is in high demand, so you want to enter the silk
business.

You travel to the silk producers in Northern Italy.
The journey costs you 300 Coins.

Balance summary Entry: Expense – Travel Costs

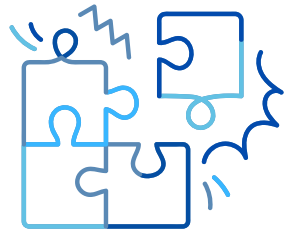


At the market, you sell silk fabrics you bought in Milan.
At the end of the day, you earned 400 Coins.
Balance summary Entry: Income – Sale of Goods





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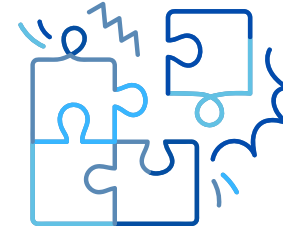
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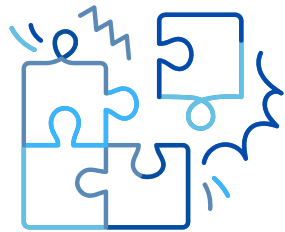
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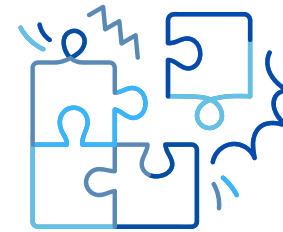
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You need to transfer 1,000 Coins.
The bank charges a 3% fee for the money transfer.
How much is the fee in Coins?
Write the amount in your Balance summary.
Balance summary Entry: Expense – Bank Fees



Saving is definitely important. What is important for you to save for?
Choose from the following options:
Clothes and shoes
Mobile phone and laptop
Driver's license and car
Apartment and furniture
Holidays
Children
Retirement planning
Share your choice with your fellow players and briefly explain why.

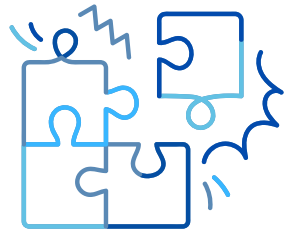


A close friend of yours is a passionate handyman.
He enjoys building things with his hands, which saves him a lot of money.
Recently, he showed you a wooden shelf he built himself.
List three things you can do on your own.
If you succeed, you stay in the game.
If not, you must skip one turn.



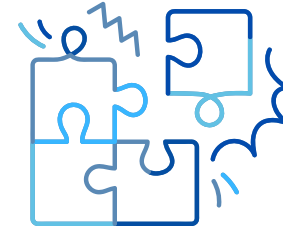
Your neighbor carries a bag with colorful patches sewn on it.
The bag is old, but with the ribbons it looks fashionable.
The art of reusing and upgrading items is called "upcycling", and it helps save money.
List three things you own that could be improved.
If you succeed, you stay in the game.
If not, you must skip one turn.





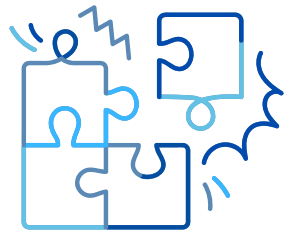
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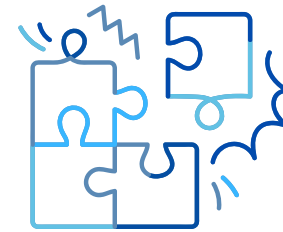
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List three things you can rent.
If you succeed, you stay in the game and win 10 Coins.
If not, you must skip one turn.



A friend of yours is in serious financial difficulty.
He asks if you can help by donating something.
Roll the dice:
1-3: You donate food worth 20 Coins
4-6: You donate clothes for his children worth 40 Coins
Balance summary Entry: Expense – Donation

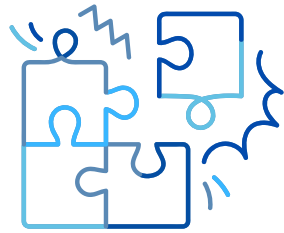


You need extra money to buy a new door that was destroyed
in a recent storm.
Your neighbor has a large plot of land that needs
maintenance.
You offer your services and ask for 50 Coins per day.
Your neighbor hires you for 3 days.
How much did you earn in the end?
Balance summary Entry: Income – Salary



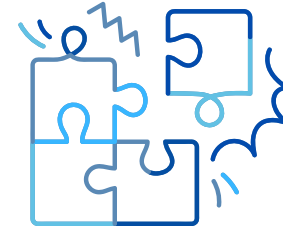
You decide to contribute to your pension by setting aside 5%
of your salary.
Do the math: How many Coins is that?
Balance summary Entry: Expense – Retirement Plan





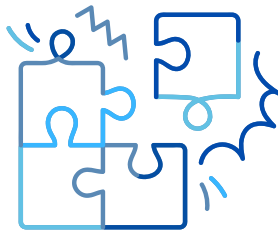
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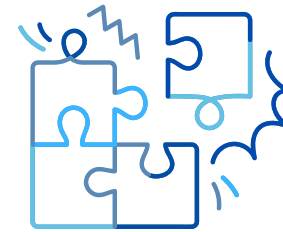
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A crown for the statue of the Virgin Mary arrives from Rome.
A reception is planned for its entrance into the church.
Participating costs you 50 Coins.
Balance summary Entry: Expense – Occasional Event



You bought a new waterproof coat fit for a noble,
which costs you 30 Coins.

