

Game Proposal Outline

Title Page

MONEY PITFALLS (*Working Title*)



Company: Sports Media Inc., Dakdan Worldwide, Dakdan Entertainment

Genre: Adventure/Educational-Simulator

Game Summary:

Platform:	Esports Pod, PC with Windows operating system, Unity, Keyboard scheme
Genre:	Adventure/Educational-Simulator
Expected Release Date:	1 to 2 years from now (as of 2/16/22). Perhaps 6 to 9 months according to Kost if we get funds and a development team.
Monetization Model:	Sponsorship may be the biggest revenue stream. Others may include grants from grants.gov, advertising (via streaming and ads in the program), licensing and affiliate marketing. We can incorporate product marketing, e.g. credit cards, mortgages, insurance, etc.
Number of Players:	Single Player
Game Length:	TBD, 30-45 minutes per level.
Key Creatives:	Jonah Casale, Novel Alam, Anthony Johnson Jr., Chase Dunford, Matthew McMeekin

Game Overview:

This will be an educational, 2 dimensional (2D) single player game to help the player improve his/her financial literacy. You are an early highschooler, and your first task is to get a credit card and open a bank account. From there, you will go through high school, then college, then living on your own in an apartment and getting your first professional job, learn how to pay the bills for the rent in your apartment, then you will need to buy a house while still holding down the job. This will all be done in a series of “chapters,” which gives the game a narrative/adventure feel. The goal of the game is to successfully pay off your house mortgage while holding down a job.

The game will be targeted towards teenagers ages 14-16, or around the high school level. Since many American students lack basic financial literacy, the inspiration for this game is to teach young students about finance in a fun, interactive way that will get them thinking about financial decision-making and the common pitfalls people run into when managing finances (and life).

The player will go through each chapter of life, and decisions they make will lead to consequences in future chapters. Players must balance various mechanics like happiness, money, work, family, and more to ensure they survive the financial journey. Will you successfully live a great life and buy your dream home? Or will you end up on the streets with nothing and die starving?

The features of the game include:

- Player Choice – choices you make have consequences in future chapters, leading to a variety of different paths and playthroughs (good and bad).
- Managing Stats – the game features Stats that you must keep track of – money, happiness, health, actions. You must balance each and not let any get too low. Additionally, the Stats and mechanics ramp up in difficulty as you progress, keeping players on their feet and simulating how finances can get complicated when you're first exposed to them.
- Chapters – each comes with a different level design, open world exploration, items, Non-Player Character(NPC) sprites to talk to, etc. Each chapter represents a different phase of life in one's financial journey.
- Random Events – 20 to 30 different events that can randomly happen during each chapter, simulating the unexpected events that life often throws at us.
- Randomized Economy – it will be determined by the game what businesses are currently making the most money, hence determining the economy.
- (Possible) Stock Market – if our team has enough resources, we can implement an in-game stock market that you can invest in (and one that can crash).
- Background Customization – the Character Background can either be chosen by the player or randomized (option for both). Background could include 1) innate talents (e.g. affinity to art, affinity to numbers, affinity to socializing) that affect what you're good at, 2) socio-economic status (what is your family income and situation), and location (where in the country are you born). Possible option for skins (maybe 2 or 4).
- Leaderboard – there will be a leaderboard where players' final Stats can be posted.

Game Feature Breakout:

Player choice

A core aspect of this game is player choice. This means no one playthrough will be the same, leading to a variety of different paths and playthroughs as well as immense replay value. Our working idea to fuel this is to have an “action system” akin to the action system of the game “Kindergarten.” The player will have a set number of actions they can do each chapter before they must move on to the next chapter. Players must think about what they want to accomplish during each chapter, as they have limited actions they can use.

Player choice is also fueled by the economic law of trade offs. In life, we always need to make trade offs. In this game, players will need to make choices to balance their Stats (money, happiness, health, etc) in order to survive. Players will need to think carefully about what is best for them and their families as they progress through the game.

Here’s a possible outline of what the choices are and where each will lead:

Level 1

Character A; Upper Middle Class
College Educated Parents;
College Bound; High School Senior

Education/ Early Career

Attend 4 year college
• Opens many job opportunities
• Lose out on 4 years of salary
• Expensive (But parents pay)
• Higher salary after graduation
• More well rounded person

Attend 2 year community college
• Opens some job opportunities
• Lose out on 2 years of salary
• Cheaper (on par parents)
• Can transfer easily to university
• Less prestigious; lower quality education

Job
• Instant cash flow
• Usually low paying
• Low chance of career movement
• Huge opportunity cost not attending college
• Financial independence

Graduate School
• opens up even more job opportunities
• Lose out on 6-8 years more on salary
• even higher starting salary
• expensive
• requires you cover

Enter Job Market
• Start with "low" salary
• Can start building up savings
• Easier to find job/switch
• Financial independence

Transfer to 4 year
• Open up much more jobs
• Lose out on even more salary
• Have to rely on parents
• Even more student debt
• Much higher salary

Enter Job Market
• Start to find good paying white collar job
• Run money better
• Do not have to rely on parents
• Lose out on future earnings

Enter Job Market
• High paying Job
• Endless opportunities
• Lost job experience

Enter Job Market
• Start with "good" salary
• Can start building up savings
• Easier to find job/switch
• Financial independence

