

DEPRESSION

You suffer from depression.

- The next free time slot at the public health care is after 6 months. Wait 3 turns OR pay 5000 €
- Occupational Health care offers a timeslot in a month.
 Pay 500 €
- You contact a private health care company. They have a free time in a week. Private Health insurance covers the appointment. Throw the dice again.



DIVORCE

You are filing for a divorce, but you haven't done prenuptial agreement.

Pay the bank half of your cash assets.



TRANSPORTATION

Your vehicle needs maintenance.

- You don't have a car, but the public transport fees are increased.
 Pay 50 € and wait for your turn for one round.
- Your mechanic friend is able to fix your car. Pay 1500 € and throw the dice again.
- 3 Your Tesla needs a special maintenance. Pay 6000€ and throw dices again TWICE.



DEMENTIA

Your grandparent has dementia. Due to a good physical health, he/she is not entitled to a vacancy in a nursing home, but can't manage home alone either.

Go straight to "Elderly care" without passing "go" to make arrangements.

If the property is owned by another player, pay the rent.



DAYCARE

It's a fundraising day in your child's daycare.

Go straight to "Daycare" without passing "go" and take care of the fundraising for one round.

If the property is owned by another player, pay the rent.



MENTAL HEALTH

An accident happened to your loved one and you need professional help to deal with your trauma.

Go straight to "Mental healthcare" without passing "go". Wait one turn.

If the property is owned by another player, pay the rent.



FIRST AID

You stumble on the street and break your hip.

Throw only ONE dice on your turn until you reach or pass "Public healthcare".

You can also pay 5000 € medical fees and continue playing normally.

Keep this card until you have reached the destination.



LOTTERY

Choose two numbers from 1 to 6. Throw the dices.

If you manage to throw the numbers you chose, you win 50 000€.



INHERITANCE

- You inherit 20 000 €, but all goes to estate depts. Pay 2000 € for the funeral arrangements.
- You inherit 20 000 €, pay 100 € inheritance tax and 10 000 € for depts and funeral arrangements. Collect 9900 €.
- 3 You inherit 50 000 €, pay 2500 € inheritance tax. Collect 47 500 €.



PENALTY

Pay 2000 € penalty or take a COMMUNITY TREASURE card.



ACTIVISM

You took part in an illegal climate strike.

Pay 10 daily penalties:

- 1 160 €
- 2 440 €
- 3 920€



HOLIDAY

You are traveling abroad with your family.

- You take a ship to Tallinn, move one step to preferred direction.
- You are travelling to Greece, move 1-5 steps to preferred direction.
- 3 You are travelling to Thailand, move 1-12 steps to preferred direction.



RAISE

Your team was magnificent. You get a raise.

Collect

350 € (women) or 450 € (men).



WATER DAMAGE

- 1 Your insurance doesn't cover all the damages, pay 8000 €.
- Your insurance covers the damage, pay 1000 € deductible.
- 3 Your insurance covers the damage, but you decide to renew your kitchen anyway, pay 10 000 €.



YOUR WALLET WAS STOLEN

- You didn't have any cash, so you have to wait for a new debit card from the bank. Wait one turn.
- You lost 70 € cash. Luckily, you have a payment option in your S-bonus card.
 Pay 70 €. Throw the dice again.
- 3 You lost 300 € cash. Luckily your Platinum Amex card was in the pocket your Armani coat. Pay 300 €. Throw the dice again.



SUSTENANCE

- You go to the forest and decide to pick berries to earn some money.
 Collect 100 €. Wait two turns.
- You buy your berries from the market. Pay 100 € and throw dices again.
- Your nieces pick the berries from your own bushes from the yard. Pay them 50 € and throw dices again.



IT IS YOUR BIRTHDAY

- You are organizing potluck for your friends, collect 100 € from each player.
- You are hosting a party at your house, and you are offering food and drinks. Pay 500€.
- 3 You are organizing a private party on a local riverboat. Pay 5000 €.



GO TO LUUMÄKI

If you pass "go", collect income.

If the property is owned by another player, pay the rent.



CHANCE

MOLD PROBLEM

Your properties have a mold problem.

Pay 4000 € renovation fees from each house and hotel you own.



CHANCE

RESIGNING

You are resigning.