Coin Balance summary Entry: Expense – Clothing



Your sister went to the market today to sell the fruit you both
picked yesterday.
She was very successful and sold everything for 100 Coins.
You split the earnings.

Balance summary Entry: Income – Sale of Goods



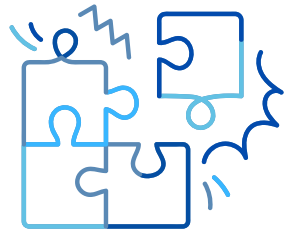
The police officer caught you stealing!
You must pay a fine, but you have no money.

You skip a turn and receive a penalty*.





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MY MONEY

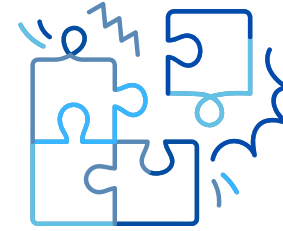


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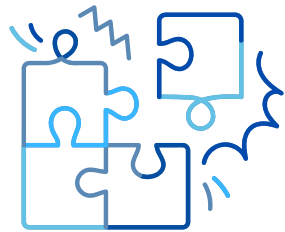


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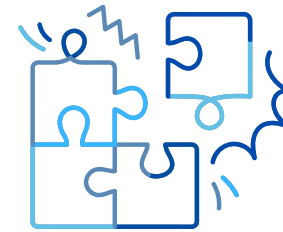


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You must pay the blacksmith 50 Coins for new horseshoes.

Balance summary Entry: Expense – Purchase of Goods

If you don't have the money, you skip a turn and receive a penalty*.



You hire a security service to protect your goods from thieves.

You pay 50 Coins.

Balance summary Entry: Expense – Insurance



You have very high gambling debts.

According to city laws, those with excessive gambling debts must be imprisoned for a period of time.

The police arrive and take you into custody.

You skip one turn and receive a penalty*.



The maid brings you breakfast.

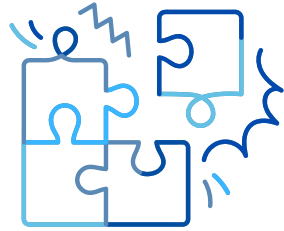
Enjoy it – it's a bonus!

Move forward two spaces.





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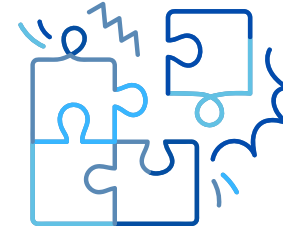
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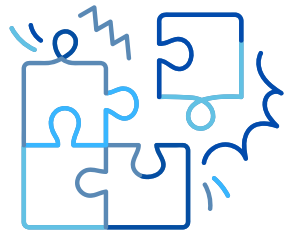
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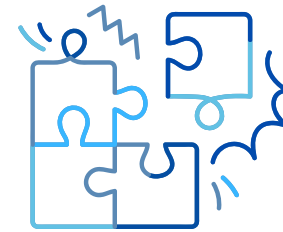
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You meet people from a foreign country.
Unfortunately, you can't communicate with each other.

Think of a word in a foreign language you know.
The other players must guess its meaning.

The player who guesses correctly wins 10 Coins.

Balance summary Entry: Income – Profit



Evil spirits are up to something.
Roll the dice:

1–3: Your conscience is clean. Move forward 2 spaces.

4–6: Your conscience is guilty. Move back 4 spaces



Curiosity leads you into a cave.
Roll the dice:

1–3: Your curiosity paid off! You find a large pot of gold coins.
Win 500 Coins

Coin Balance summary Entry: Income – Profit

4–6: You fall into a trap and must skip one turn.



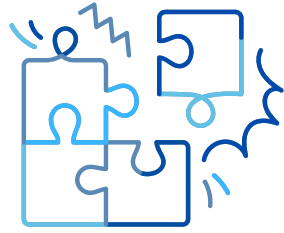
The evil spirit of Raven Mountain has cursed you.
You need a monk to free you from the curse.
You pay the monk 50 Coins.