Character B; Working Class
No College Educated Parents;
College Bound; High School Senior

Attend 4 year Uni
• Opens many job opportunities; higher salary
• Lose out on 4 years
• Don't have to pay for basic expenses
• Parents eating into money that
• Expensive
• Parents can't pay, most likely being studied by
• Can't be paid off with "good" job

Attend 2 year community college
• Opens some job opportunities
• Lose out on 2 years salary
• Easier to work study
• Much cheaper (low even free)
• Easy to transfer to 4 year
• Low prestigious
• Don't have to carry massive loan

Job
• Instant cash flow
• Usually low paying
• Low chance of career movement
• Huge opportunity cost not attending college
• Financial independence
• Probably going to end up like parents

Graduate School
• opens up even more job opportunities
• Lose out on 6-8 years more on salary
• even higher starting salary
• expensive
• But it can make money too

Enter Job Market
• Start to find good paying white collar job
• Run money better
• Do not have to rely on parents
• Lose out on future earnings

Transfer to 4 year
• Open up much more jobs
• Lose out on even more salary
• Can't rely on parents
• Even more student debt
• Much higher salary

Enter Job Market
• Start to find good paying white collar job
• Run money better
• Do not have to rely on parents
• Lose out on future earnings

Enter Job Market
• Start with high salary
• More loads of student debt
• Parents need money
• Lost out on job experience

Enter Job Market
• Start with good salary
• Can start building up savings
• Easier to find job/switch
• Lots amount of student debt

Enter Job Market
• Start with good salary
• Can start building up savings
• Easier to find job/switch
• Medium amount of student debt

Character C; Working Class
No College Educated Parents;
Non College Bound; Highschool
dropout

Attend 2 year community college
• Opens some job opportunities
• Lose out on 2 years salary
• Much cheaper (low even free)
• Easy to transfer to 4 year
• Low prestigious
• Don't have to carry massive loan

Job
• Instant cash flow
• Usually low paying
• Low chance of career movement
• Huge opportunity cost not attending college
• Financial independence
• Probably going to end up like parents

Transfer to 4 year
• Open up much more jobs
• Lose out on even more salary
• Can't rely on parents
• Even more student debt
• Much higher salary

Enter Job Market
• Start to find good paying white collar job
• Run money better
• Do not have to rely on parents
• Lose out on future earnings

Enter Job Market
• Start with medium salary
• Can start building up savings
• Easier to find job/switch
• Low amount of student debt

Managing Stats

This game features Stats (or Statistics) that you must keep track of – money, happiness, health, actions, etc. You must balance each and not let any get too low (although you will eventually run out of actions per chapter, as that is how you progress through the game). Other financial literacy games follow this similar pattern of

managing money and happiness, and we feel it's appropriate to follow this same model. The unique element we are doing that's different is the action system.

Additionally, another unique element we want to implement is that the number of things to keep track of (whether Stats or mechanics) ramp up as you progress, keeping players on their feet and simulating how finances can get complicated when you're first exposed to them. This inspiration comes from the game "Papers Please," in which the player must keep track of additional mechanics that get added over time while you are managing migrants at a country border.

Some possible extra Stats and mechanics that may be introduced over time could be Credit Score, Water and Electricity Bills, the Stock Market, etc, on top of the base three Stats and actions system.



"Papers Please" Gameplay. Notice the unique User Interface elements where players have to keep track of many details on the documents of migrants/emigrants.

Chapters

Inspired by Kost's words, "Your financial life is an adventure," we want this game to feel like a story. Other financial literacy games often approach finance using the Simulation genre. We felt this would make the game too dull and be repetitive of what's already been done before. Therefore, we want to make this game an Adventure game in addition to an Educational-Simulator.

We therefore want to break up the game into “Chapters.” Each chapter represents a different phase of life in one’s financial journey (e.g. early high school, end of high school, college, post-college transition to adult life, living in an apartment, etc). We therefore think each chapter could come with a different level design, open world exploration, items, NPC sprites to talk to, etc.

For example, as a Sophomore in high school, the level design is that you are at your house, and you can travel along your home street, traverse your house, interact with parents, go to the bank, go onto your computer, etc. When you're in an apartment, you can walk around the apartment, go outside, talk to your neighbors, go to work, etc. We are still figuring out what exact number of chapters we will have and what will be in each, but a working outline is as follows, created by Anthony Johnson Jr.:

Chapter 1: Make a bank account

Players would start in a 2D environment in their parents home, the player can run around and can interact with different objects/npcs until the main objective for this chapter. The player goes up to the main objective which would transfer them to a first person view of a laptop going through the basic process of making a bank account and getting their first credit card.

Chapter 2: Get a job

For this chapter the player will go out in a 2D environment looking for a job. All the player would need to do would be to travel to a store that is hiring. After they successfully find a job that they like they will be transferred to a first person view doing an action like washing dishes.

Chapter 3: College

For this chapter the player will be given a list of different majors that they can go for to get a better job to help them get higher income. When the player chooses a major they will need to travel to the school and do an action like reading a book or something simple. The player does have the decision to not go to college and just work at the job that they have now allowing them to have no debt and be ahead.

