



# IT'S NOT FAIR!

## MONOPOLY

### **What's Inside this Pack:**

Facilitator's Notes  
Game Rules  
10 Player Profiles  
Chance Cards  
Community Chest Cards  
Get Out of Debt Cards  
Mercy Cards  
Labels

### **What You Need:**

Standard Version of Monopoly  
10 Players

## FACILITATOR'S NOTES

It's not fair! That's the kind of statement you will likely be hearing while you facilitate this socially-stratified version of Monopoly. This game has been modified using global population statistics to highlight the impact of inequality and injustice on wealth and resource acquisition, opportunity and life outcomes and help participants realise the limitations of charity when it comes to addressing global poverty.

Unlike the standard version of Monopoly, this version will show players that in reality the world is not a level playing field – people don't all start at 'Go' with the same amount of money in the bank and the same privileges – instead, people experience numerous inequalities that affect their starting point, ability to make meaningful choices throughout their life, and ability to independently rise out of poverty. This game therefore highlights how poverty is the result of structural injustice and global inequalities (in areas such as race, gender, socioeconomic status, education and ability/disability) that exist in our world.

The global statistics have been taken from 'If the World Were 100 People' material, which condenses the statistics of 7 billion people into 100 people. In this game the statistics have been further condensed to 10 statistically representational profiles, which outline each player's social class and related privileges or disadvantage. To give players an understanding of the concept it is a good idea to show them the 'If the World Were 100 People' video clip before you play. More information around the statistics can also be found on the 100 People website.

*If the World Were a 100 People clip:*

<https://www.youtube.com/watch?v=QFrqTFRy-LU>

*100 People website:*

[http://www.100people.org/statistics\\_100stats.php?section=statistics](http://www.100people.org/statistics_100stats.php?section=statistics)

### SET-UP & PLAY

- Set-up the board ready for play.
  - You will need to print and cut out all of the required pieces – profiles, Chance cards, Community Chest cards, Get out of Debt cards and Mercy cards. The Chance and Community Chest cards replace the regular Monopoly cards. The regular Monopoly houses, money and tokens are used.
  - Distribute each player's houses, money and Mercy cards according to their profiles.
- Make sure players are seated from 1 to 10 as they will have their turns in this order.
- Read the game rules to players and play accordingly.
  - Tip: If there is any discrepancy or questions about the rules, point players back to the rule that the upper class clarify any unclear rules at their discretion. This will help to keep the game moving quickly and reinforce the idea that the upper class has much more voice and power than other classes.
- Choose how you will end the game – either after a time limit (30-60 minutes is recommended), until most players are in debt or you feel the message of the game has been clearly communicated.

### REFLECTION QUESTIONS

Once the game has finished, guide the players through some reflective questions to draw out what they have learned through the game. The kinds of things you might be looking to draw out include:

- The world is not a level playing field;
- Poverty is more complex than a lack of wealth/resources;
- Injustice and inequality are at the core of poverty;
- There is a difference between charity and justice (charity is a 'band-aid' solution; it doesn't change the unjust situation/inequality someone is experiencing); and
- The most marginalised and vulnerable people experience the most structural injustice.

### Questions for the group:

1. Who was able to improve their social position/increase their wealth?
2. What did the rich have to do to win?
3. What would the poor have had to do to make it in this game?

### Questions for the poor:

1. How did you feel playing the game?
2. Why didn't you become wealthy?
3. What kind of intervention would you want from someone outside of your group? (Desired answers: treated equal, fair opportunities, a break, justice, equality).
4. Did charity (mercy cards) solve your problem? Why not?
5. What did you really want? Justice or charity?