Balance summary Entry: Expense – Health





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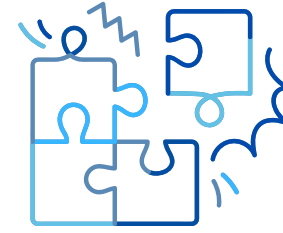
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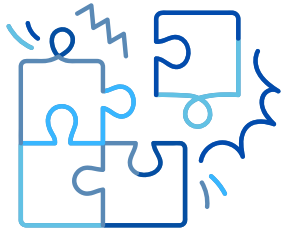
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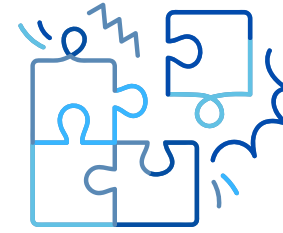
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Your windmill has broken down.
You invest 200 Coins in repairs.

Balance summary Entry: Expense – Repairs



A fox attacked your chickens.
You receive 100 Coins in compensation.

Balance summary Entry: Income – Damage
Compensation



You helped a magical mouse.
In return, the mouse shows you a treasure buried in the
ground worth 5,000 Coins.

This treasure immediately ends your financial problems.
You no longer have any penalties*.

Balance summary Entry: Income – Profit



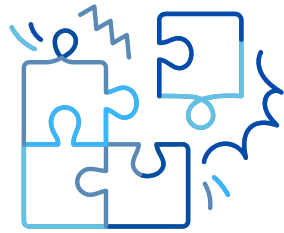
In the forest near your home, you find a bush full of beautiful
blackberries.
You pick them and fill 3 baskets.
You go to the market and decide to sell what you've collected.
Each basket is worth 20 Coins.
You manage to sell them all.

How many Coins did you earn?
Balance summary Entry: Income – Sale of Goods





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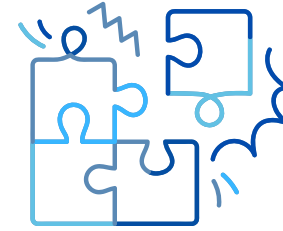
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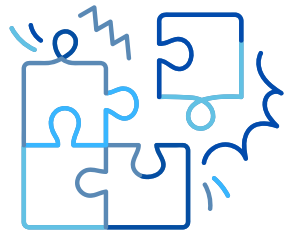
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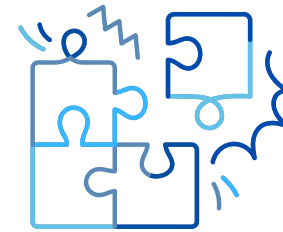
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You are riding down an alley and collide with a carriage coming your way.
The horse is injured, and you are responsible for the accident.

If you have liability insurance, it covers the veterinarian's costs.

If you don't have insurance, you must pay 80 Coins for the damages.

Balance summary Entry: Expense – Damage



In a field, you see something shining on the ground.
It's an aquamarine-colored stone that reflects the sunlight showing all rainbow colours.

You are really lucky! – move forward 3 spaces.



The deity you called upon has granted your wish, but now demands payment.
All players must pay 100 Coins.

Balance summary Entry: Expense – Loss



You help a mother in need and her children.
You pay 10 Coins per child.

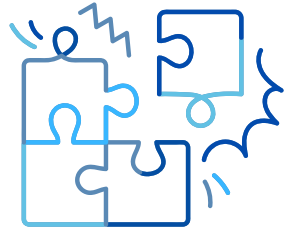
Roll the dice to find out how many children she has, then calculate the total donation.

Balance summary Entry: Expense – Donations





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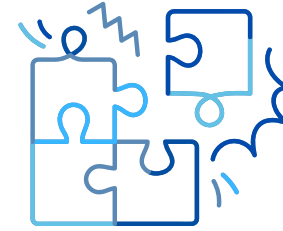
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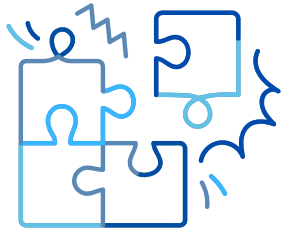
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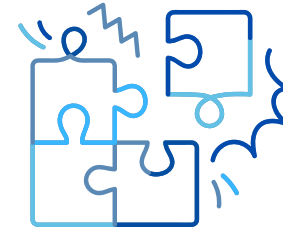
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Each week, your wife needs 50 Coins to buy groceries for your family.
You can earn extra money by working for the judge, receiving 15 Coins per day of work.

Roll the dice to see how many days you work. That will be your extra income for food expenses.

Balance summary Entry: Income – Salary



You suddenly fall ill and urgently need a doctor.
A specialist visit costs 200 Coins.

Roll the dice:

1–3: You don't have health insurance, so you skip a turn.