Chapter 4: Build up credit

Here the player will travel back home and go on the laptop to understand how to pay off the total or minimum amount that is on their credit card.

Chapter 5: Rent an apartment

The player is on the laptop and is given 3 different apartments to pick from one being cheap, average, then expensive. The player then can travel to each apartment to see if they will like it and if it will suit their needs. The player will then fill out a simplified version of the form that is needed to get the key.

Chapter 6: Find a real estate agent

The player will speak to 3 different real estate agents to find out what they have to offer. Each real estate agent will provide a set of 3 different houses for sale.

Chapter 7: Get house

The agent that the player picks will give the player at least 3 different options each having a different price point. After the player has picked which house they want they will go through a simplified version of the paperwork process that is needed to get the house.

Another working outline could be this (composed by Jonah):

Chapter 1:

Get the credit card and bank account (prologue).

Chapter 2:

You are at your house. You have 3 actions. 1) Doing chores or a quick job, like helping out a neighbor, takes one action. In return, you get money. 2) Apply for a part time job (chance you'll get it or not). In return, you get a bigger sum of money, but risk getting no money if you get rejected. 3) Attempt to get a loan from the bank. Ask parents, they might say yes or no. Go through the process of applying for a loan. In return, you get the biggest money possible, but now you must pay back later.

Chapter 3:

You advance one age, you are now in Junior year. A random event happens.

You have 3 actions. Same three options as before.

Chapter 4:

You advance one age, you are now in Senior year. Another random event happens.

You have 3 actions. Same three options as before. You can spend an action to apply for colleges. If you apply for college, a new screen pops up that shows you different colleges to choose from and the prices. Ask parents, they may say yes or no about paying.

Chapter 5:

Go to College. Yet another random event happens. New level and scene. New set of actions (maybe 5 actions) and new choices.

OR

Same scenario as before. No debt, and you can still make money doing simple jobs, but happiness goes considerably down, and you are not advancing your career at all.

Chapter 9:

You'll be asked to move out of the house.

You'll be given the option to choose a rent plan. One of three rent plans.

Chapter 10:

Random event. Get an apartment. New scene and new level. New choices and more actions (maybe 10 actions).

Also new stats to pay attention to on top of base stats. Actions could be to apply for jobs.

Chapter 11:

Chapter 12:

You advance 3 years every chapter therein.

Chapter 15:

Option to go get a house (refer to Anthony's doc).

Chapter 20:

Put down a payment and successfully get the house. Now you must not lose your job and pay off the mortgage.

Chapter 25:

You win the game by paying off the mortgage.

Final stats listed.

Random Events

Life is rarely linear or fully thought out. Things happen, and circumstances play a huge role in a person's future. During each chapter, one of 20 to 30 different events can randomly occur, simulating the unexpected events that life often throws at us. This can easily be implemented in the code using a random number generator. Random events can include:

- Car accident/ breakdown
- You lose a loved one
- Bank account gets hacked
- Chronic illness
- Hurricane
- Fired from work
- Killed by a meteor
- Car gets stolen
- House burning down
- Abducted by aliens
- Struck by lighting
- Mugging
- Stabbed by robber
- Winning the lottery
- Having food poisoning
- Being killed by a fallen object
- Receive a scholarship
- Get arrested
- Dying to a heart attack
- You get evicted
- Airplane crashes into house
- Find \$100 laying around
- Job promotion
- Inflation increases
- House gets flooded
- House gets infested
- Stock market crashes

Randomized Economy

The economy always changes with each new generation. In this game, the game (or maybe the player) can decide what businesses are currently making the most money, hence determining the economy. For example, in today's world occupations like doctor, lawyer, software dev, and business jobs have some of the highest paying salaries. But what if that changed? What if it's Physical Therapists making the big bucks? Or game

designers or artists? Or blacksmiths? This allows each playthrough to be unique, and prevents the player from simply trying to game the system.

Some projected salaries of current day jobs are listed here, created by Chase Dunford:

Notes from Chase:

If we want a truly randomized economy, we could store the jobs and salaries in a hashmap and then randomize the hashmap before the player starts a new game.

Games where you make something - Papa's pizzeria is my inspiration and thinking. Have the diagram on the screen and players must drag and rotate things in the proper order.

In 2050:

1. Blacksmith - \$100,000 This job involves transforming metal into an object that is useful such as nails or the tip of a spade. This is the highest paying job because it is the most difficult. Players must methodically click to smith the metal. Clicking too slow will cause the metal to lose shape while clicking too fast will break the metal.
2. Dentist - \$98,000 This job requires a master's degree. This job involves flossing the patients teeth and using a plaque scraper and toothbrush to clean the patients teeth.
3. IT/Computer Science - \$97,000 This job requires a four year college degree. This job involves driving to clients in order to fix their computers. Some pieces will be missing and the player rotates the pieces to get them to fit properly. Like a puzzle.
4. Business owner - \$95,000 This job involves managing a business. Key tasks are ensuring all materials are bought, adjusting store prices, hiring and firing employees, and paying employees.
5. Engineer - \$92,000 This job requires a four year college degree. This job involves building bridges and buildings. The player must drag and drop the building materials in order to build a structurally sound object.
6. Artist - \$43,000 This job involves taking clients notes and recreating them on a canvas.
7. Lawyer - \$88,000 This job requires a master's degree. This job involves finding evidence to either prosecute someone or finding evidence to prove someone is innocent.
8. Judge - \$88,000 This job requires a master's degree. This job involves listening to the lawyer and determining based on evidence the guilt or innocence of a person.
9. Doctor - \$85,000 This job requires a master's degree. This job involves surgery, cutting skin, taking out objects, and sowing people back up. Like game Operation.
10. Veterinarian - \$83,000 This job requires a master's degree. This job involves surgery like doctor above and giving vaccinations.