## IT'S NOT FAIR MONOPOLY GAME RULES

<b>OBJECT:</b>	The object of the game is to become successful, which is measured by wealth and asset ownership as well as avoiding poverty and bankruptcy.
<b>BACKGROUND:</b>	Player profiles are based on the 'If the World were 100 People' statistics, which we have consolidated down to 10 people for this game. The rules, chance cards and community chest all reveal how inequality affects opportunity and life outcomes across social classes. The scenarios are drawn from statistics, real life cases and information gathered from ACCIR's project partners.
<b>PREPARATION:</b>	Each player has a profile which explains the amount of money and properties they receive at the beginning of the game. Read each profile to the group before play.
<b>THE BANK:</b>	The two upper class people collectively own the Bank, including cash and unallocated properties. They also have their own personal funds and properties, but can dip into the bank's cash reserves in the event that their personal funds are depleted.
<b>START OF PLAY:</b>	Players start at different points on the board as per profile. Order of play is from player 1 through to 10.
<b>PASS GO:</b>	Each time a player passes GO refer to profile for instruction.
<b>BUYING PROPERTY:</b>	Whenever you land on unowned property you may buy it from the Bank. If you do not wish to buy the property, the Bank sells it through an auction to the highest bidder above the sale price. You can buy properties in the first round.
<b>PAYING RENT:</b>	<p>When you land on an owned property, the owner collects the rent. The owner cannot collect rent if they fail to ask for it before the next player rolls. If the player is unable to pay rent, refer to 'Get out of Debt' and 'Mercy' card rules.</p> <p>The standard Monopoly rules apply for owning a whole colour set of properties, buying houses/hotels and mortgaging properties.</p>
<b>CHANCE &amp; COMMUNITY CHEST CARDS:</b>	When you land on either of these spaces, take a card and begin reading the scenario. The cards list responses for all players. All players must complete the action stated.
<b>GET OUT OF DEBT CARDS:</b>	When a lower class player is unable to pay a debt they may pick up a 'Get out of Debt' card. The bank pays the debt in exchange for the scenario on the card. The player keeps the card and follows the instructions.
<b>MERCY CARDS:</b>	An upper or middle class player can show mercy to a lower class player that owes them money by giving them a 'Mercy' card. The card forgives the debt completely. The upper or middle class player also gives them a charitable donation.
<b>INCOME TAX:</b>	If you land on 'Income Tax' pay the bank \$200. Players 7-10 are exempt on the basis of having no formal employment.
<b>JAIL:</b>	<p>Different rules apply for each class when instructed to go to jail:</p> <p><b>Upper class:</b> Immediately roll the dice and only go to jail if you roll an odd number. If in jail, on the next or any following turn you can pay \$50 to get out or can remain until you roll an even number.</p> <p><b>Middle class:</b> Go directly to jail. On the next or any following turn you can pay \$50 to get out or can remain until you roll an even number.</p> <p><b>Lower class:</b> Go directly to jail. Remain there until you roll a double.</p> <p><b>All classes:</b> The maximum time spent in jail is 3 turns. On your 3<sup>rd</sup> turn move to 'Just Visiting'.</p>
<b>FREE PARKING:</b>	A player landing on this place does not receive anything. This is just a free resting-place.
<b>ADDITIONAL RULES:</b>	<p>It is against the rules to complain about the rules. The sentence is going to jail. Refer to 'Jail' instructions in order to be released.</p> <p>Any unclear rules will be clarified by the upper class, at their discretion.</p>
<b>END OF GAME:</b>	<p>When end of play is called briefly assess each player's financial and social position (including the scenarios from their 'Get out of Debt' cards), taking note of how their starting point and profile impacted their end position.</p> <p>As the upper class are the Bank, monies and any properties in the bank are divided according to the gender-related pay gap (upper class male 56%, upper class female 44%). <b>THE RICHEST PLAYER WINS!</b></p>



# BUSSNESSMAN

## SSVTLR PPPR

### PERSON ONE

#### PERSON ONE

## BUSINESSMAN

- Upper-class
- Male
- University educated
- Strong social networks
- High position in Multinational Corporation
  - Inherited significant assets
- Able to easily meet all basic needs and access basic services

**ASSETS/LAND:** Mayfair, Park Lane, Liverpool Station, Piccadilly, Water Works, Coventry Street, Leicester Square, Trafalgar Square, Fleet Street, Vine Street, Marylebone Station, Electrical Company.

**MONEY:** Receive \$2000 personal funds and you can also dip into the bank if these funds are depleted. At the end of the game you will collect 56% of what is left in bank.

**STARTING POSITION:**  
Start at 'Free Parking'.

**PASS GO:** Collect 2 houses and place on the property of your choice.

**MERCY CARDS:** You have 2 mercy cards to give to a lower class player if you wish to forgive a debt they owe to you. Follow instructions on card.

**GO TO JAIL:** Immediately roll the dice and only go to jail if you roll an odd number. If in jail, on the next or any following turn you can pay \$50 to get out or can remain until you roll an even number. The maximum time spent in jail is 3 turns. On your 3<sup>rd</sup> turn move to 'Just Visiting'.