- You are set on a waiting period for three months.
 Next time you pass "go", you are not allowed to claim income.
- You already have a new job waiting, throw dices again.
- 3 You are granted severance payment, collect 10 000 € and throw dices again.



CHANCE

EXCHANGE STUDIES

You decide to go for exchange studies for a year.

You receive a scholarship of 2500 €.

Move freely 5-10 steps forward on the board.



FAMILY

Congratulations, you are having a child.

Throw one dice to discover the number of children in your family. You can claim child benefit according to the dice number.

1 child 90 € 2 children 100 € 3 children 130 € 4 children 150 € 5-6 children 170 €

If you have the SINGLE PARENT card, add 60 € for the claimed benefit.



SINGLE PARENT CARD

Keep this card throughout the whole game.

- You are offered a job as a warehouse worker. You are entitled to free daycare. Claim 500 € salary.
- 2 + 3 You continue working at your job position, but the daycare fees change. Throw one dice to discover the number of your children. Pay according the dice number.

2:	3:
1 child 100 €	1 child 290 €
2 children 150 €	2 children 440 €
3 children 170 €	3 children 500 €
4 children 200 €	4 children 550 €
5 children 220 €	5 children 600 €
6 children 250 €	6 children 670 €



THFRAPY

Your child needs both occupational and speech therapy.

- To get free therapy appointment from the public healthcare, you need to fill in applications and apply certifications.
 Wait two rounds.
- You are able to pay part of the therapy services while waiting for the public healthcare therapy appointment. Wait one round and pay 1000 €.
- 3 You don't want to wait. Pay 5000 € to get therapy services immediately and throw dices again. You can **also** donate an optional amount of money to support the speech therapy organization.



MOVING IN

Congratulations, you are moving in together with your spouse.

- His/her monthly income exceeds the income limit and you will lose your basic social assistance from Kela Social insurance institution, thus your spouse has to provide for you. Households joint assets decrease by 500 € / month. Subtract 500 € from the next "go" income.
- 2 + 3 Household's assets double. Collect "go" income double next round.

Keep this card until you have executed the action.



PENSION

You are retiring.

When you pass "go", collect:

- 1 800€
- 2 Men 1900 € Women 1500 €
- 3 Men 3000 € Women 2040 €

Keep this card and play accordingly for the rest of the game.



PUBLIC HEALTHCARE

You need a medical certificate.

Go straight to "Public healthcare" without passing "go" and wait one turn.

If the property is owned by another player, pay the rent.



TAX REFUND

You receive tax refund.

Collect 10 % of the amount of cash assets you have at the moment.



BACK TAXES

Pay the bank half of your money.



DISTRAINT

Your payments are long due.

Pay 10 000 € immediately or you will lose your credit reference.

After losing credit reference, you can't buy anything until you have paid 10 000 €.

Keep this card until you have paid.



HOUSING LOAN

You are taking a relief from your housing loan instalments.

You have more money to use, collect 1000 €.



PROPERTY

All your properties need maintenance.

Pay 500 € of each house and 2000 € of each hotel.



GO TO JAIL

Go straight to jail without passing "go".



GET OUT OF JAIL

Keep this card until you use it or sell it.



CONNECTIONS

You are a very popular member of a political party.

Buy **any** available property or properties immediately and if you own all the properties in a colour-group, build freely on them.

You don't have to use this card.



CALCULATION MISTAKE

You got income that Kela - The Social Insurance Institution of Finland is now collecting back.

- 1 Pay 2000 €. If you can't pay the amount immediately, negotiate payment plan with the other players.
- 2 + 3 Ignore this card. You haven't received any benefits from Kela.



AUCTION

Your household situation is unstable.

Choose one of your properties and put it in auction. Other players can trade for it, highest bid wins.

Asking price is half of the buying price.



UNEMPLOYMENT

You are unemployed until the end of the round. Throw only one dice until you reach "go".

When you reach "go", collect 650 € unemployment benefit instead of basic income.

Keep this card until you have reached "go".



INSURANCE FEES

Pay insurance fees.

- 1 300 €
- 2 1000 €
- 3 5000 €



HOSPITAL FEES

Pay hospital fees

- 1 200 €
- 2 600 €
- 3 1200 €