11. Nurse - \$80,000 This job requires a four year college degree. This job involves giving vaccinations and visiting with sick patients. The player will listen to the patient's symptoms and determine the best method of treatment. Example: sore throat - give strep test, if positive - give antibiotics. If negative - tell the patient to drink juice and take allergy medicine.
12. Athlete - \$78,000 This job involves playing soccer or basketball on a professional team.
13. Musician - \$74,000 This job involves listening to customer's desires and creating music to satisfy them.
14. Logger - \$71,000 This job involves using a saw to cut down a tree, cut the tree into pieces, and loading it onto the truck.
15. Garbage collector - \$70,000 This job involves driving the garbage truck to people's homes and businesses, collecting the trash, and going to the landfill when the truck is full.
16. Flight Attendant - \$66,000 This job involves asking the passengers on the plane what type of food and beverage they want and bringing it to them.
17. Zoo Employee - \$65,000 This job involves feeding and cleaning the arenas of various animals.
18. Archeologist - \$63,000 This job requires a four year college degree. The player will travel to specific parts of the world, using a mattock and a brush to execute artifacts.
19. Military - \$60,000 This job involves protecting a country's border from enemies. Like trench warfare in World War I.
20. Firefighter - \$58,000 This job requires a 20 week training academy. This job requires driving the fire truck to a fire, locating and attaching the hose to the fire hydrate, and aiming the hose to extinguish the fire.
21. Police officer - \$58,000 This job requires an 18 week training academy. This job requires catching criminals and transporting them to jail. The crimes are shoplifting and murder.
22. Mail delivery - \$56,000 This job requires driving the mail truck and delivering mail to the correct house.
23. Janitor - \$55,000 This job involves dusting, sweeping, and mopping the business where the player is employed.

24. Pilot - \$53,000 This job requires a four year college degree. This job involves taking off with the airplane, driving the airplane, and landing the airplane at the desired location. The landing must be precise in order to land the plane safely.
25. Farmer - \$50,000 This job involves tilling the soil to prepare for planting the crops, planting the crops, water, and harvesting.
26. Banker - \$48,000 This job involves taking customers money and either putting it into their checking and saving account. The banker will also grant or deny people loans.
27. Mechanic - \$46,000 This job involves inspecting the car to determine the issue. The player will be able to add oil to the car, change a tire, or replace specific parts of the engine.
28. Electrician - \$46,000 This job involves going to clients' business or homes and fixing their electrical circuits. The player will have to connect wires in order to restore the electricity. However, there will be marked wires and if the player touches these wires he or she will lose some health.
29. Plumber - \$46,000 This job involves going to clients' business or homes and fixing the plumbers. The player will have to rotate and place pipes in specific ways to restore the plumbing.
30. Librarian - \$45,000 This job involves checking out customers and putting returned books back on the shelf. Certain books will go to certain shelves.
31. Professional Gambler - \$43,000 This job involves inserting money into a slot machine and hoping for three matches. The higher the bet, the higher the payout.
32. Fashion Designer - \$41,000 This job involves taking notes on what the customer wants and then designing it.
33. Butcher - \$39,000 This job involves cutting meat and packaging it for customers.
34. Correctional officers - \$37,000 This job involves walking around the jail to check for escaped inmates. The player must also break up any fights that occur in the jail.
35. Hair stylist - \$35,000 This job involves listening to the customers wants, then using clippers and/or scissors to create the desired style.
36. Advertiser - \$33,000 This job involves listening to customers and designing an advertising poster.

37. Pest Control Worker - \$30,000 This job involves gassing or setting up traps in the customer's home or businesses to exterminate bugs.
38. Painter - \$30,000 This job involves asking what color the customer wants, going to the store and buying the color, and then applying the paint with a paint brush to the object the customer wants painted.
39. Factory worker - \$28,000 This job involves attaching two objects together on the assembly line.
40. Car wash clerk - \$25,000 This job involves washing, drying, cleaning the inside of the car, and waxing the car.
41. Cashier - \$24,000 This job involves checking out the customer of a store and putting the items he or she bought in a bag.
42. Truck driver - \$23,000 This job involves going to a warehouse to load the truck, driving to the desired store, unloading the truck, and driving back to the warehouse to load the truck for another store.
43. Uber driver - \$23,000 This job involves picking up a guest and dropping them off in a timely manner at their desired location.
44. Bus driver - \$23,000 This job involves running a route to different houses in order to pick up children in the morning before school and after school.
45. Restaurant cook - \$21,000 This job involves cooking the food for a restaurant. The player will put the food together and then bake it. The player must carefully watch the food while it is cooking to ensure it does not burn. The player must manage multiple meals at once.
46. Restaurant waiter/waitress - \$20,000 This job involves serving restaurant guests. Taking their orders and bringing their orders to the table. The player must manage multiple tables at once.
47. Restaurant dishwasher - \$18,000 This job involves washing plates and utensils, drying them, and putting them on a rack to be reused.
48. Miner - \$15,000 This job involves going underground to mine coal. Every so often, the cart will get full and must be emptied. At that point, the player would return to the surface and empty the cart. Then, the player will go back to mining.