Cut along grey lines and fold into a 'tent' prior to play



# OFFICE MANAGER

## UPPER CLASS

### PERSON ONE

#### PERSON TWO

### OFFICE MANAGER

- Upper class • Female • Quality high school education
- Secure income and employment
- Earns 21% less than males in comparable roles/positions
- Strong social networks
- Inherited significant assets
- Able to easily meet all basic needs and access basic services

**ASSETS/LAND:** Bond Street, Oxford Street, Regent Street, Fenchurch Station, Northumberland, Whitehall, King's Cross Station.

**MONEY:** Receive \$1680 personal funds and you can also dip into the bank if these funds are depleted. At the end of the game you will collect 44% of what is left in bank (which represents the gender-related pay gap).

**STARTING POSITION:** Start at 'Free Parking'.

**PASS GO:** Collect 2 houses and place on the property of your choice.

**MERCY CARDS:** You have 2 mercy cards to give to a lower class player if you wish to forgive a debt they owe to you. Follow instructions on card.

**GO TO JAIL:** Immediately roll the dice and only go to jail if you roll an odd number. If in jail, on the next or any following turn you can pay \$50 to get out or can remain until you roll an even number. The maximum time spent in jail is 3 turns. On your 3<sup>rd</sup> turn move to 'Just Visiting'.

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# PERSON THREE

## MIDDLE CLASS

### PERSON THREE

#### PERSON THREE

### SMALL BUSINESS OWNER

- Middle class
- Male
- Vocational level training
- Owner of small family business
- Lives on around \$10 per day
- Children have access to government schooling
- Able to acquire a housing loan
- Sufficient means to meet basic housing and food needs and access basic services

**ASSETS/LAND:** Marlborough Street, Pentonville Road.

**MONEY:** Collect \$945 at the beginning of the game.

**STARTING POSITION:**  
Start at 'Jail — Just Visiting'.

**PASS GO:** Collect \$50.

**MERCY CARDS:** You have 1 mercy card to give to a lower class player if you wish to forgive a debt they owe to you. Follow instructions on card.

**GO TO JAIL:** Go directly to jail. On the next or any following turn you can pay \$50 to get out or can remain until you roll an even number. The maximum time spent in jail is 3 turns. On your 3<sup>rd</sup> turn move to 'Just Visiting'.

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# PART-TIME WORKER

## CLASS MIDDLE

### PERSON FOUR

#### PERSON FOUR

## PART-TIME WORKER

- Middle class • Female • Completed primary and some high school but did not graduate • Part-time job with base-rate salary • Lives on less than \$10 per day
- Responsible for household and child rearing duties • Affected by gender-based violence and alcoholism in family • Sufficient means to meet basic housing and food needs and access basic services

**ASSETS/LAND:** Bow Street, The Angel Islington.

**MONEY:** Collect \$656 at the beginning of the game.

**STARTING POSITION:**  
Start at 'Jail — Just Visiting'.

**PASS GO:** Collect \$50.

**MERCY CARDS:** You have 1 mercy card to give to a lower class player if you wish to forgive a debt they owe to you. Follow instructions on card.

**GO TO JAIL:** Go directly to jail. On the next or any following turn you can pay \$50 to get out or can remain until you roll an even number. The maximum time spent in jail is 3 turns. On your 3<sup>rd</sup> turn move to 'Just Visiting'.

Cut along grey lines and fold into a 'tent' prior to play



# LOW SKILLED WORKER

MIDDLE CLASS

PERSON FIVE

PERSON FIVE

## LOW SKILLED WORKER

- Middle class •Male •Completed primary school
- Works in poorly paid, low skilled job •Lives on less than \$10 per day
- Sufficient means to meet basic housing and food needs and access basic services

**ASSETS/LAND:** Euston Road

**MONEY:** Collect \$367 at the beginning of the game.

**STARTING POSITION:** Start at 'Jail – Just Visiting'.

**PASS GO:** Collect \$50.

**MERCY CARDS:** You have 1 mercy card to give to a lower class player if you wish to forgive a debt they owe to you. Follow instructions on card.

**GO TO JAIL:** Go directly to jail. On the next or any following turn you can pay \$50 to get out or can remain until you roll an even number. The maximum time spent in jail is 3 turns. On your 3<sup>rd</sup> turn move to 'Just Visiting'.