4–6: You pay 200 Coins for the visit.

Balance summary Entry: Expense – Health

If you already have health insurance, it covers the cost of the visit.



You can take out home insurance for 100 Coins.

Balance summary Entry: Expense – Insurance



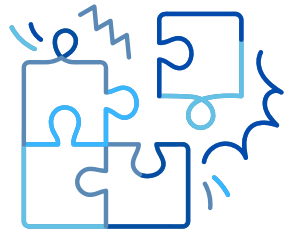
You can take out health insurance for 100 Coins.

Balance summary Entry: Expense – Insurance





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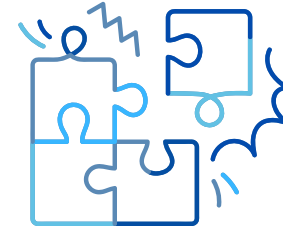
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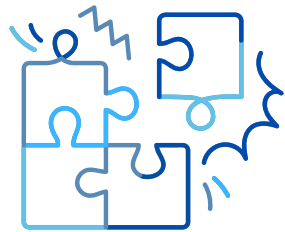
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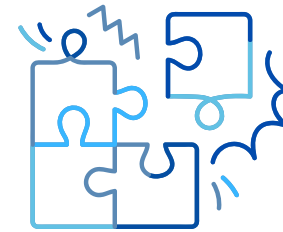
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The landlord has invited all the residents to his daughter's wedding.
You need to buy a gift.

Roll the dice:
1-3: Pay 100 Coins
4-6: Pay 50 Coins

Balance summary Entry: Expense – One-time Occasion



You helped the lord of the castle with his carriage.
You receive a reward of 200 Coins.

Balance summary Entry: Income – Profit



The king is celebrating his birthday, and 100 citizens receive a bonus.
You are lucky – you are one of the 100 selected citizens.
You receive 80 Coins.

Balance summary Entry: Income – Profit



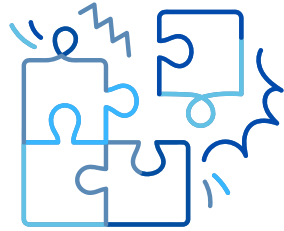
You hire the carpenter to make 12 new chairs for your new dining room.
Each chair costs 20 Coins.
How many Coins do you have to pay?

Balance summary Entry: Expense – Purchase of Goods





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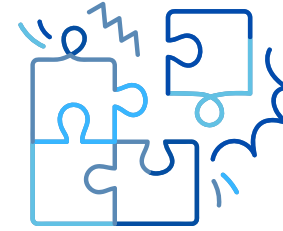
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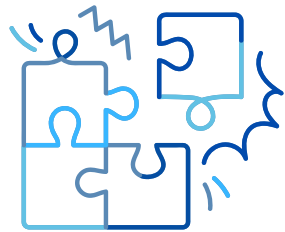
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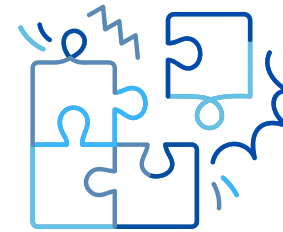
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New purchases for the farm: scythe, rake, hoe, and pitchfork.
You pay the blacksmith 80 Coins.

Balance summary Entry: Expense – Purchase of Goods



You're on your way to the market.
There are large stones on the road, and the wheel of your cart breaks.
The repair costs 100 Coins.

Balance summary Entry: Expense – Repair



You win 250 Coins in the lottery!

Balance summary Entry: Income – Profit



You're an excellent host.
For your annual party, you have a budget of 100 Coins per guest.

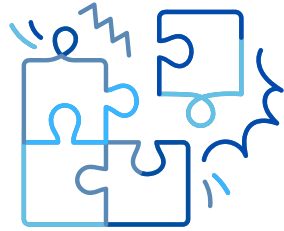
Roll the dice to determine how many guests attend your party,
then calculate the total amount you will spend on them.

Balance summary Entry: Expense – Entertainment





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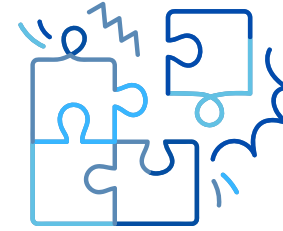
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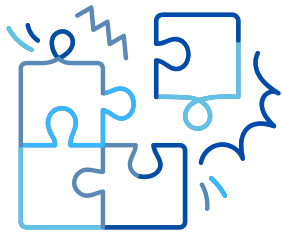
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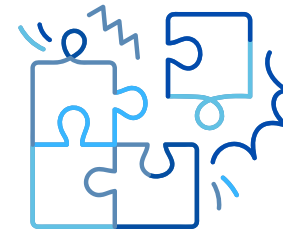
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