49. Babysitter - \$13,000 This job involves posting ads in your neighborhood, surrounding neighborhood, or online. The player will be notified when he or she has a job offer. The player will watch the child to ensure he or she is safe and well-fed.

50. Dog walker - \$10,000 This job involves posting ads in your neighborhood, surrounding neighborhood, or online. The player will be notified when he or she has a job offer. The player will walk the dog the amount of time specified by the owner.

(Possible) Stock Market

If our team has enough resources, we can implement an in-game stock market that you can invest in (and one that can crash). An idea for a stock market is written here by Novel Alam:

Stock Market Game idea

- * One path - Simulates the real stock market
 - * able to pick stocks that mirror the real world
 - * Basic. Metrics on the stock such as stock price, market cap, revenue,
 - * Link to yahoo finance website for more advanced metrics.
 - * Pros
 - * Very realistic
 - * Easy to make
 - * Cons
 - * can be boring
 - * Nothing exciting happens for a while such as market crashes
- * Another path - Artificial Stock Market
 - * Few dozen stocks to choose from that are made but are realistic
 - * Will have detailed metrics on each stock as well as news articles
 - * Custom events such as recessions, high growth periods, market closures, etc
 - * Pros
 - * Custom events means you can emphasis the pitfalls of the markets by creating artificial market crashes
 - * Cons
 - * Not as realistic as simulating real stock market
 - * Difficult to create, gave to create a market from the ground up
- * To access stock portfolio, character goes to computer Anthony showed
 - * Navigates to website similar to e*trade
 - * create fake website, and have fake computer load that

Background Customization

This game allows you to customize your Character Background, or it can be randomized (option for both). Background could include 1) innate talents (e.g. affinity to art, affinity to numbers, affinity to socializing) that affect what you're good at, 2) socio-economic status (what is your family income and situation), and location (where in the country are you born). Possible option for skins (maybe 2 or 4).

The reason we think this is a good feature is because every person is unique, and your talents and socio-economic background have a tremendous influence on what jobs you can hold down and be good at, and whether you have good life prospects. What if you, the player, are great with art, but suck at math? Well the economy for artists isn't great, so what do you do? Do you go for a business degree but forgo happiness? Or do you chase your art dream, but might struggle to achieve it? This is one possibility of dozens, and customizing the Character Background can lead to some interesting playthroughs.

Leaderboard

There will be a leaderboard where players' final Stats can be posted at the end of each playthrough. This is our main avenue to make our game have a competitive component. In essence, a player can strive to have the highest happiness possible, or strive to have the highest money possible, or strive to have the most bills paid on time, etc. Whatever it is, these Stats will be on the leaderboard, similar to High Score leaderboards in classic arcade games.

Estimated Budget: About 10k per person per month. Total budget will be about 1 to 2 million dollars.

Team Overview:

Dan Kost – CEO of Dakdan Worldwide and Sports Media, Overall Supervisor

Jonah Casale – Game Design Intern for Sports Media, Project Lead

Novel Alam – Game Design Intern for Sports Media

Anthony Johnson Jr. – Game Design Intern for Sports Media

Chase Dunford -- Game Design Intern for Sports Media

Matthew McMeekin -- Game Design Intern for Sports Media

Ideally, we will also have a professional game development team from a professional game company that will provide us artists, programmers, sound/audio engineers, and more to implement the game.

Hopefully we will also have banks as our sponsors, and their expertise in finance can be useful in making the game.

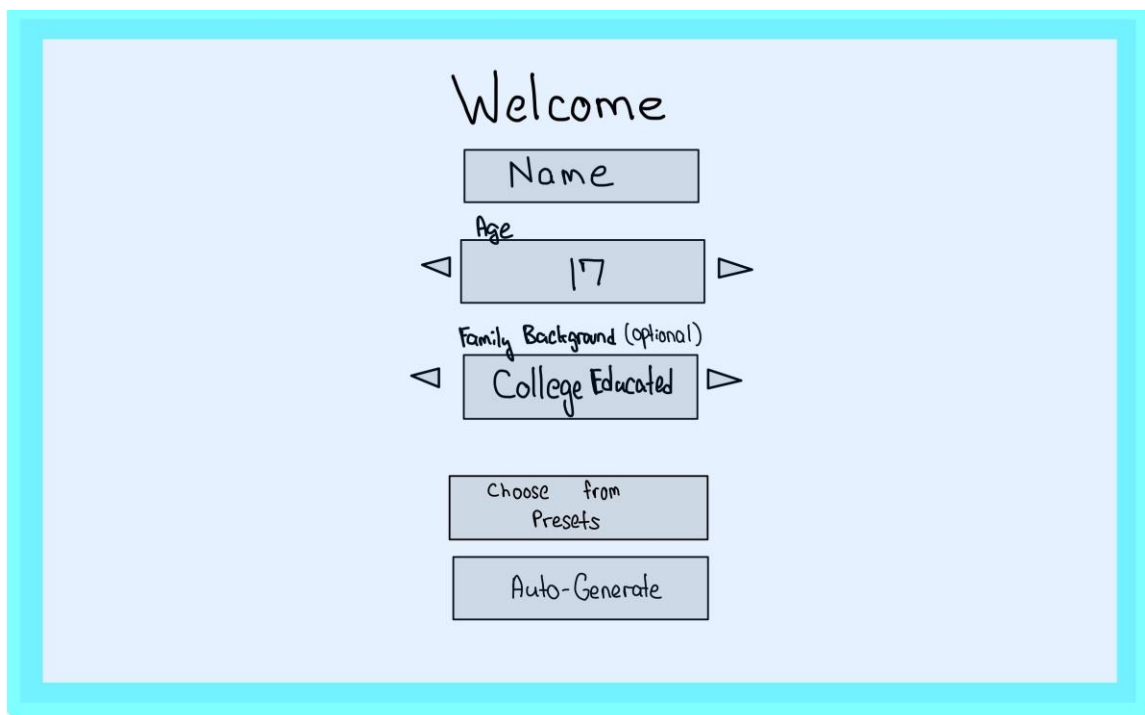
Concept Art:

Our overall vision is to have a lighthearted, 2D vector art cartoon look.

Here is some concept art for the main menu screens (user interface by Jonah and background picture by Anthony):



Here is an alternative concept art for main menu by Novel, with a blue frame:



Main Menu Navigation Concept Art (by Jonah):



Concept Art for sprites and overall art style of the game:



Concept Art for Gameplay and User Interface when playing the game, by Anthony:

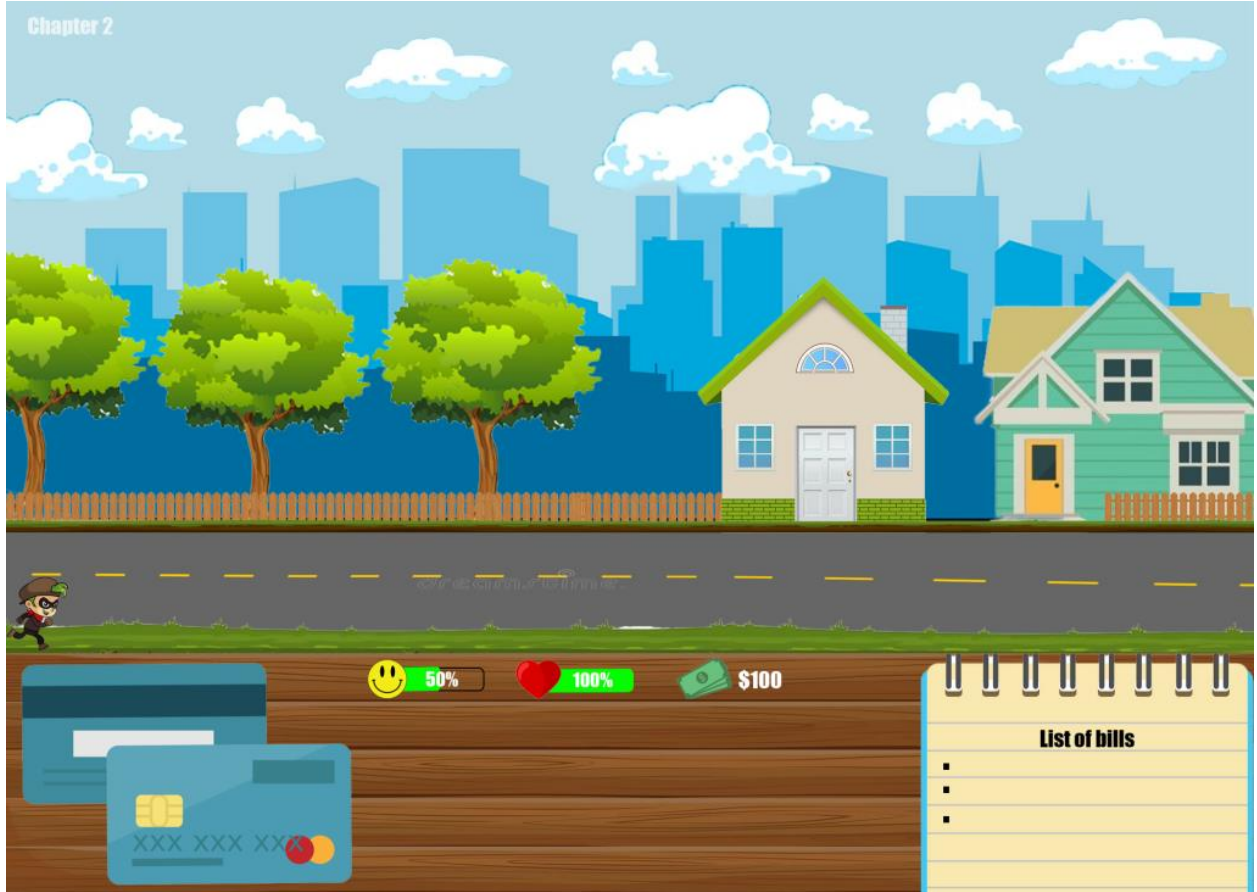
Chapter 1



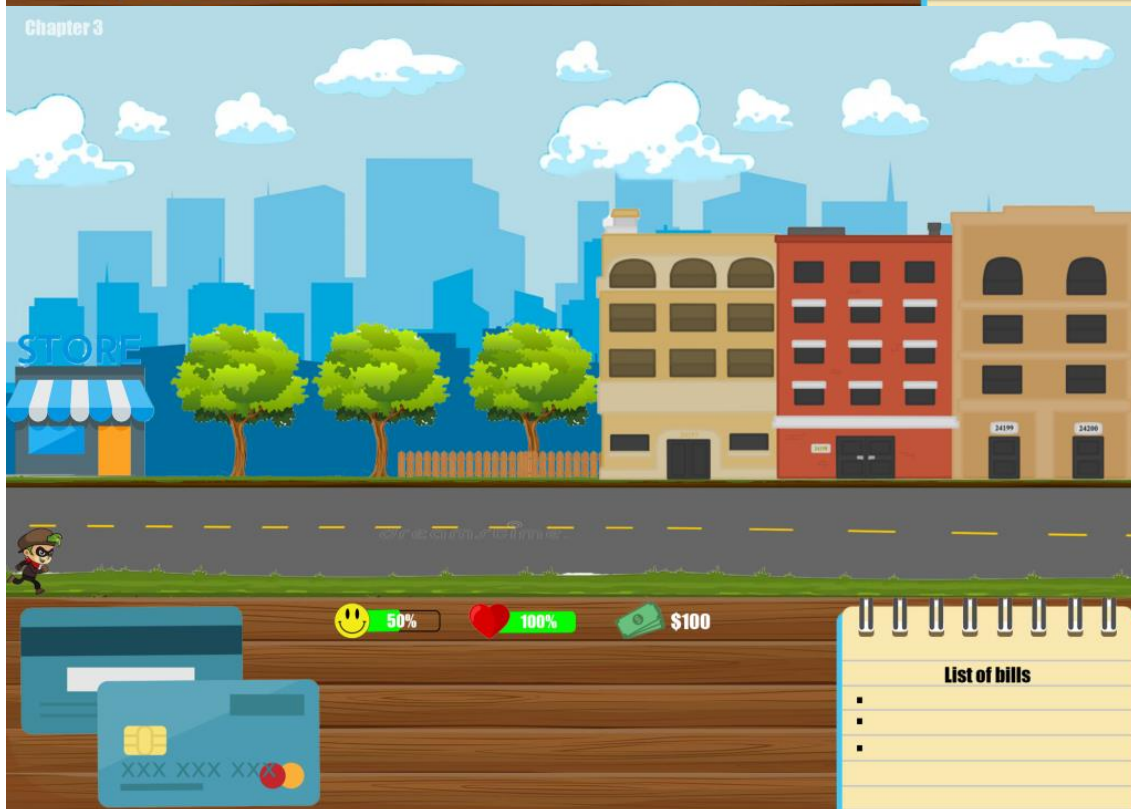
Chapter 2



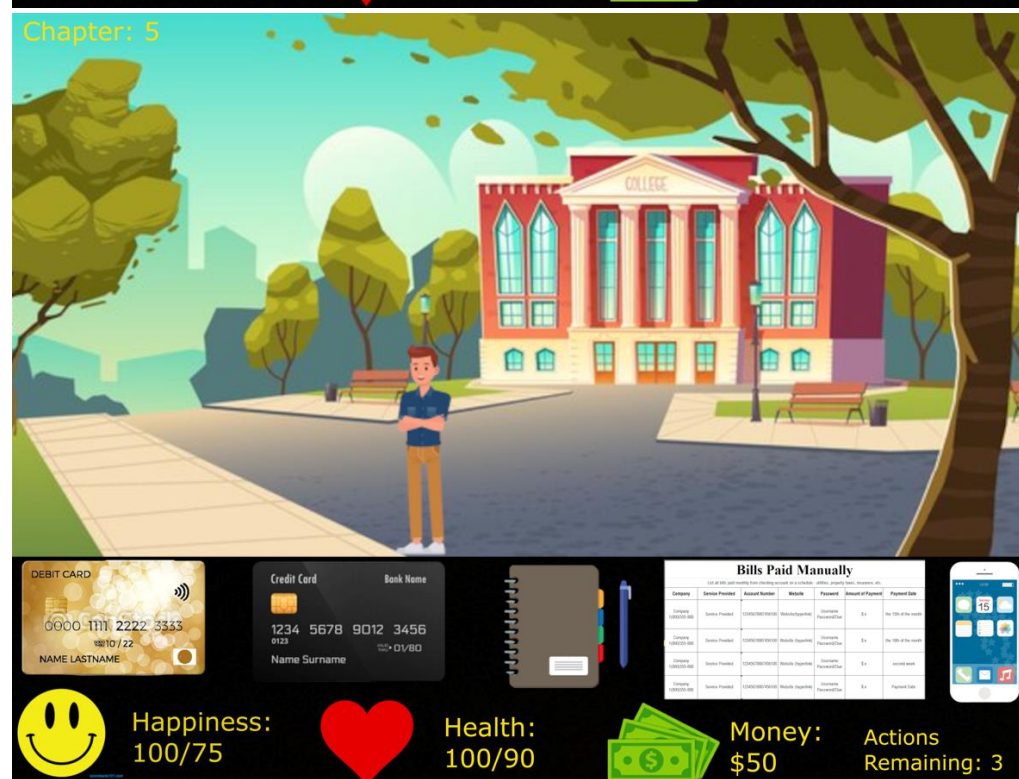
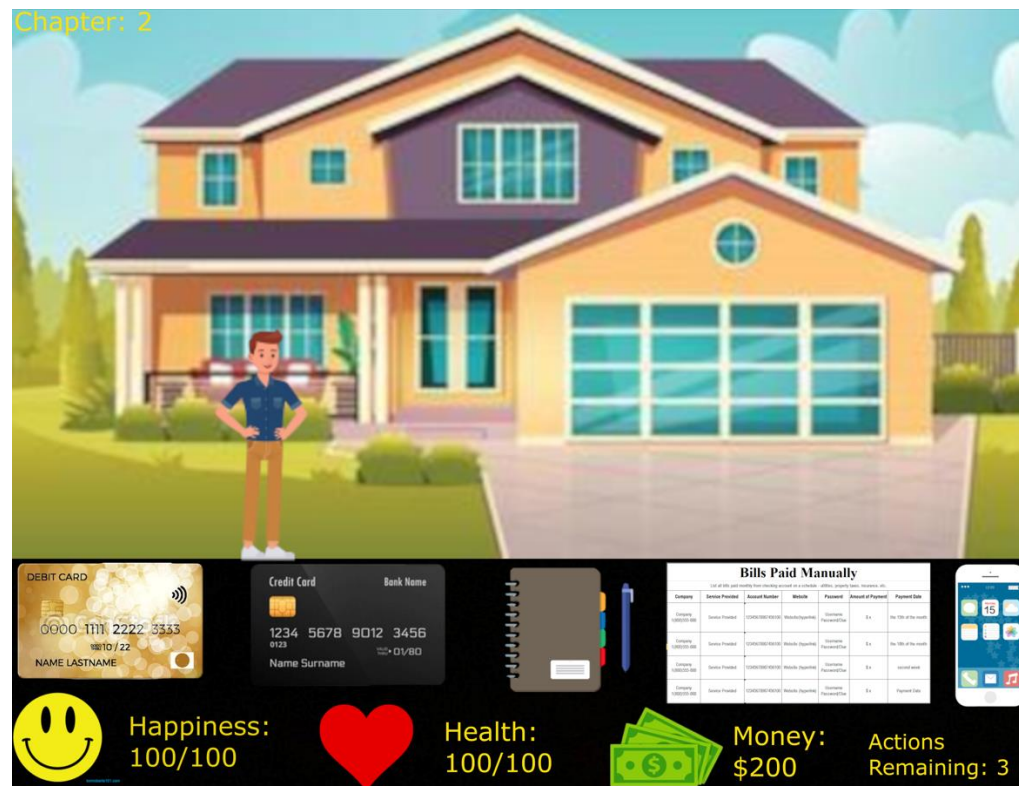
Chapter 2



Chapter 3



Concept Art for Gameplay and User Interface when playing the game, by Chase:



Concept Art for Gameplay and User Interface when character is at computer, by Novel:

Chapter 4 Open Bank Account
Age: 23

Money: \$17,593
Happiness: ::
Health: 98%

Wellfargo.com/openBankaccount

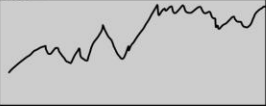