Cut along grey lines and fold into a 'tent' prior to play



# DISABILITY

## A FACTORY WORKER WITH A

### LOWER CLASS

#### PERSON SIX

#### PERSON SIX

### FACTORY WORKER WITH A DISABILITY

- Lower class • Male • Disabled • Did not complete primary school
- Factory worker with limited workers rights
- Lives on around \$2 per day and struggles to meet basic needs
  - Lacks access to basic services
  - Limited or no disability support available
- Lives in poor housing without access to a toilet
  - Unable to meet nutritional needs

**ASSETS/LAND:** None

**MONEY:** Collect \$52 at the beginning of the game.

**STARTING POSITION:** Start at 'Go'.

**PASS GO:** Collect \$10.

**GO TO JAIL:** Go directly to jail. Remain there until you roll a double. The maximum time spent in jail is 3 turns. On your 3<sup>rd</sup> turn move to 'Just Visiting'.

Cut along grey lines and fold into a 'tent' prior to play



# SUBSISTENCE FARMER

## LOWER CLASS

PERSON SEVEN

### PERSON SEVEN

## SUBSISTENCE FARMER

- Lower class
- Male
- Did not complete primary school
- Earns less than \$2 per day
- Disproportionately affected by climate change
- Lives in basic housing with access to a toilet
- Lacks access to basic services
- Unable to meet nutritional needs

**ASSETS/LAND:** None

**MONEY:** Collect \$43 at the beginning of the game.

**STARTING POSITION:** Start at 'Go'.

**PASS GO:** Collect \$10.

**GO TO JAIL:** Go directly to jail. Remain there until you roll a double. The maximum time spent in jail is 3 turns. On your 3<sup>rd</sup> turn move to 'Just Visiting'.

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# WIDOWED SINGLE MOTHER

## LOWER CLASS

### PERSON EIGHT

#### PERSON EIGHT

## WIDOWED SINGLE MOTHER

- Lower class
- Female
- Completed 2 years of primary school
- Illiterate
- Earns less than \$2 per day through irregular labour
- Married young in response to family poverty
- Widowed with dependent children
- Lacks property rights as a female and experienced loss of land after husband's death
- Carries full domestic and child rearing responsibilities
- Lacks access to basic services
- Poor quality house without access to a toilet
- Both her and her children are undernourished

**ASSETS/LAND:** None

**MONEY:** Collect \$30 at the beginning of the game.

**STARTING POSITION:**  
Start at 'Go'.

**PASS GO:** Collect \$10.

**GO TO JAIL:** Go directly to jail. Remain there until you roll a double. The maximum time spent in jail is 3 turns. On your 3<sup>rd</sup> turn move to 'Just Visiting'.

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# PERSON NINE

## LOWER CLASS

### HOMELESS WITH A DISABILITY

#### PERSON NINE

### HOMELESS WITH A DISABILITY

- Lower class
- Female
- Disabled Illiterate due to never attending school
  - Earns less than \$2 per day through begging
- Affected by social exclusion, discrimination and isolation
  - Limited or no disability support available
  - Lacks access to basic services
- Homeless with no access to electricity or proper toilet
  - Severely malnourished

**ASSETS/LAND:** None

**MONEY:** Collect \$17 at the beginning of the game.

**STARTING POSITION:**  
Start at 'Go'.

**PASS GO:** Opportunity to beg from other players (maximum \$2 per player).

**GO TO JAIL:** Go directly to jail. Remain there until you roll a double. The maximum time spent in jail is 3 turns. On your 3<sup>rd</sup> turn move to 'Just Visiting'.

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# NWOM STATELESS LOWER CLASS

PERSON TEN

PERSON TEN

## STATELESS WOMAN

- Stateless
- Female
- Fled civil war which was fueled by conflict over scarce resources
  - Lives of less than \$2 per day through receiving a small stipend
- Homeless with no access to safe water, electricity or proper toilets
  - Highly vulnerable to human rights violations
- Unemployed due to restrictions and prohibitions around employment and unrecognized prior qualifications
  - Lacks access to basic services Subject to gender-based violence
  - Both her and her child are severely malnourished

**ASSETS/LAND:** None

**MONEY:** Collect \$8 at the beginning of the game.

**STARTING POSITION:** Start at 'Go'.

**PASS GO:** Receive \$4 from the bank as a stipend.

**GO TO JAIL:** Go directly to jail. Remain there until you roll a double. The maximum time spent in jail is 3 turns. On your 3<sup>rd</sup> turn move to 'Just Visiting'.

