## DEPRESSION

You suffer from depression.
1
The next free time slot at the public health care is after 6 months. Wait 3 turns OR pay $5000 €$

2
Occupational Health care offers a timeslot in a month.
Pay 500 €
3 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.


CHANCE

## DIVORCE

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

Pay the bank half of your cash assets.


CHANCE

## TRANSPORTATION

Your vehicle needs maintenance.
1 You don't have a car, but the public transport fees are increased. Pay $50 €$ and wait for your turn for one round.

2 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.


CHANCE

## 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.


CHANCE

## 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.


CHANCE

## 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.


CHANCE

## 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.


CHANCE

## LOTTERY

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

If you manage to throw the numbers you chose, you win $50000 €$.


CHANCE

## INHERITANCE

1
You inherit 20000 €, but all goes to estate depts. Pay $2000 €$ for the funeral arrangements.

2 You inherit 20000 €, pay $100 €$ inheritance tax and $10000 €$ for depts and funeral arrangements. Collect 9900 €.

3 You inherit 50000 €, pay 2500 € inheritance tax. Collect $47500 €$.


CHANCE

## PENALTY

## Pay 2000 € penalty or take a COMMUNITY TREASURE card.



CHANCE

## ACTIVISM

You took part in an illegal climate strike.

Pay 10 daily penalties:
$1 \quad 160 €$
$2440 €$
$3920 €$


CHANCE

## HOLIDAY

You are traveling abroad with your family.
1 You take a ship to Tallinn, move one step to preferred direction.

2 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.


CHANCE

## RAISE

Your team was magnificent. You get a raise.

## Collect

350 € (women) or 450 € (men).


CHANCE

## WATER DAMAGE

1 Your insurance doesn't cover all the damages, pay $8000 €$.

2 Your insurance covers the damage, pay 1000 € deductible.

3 Your insurance covers the damage, but you decide to renew your kitchen anyway, pay $10000 €$.


CHANCE

## YOUR WALLET WAS STOLEN

1 You didn't have any cash, so
you have to wait for a new debit card from the bank. Wait one turn.

2
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.


CHANCE

## SUSTENANCE

1
You go to the forest and decide to pick berries to earn some money. Collect $100 €$. Wait two turns.

2
You buy your berries from the market. Pay $100 €$ and throw dices again.

3 Your nieces pick the berries from your own bushes from the yard. Pay them $50 €$ and throw dices again.


CHANCE

## IT IS YOUR BIRTHDAY

1 You are organizing potluck for your friends, collect $100 €$ from each player.

2 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 €.


CHANCE

## 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.
1 You are set on a waiting
period for three months.
Next time you pass "go", you are not allowed to claim income.

2 You already have a new job waiting, throw dices again.

3 You are granted severance payment, collect 10000 € 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.


## COMMUNITY CHEST

## 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.


## COMMUNITY CHEST

## SINGLE PARENT CARD

Keep this card throughout the whole game.
1
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 :
1 child $100 €$
2 children $150 €$
3 children $170 €$
4 children 200 €
5 children 220 €
6 children 250 €

3:
1 child 290 €
2 children 440 €
3 children $500 €$
4 children 550 €
5 children 600 €
6 children 670 €


## COMMUNITY CHEST

## THERAPY

Your child needs both occupational and speech therapy.
1
To get free therapy appointment from the public healthcare, you need to fill in applications and apply certifications. Wait two rounds.

2
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.


## COMMUNITY CHEST

## MOVING IN

Congratulations, you are moving in together with your spouse.
$1 \quad$ 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.


## COMMUNITY CHEST

## PENSION

You are retiring.
When you pass "go", collect:
$1800 €$

2 Men $1900 €$
Women 1500 €

3 Men 3000 €
Women 2040 €

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


## COMMUNITY CHEST

## 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.


## COMMUNITY CHEST

## TAX REFUND

You receive tax refund.

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


## COMMUNITY CHEST

## BACK TAXES

Pay the bank half of your money.


## COMMUNITY CHEST

## DISTRAINT

Your payments are long due.
Pay $10000 €$ immediately or you will lose your credit reference.

After losing credit reference, you can't buy anything until you have paid $10000 €$.

Keep this card until you have paid.


## COMMUNITY CHEST

## HOUSING LOAN

You are taking a relief from your housing loan instalments.

You have more money to use, collect 1000 €.


## COMMUNITY CHEST

## PROPERTY

All your properties need maintenance.

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



## COMMUNITY CHEST

GO TO JAIL
Go straight to jail without passing "go".


## COMMUNITY CHEST

GET OUT OF JAIL
Keep this card until you use it or sell it.


## COMMUNITY CHEST

## 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.


## COMMUNITY CHEST

## 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.


## COMMUNITY CHEST

## 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.


## COMMUNITY CHEST

## 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".


## COMMUNITY CHEST

INSURANCE FEES
Pay insurance fees.
$1300 €$
$2 \quad 1000 €$
$35000 €$


## COMMUNITY CHEST

## HOSPITAL FEES

## Pay hospital fees

## 1200 €

## $2 \quad 600 €$

$3 \quad 1200 €$


## COMMUNITY CHEST