<input type="text" value="email:-----"/>	Create New Account
<input type="text" value="Password"/>	
<input type="button" value="Sign in"/>	
	Over 18 <input type="button" value="Create Account"/>
	Under 18 <input type="button" value="Create Account"/>

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Chapter 4
Age: 23

Money: \$17,593
Happiness: ::
Health: 98%

Stock Market

My Stocks	<input type="text" value="D Sports Media"/>
	<input type="text" value="\$83.13"/>
	
	Stats: Market Cap: 17M Revenue: 1M P/E: --
	<input type="button" value="Buy"/> <input type="button" value="Short"/> <input type="button" value="Favorite"/>
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Game Demo:

TBD.

Competitive Landscape :

There are quite a number of games out there that have tried to teach financial literacy to people. For example, Point and Click games (college, Financial Football, Roadtrip), life simulators like Bitlife, My Success Story business game, Profile (mobile game), etc.

My general observation (Jonah speaking) is that these games utilize genres such as RPG (Role Playing Games), Point and Click, Simulation, trivia. They also tend to focus on one specific aspect of financial life, e.g. dealing with lenders, going through college, going through life (simplification), or focusing on just managing money and basic budgeting.

What makes our game unique is that we are going for an adventure, story-driven game. We are using adventure to be the catalyst for education, not simulation. The Chapter mechanic also is something perhaps not seen before in this genre. And we are focusing not on teaching finance, but showing you the many pitfalls that people run into when it comes to finance. We are adopting a “trial and error” approach, and also we seek to implement unique features such as player choice and random events.

We might also make it competitive (e.g. have leaderboards). How? We need to talk to Kost about it.

Does it need to be competitive, no questions asked?