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CHANCE		
A thief enters your house and steals your belongings.		
Businessman	You have a good security system so they cannot get into your house and your belongings are kept safe.	Give nothing
Office Manager	Your insurance covers the cost of the stolen belongings and you replace them with newer ones.	Give nothing
Small Business Owner	Your equipment needed to run your small business is stolen. You use some of your savings to replace them.	Give bank \$50
Part-Time Worker	You take a second job to earn the money needed to replace the items that were stolen.	Give bank \$30
Low-Skilled Worker	You replace your most-needed items. You have less money for food and medical costs for the next few months.	Give bank \$20
Factory Worker with a Disability	Your walking stick is stolen, which makes walking to work each day very painful and slow. You are late to work so your boss reduces your wages.	Give bank \$5
Subsistence Farmer	Your farming tools are stolen. This decreases your production of food and your family become malnourished.	Give bank \$10
Widowed Single Mother	You struggle to feed your children after the theft and they become malnourished.	Give bank \$5
Homeless Woman with a Disability	The thief steals your small amount of belongings and money. You have to go without food so you become severely malnourished.	Give bank half your money
Stateless Woman	The thief assaults you and steals your money and the only items you own.	Give bank half your money

CHANCE		
There is good rainfall this year resulting in higher crop yields.		
Businessman	Your business trades crops to foreign markets and profits exceedingly well from the higher yields.	Collect \$100
Office Manager	Your business trades crops to foreign markets and profits exceedingly well from the higher yields.	Collect \$80
Small Business Owner	Due to the increase in produce and income across your town, your business also profits.	Collect \$50
Part-Time Worker	Your family saves some money on the cheaper produce. Your husband uses most of the extra money to purchase alcohol.	Collect \$10
Low-Skilled Worker	The business you work for profits so you work extra hours and earn extra income.	Collect \$25
Factory Worker with a Disability	Produce is cheaper but you keep buying the same cheap processed foods as you do not know how to cook the fresh produce.	Collect nothing
Subsistence Farmer	The rain is a relief to the climate change related drought you have experienced for many seasons. With the profits you can afford to hire a farm hand to replace the work your child has been doing and he returns to school.	Return a 'debt' card or collect \$10
Widowed Single Mother	You try to sell some of the cheap produce at the market but there are many other women doing the same so you do not make any money.	Collect nothing
Homeless Woman with a Disability	Some local businesses give you some of their leftover produce. You do not have to beg as often.	Collect \$5
Stateless Woman	Some local businesses donate food to the camp you are staying in.	Collect \$5

CHANCE		
You placed a small bet and won a sum of money.		
<b>Businessman</b>	You buy a new car and add the rest to your existing savings.	<b>Collect \$100</b>
<b>Office Manager</b>	You go on an overseas holiday and add the rest to your existing savings.	<b>Collect \$100</b>
<b>Small Business Owner</b>	You use the money to improve your small business and make extra profit.	<b>Collect \$50</b>
<b>Part-Time Worker</b>	You save the money to spend on finishing your high school education but your husband uses the money to buy alcohol.	<b>Collect nothing</b>
<b>Low-Skilled Worker</b>	You save the money and will be able to use this in times of irregular income.	<b>Collect \$30</b>
<b>Factory Worker with a Disability</b>	Your employer demands your money to cover costs he claims you have incurred to his factory. You try to argue but he threatens to fire you so you give the money to him.	<b>Collect nothing</b>
<b>Subsistence Farmer</b>	You use the money to purchase some new farm equipment, making your work easier. You can afford to hire a farm hand to replace the work your child has been doing and he returns to school.	<b>Remove a 'debt' card or collect \$15</b>
<b>Widowed Single Mother</b>	You save the money and will be able to use this to help with the costs of raising your children.	<b>Collect \$10</b>
<b>Homeless Woman with a Disability</b>	Some local thieves find out about your win and threaten to harm you if you do not give it to them.	<b>Collect nothing</b>
<b>Stateless Woman</b>	You save the money and will be able to use this to purchase food and medicine for you and your child.	<b>Remove a 'debt' card or collect \$10</b>

CHANCE		
One of your immediate family members gets married and you are expected to pay for the wedding.		
<b>Businessman</b>	The marriage aligns your family with another wealthy family, which greatly benefits your company.	<b>Collect \$100</b>
<b>Office Manager</b>	The wedding is a great networking event and you meet some potential business clients.	<b>Collect \$50</b>
<b>Small Business Owner</b>	You use some of your savings to pay for the wedding.	<b>Give bank \$50</b>
<b>Part-Time Worker</b>	You take a small loan from the bank and work extra hours to repay it. Your husband gets drunk at the wedding and abuses you afterwards.	<b>Give bank \$20</b>
<b>Low-Skilled Worker</b>	You find some extra work and can afford a simple wedding.	<b>Give bank \$20</b>
<b>Factory Worker with a Disability</b>	You apply for a loan from the bank but it is refused because of your disability. Your family agree to give you the loan.	<b>Give bank \$5</b>
<b>Subsistence Farmer</b>	You take a loan from your neighbour, but making the repayments means that one of your children has to work on your farm rather than go to school.	<b>Give bank \$10</b>
<b>Widowed Single Mother</b>	The bank rejects your loan application so you take one from a loan shark. It becomes very difficult to make the high interest repayments.	<b>Give bank \$15</b>
<b>Homeless Woman with a Disability</b>	You are not invited to the wedding as your family is ashamed of your disability.	<b>Give nothing</b>
<b>Stateless Woman</b>	There is no wedding as the marriage will not be recognised by the government as they are not citizens.	<b>Give nothing</b>

CHANCE		
A member of the royal family visits your town.		
Businessman	You gain prestige and influence in your community by attending a private welcoming ceremony for them.	Collect \$100
Office Manager	You gain prestige in your community by meeting them at an event.	Collect \$80
Small Business Owner	The local government contracts your business to help clean up the town for the visit.	Collect \$50
Part-Time Worker	You gain extra income by being employed to clean up the town.	Collect \$30
Low-Skilled Worker	Your employer's business does well and you are asked to work overtime. You gain some extra income.	Collect \$30
Factory Worker with a Disability	The visit brings extra demand for your employer and he forces you to work overtime. Your fellow workers protest and he agrees to pay them for the overtime but your protests are ignored.	Collect nothing
Subsistence Farmer	The visit places extra demand for local produce but due to the impact of climate change your harvest is very poor this season and you miss out on the opportunity.	Collect nothing
Widowed Single Mother	You hear about some part-time work available to clean up the town. The only job they will give you is low-paying and involves cleaning the town's polluted waterways.	Collect \$10
Homeless Woman with a Disability	The temporary shelter and possessions are destroyed by instruction from the local government in their attempt to clean up the town. You are forced to move away.	Give bank \$5
Stateless Woman	The local government does not want stateless people present while the visit takes place. They move you to a temporary location outside the town and authorities prevent you from moving.	Go to jail

CHANCE		
Your grandmother passes away.		
Businessman	Your grandmother was very wealthy and you inherit her estate.	Collect nearest unowned property & \$500
Office Manager	Your grandmother was wealthy and you inherit her house and business.	Collect \$200
Small Business Owner	After your grandmother's mortgage has been paid off you inherit a decent amount of money.	Collect \$100
Part-Time Worker	Your grandmother left you a small amount of money and you add it to your savings.	Collect \$40
Low-Skilled Worker	Your grandmother left you a small amount of money but all of it was needed to pay for her funeral.	Collect nothing
Factory Worker with a Disability	You have inherited your grandmother's debt and will most likely have to pay this back for the rest of your life.	Give bank \$40
Subsistence Farmer	Your grandmother was caring for one of your nieces as her parents had passed away. You now have to look after this child, which places financial strain on your family.	Give bank \$10
Widowed Single Mother	Your grandmother used to take care of your children and now you will have no opportunities to find work. You also have to pay for the cost of the funeral.	Give bank \$10
Homeless Woman with a Disability	Your grandmother left some small assets but your family withholds them as they think they would be wasted on you.	Collect nothing
Stateless Woman	You have no communication with your family from your country of origin and are not aware that she has passed away.	Collect nothing

CHANCE		
You are involved in a car accident and break your leg.		
Businessman	You sue the person who caused the accident and receive a significant pay out.	Collect \$200
Office Manager	You receive income insurance payments while you take some time off work.	Give nothing
Small Business Owner	You take time off work and receive welfare payments. They are only just enough to cover your expenses and you have to use some of your savings.	Give bank \$50
Part-Time Worker	You take time off work and struggle to cover your expenses but your family gives you some money.	Give nothing
Low-Skilled Worker	You take time off work and your employer replaces you with another low-skilled worker. You find another job but you lose income during the time you were unemployed.	Give bank \$50
Factory Worker with a Disability	Due to your existing disability your leg becomes permanently damaged. You lose your job and have to move in to a cramped house with your family.	Give bank \$20
Subsistence Farmer	You receive poor quality medical care, which causes your leg to heal crooked and you can no longer farm.	Give bank \$30
Widowed Single Mother	The cost of medical care is high and you have little money left to care for your children while your leg heals. Your children beg for food in the street.	Give bank \$10
Homeless Woman with a Disability	The hospital treats you poorly because of your existing disability. Your leg does not heal properly and are forced to beg for the rest of your life.	Give bank \$5
Stateless Woman	The hospital refuses to give you care as you are not a citizen of that country. You have a permanent limp.	Give \$3

COMMUNITY CHEST		
A NGO offers basic agricultural training in your community where improved quality seeds will be distributed to all participants.		
Businessman	You not only attend but also earn money by renting your field for the training.	Collect \$100
Office Manager	You attend the training. You hire labourers to work on your property and improve your income.	Collect \$50
Small Business Owner	You attend the training and begin selling the produce at the market.	Collect \$30
Part-Time Worker	The night before the training your husband physically assaults you. Not wanting others to see your injuries you to stay home.	Collect \$10
Low-Skilled Worker	You attend the training but have little time to look after the plants. The seeds slightly improve your families' nutrition.	Collect \$5
Factory Worker with a Disability	You do not attend as you are told by other community members that it is a waste of time for you to be there.	Collect nothing
Subsistence Farmer	You attend the training. However, due to changes in weather patterns you have limited water and your plants die. By attending the training you lost a day's income.	Give the bank \$2
Widowed Single Mother	You couldn't read the notice and only heard about it when it was too late to organise childcare. You used to sell a few vegetables, but now you cannot compete with the improved quality seeds.	Give the bank \$2
Homeless Woman with a Disability	You cannot read the notices and are isolated from others in the community so you never hear about the training.	Collect nothing
Stateless Woman	There is no point attending as you have no land to plant the seeds.	Collect nothing

COMMUNITY CHEST		
A community meeting is held to discuss a new water system. The organisation planning the meeting will donate the pipes if community members donate the labour.		
<b>Businessman</b>	You take a leading role in the meeting and donate money. A tap is also installed on your property.	<b>Collect \$100</b>
<b>Office Manager</b>	You attend and volunteer at the meeting. A tap is also installed on your property.	<b>Collect \$50</b>
<b>Small Business Owner</b>	You attend the meeting and donate your labour. A tap is installed near your house which improves your businesses income.	<b>Collect \$30</b>
<b>Part-Time Worker</b>	You attend the meeting but due to your gender you don't speak up. Luckily others who do live close you to speak up and a tap is located close to your houses improving your family's health.	<b>Collect \$15</b>
<b>Low-Skilled Worker</b>	You attend the meeting and donate your labour. A tap is built near your house and access to clean water increases your health.	<b>Collect \$10</b>
<b>Factory Worker with a Disability</b>	Due to your disability you are unable to donate your labour. Preferences of where the taps are located are given to others who can. The tap is located too far so you continue gathering water from the stream and get sick.	<b>Give bank \$10</b>
<b>Subsistence Farmer</b>	On the day of the meeting you get offered a day's wage which you cannot pass up. The tap is located far away and you continue to collect water from the stream.	<b>Give bank \$5</b>
<b>Widowed Single Mother</b>	You are told to be quiet when you advocate for the taps to be closer to the lower class families. The taps are located 20 min walk. Your daughters must miss school to collect water.	<b>Give bank \$3</b>
<b>Homeless Woman with a Disability</b>	You can't get to the meeting and no one remembers to consider you in the planning. When the taps are built they are too high for you to reach. You have to continue collecting from the stream.	<b>Give bank \$5</b>
<b>Stateless Woman</b>	When the taps are built you walk 30 min to collect water. However, the owner of the land the tap is on tells you that foreigners are not allowed on their property. You find water from an unclean pond and get sick.	<b>Give bank \$5</b>

COMMUNITY CHEST		
A cyclone causes widespread damage and flooding in your community.		
<b>Businessman</b>	You house is well built on the highest part of town so it isn't damaged or flooded. Your company works in construction and sees a huge increase in profits .	<b>Collect \$200</b>
<b>Office Manager</b>	Your house was damaged but the repairs were covered by insurance & improved your house's value.	<b>Collect \$100</b>
<b>Small Business Owner</b>	You lose all your small businesses assets and have to begin building up your business from scratch.	<b>Pay bank \$100</b>
<b>Part-Time Worker</b>	You gain a good reputation in the community by co-ordinating relief efforts for families affected.	<b>Collect \$5</b>
<b>Low-Skilled Worker</b>	You receive extra work repairing damaged homes.	<b>Collect \$20</b>
<b>Factory Worker with a Disability</b>	The disaster forced the factory where you work to temporarily close. You lose 1 months salary.	<b>When you pass go next collect nothing</b>
<b>Subsistence Farmer</b>	Your farm is completely flooded by the cyclone. You lose this seasons harvest.	<b>Give bank \$100</b>
<b>Widowed Single Mother</b>	You were forced to flee the floodwater and you now live in an evacuation centre where you suspect your daughter is being abused by one of the volunteers. You have nowhere to go and no way to prevent it from happening.	<b>Give bank \$10</b>
<b>Homeless Woman with a Disability</b>	When the flood hit the community everyone evacuated without you and you did not survive.	<b>Give bank all you have</b>
<b>Stateless Woman</b>	You and your young child decide to leave the area as the cyclone has made it impossible to survive. You decide to trust a smuggler to get you to another country.	<b>Give bank \$50</b>

## COMMUNITY CHEST

You are accused of a crime which you did not commit.

<b>Businessman</b>	You hire the best lawyer in the city and are found not guilty. You sue for being wrongfully accused.	<b>Collect \$100</b>
<b>Office Manager</b>	Your family pays the person accusing you and they drop the accusations.	<b>Pay bank \$20</b>
<b>Small Business Owner</b>	You are found not guilty but struggle to rebuild your business after selling your assets to pay the legal fees.	<b>Pay bank \$30</b>
<b>Part-Time Worker</b>	You bring shame on you family and they do not offer to pay your legal costs. You are found guilty and must do community service.	<b>Pay bank \$30</b>
<b>Low-Skilled Worker</b>	Your extended family pays your legal fees and you are found not guilty, however, you lost 1 weeks of income.	<b>Pay bank \$10</b>
<b>Factory Worker with a Disability</b>	An NGO hears about your case and offers to pay your legal expenses. You are found not guilty.	<b>Collect nothing</b>
<b>Subsistence Farmer</b>	You cannot afford the legal fees and are charged. Your children have to drop out of school to work on the farm.	<b>Go to jail</b>
<b>Widowed Single Mother</b>	You have no way to pay for a lawyer and go to jail. Your children are taken to an orphanage. When you are released the orphanage director refuses to give your youngest children back.	<b>Go to jail</b>
<b>Homeless Woman with a Disability</b>	You have no way to pay for a lawyer and due to you disability, no one believes your side of the story. You are charged and taken to jail were you experience abuse from guards.	<b>Go to jail</b>
<b>Stateless Woman</b>	You fear being deported so you flee to a different part of the country. You have to start from scratch learning about how to survive.	<b>Go to Kings Cross Station</b>

## COMMUNITY CHEST

A dengue fever outbreak has hit the area resulting in many people becoming very sick.

<b>Businessman</b>	Your house has secure screens on the windows. No one in your family gets sick.	<b>Collect nothing</b>
<b>Office Manager</b>	Your child becomes sick and you immediately take him to hospital.	<b>Give bank \$4</b>
<b>Small Business Owner</b>	You take a day off to clear stagnant water around your house and lose a day's income.	<b>Give bank \$10</b>
<b>Part-Time Worker</b>	You spend a considerable amount of time swatting mosquitos in your house and stay awake worrying about your children. You get run down and have to take a day off.	<b>Give bank \$10</b>
<b>Low-Skilled Worker</b>	You get extra shifts at work as workmates stay home to look after the sick.	<b>Collect \$30</b>
<b>Factory Worker with a Disability</b>	Your young child becomes sick. You have no way to pay for medicine. Unfortunately, they pass away and you must find the money to pay for funeral costs.	<b>Pay bank \$20</b>
<b>Subsistence Farmer</b>	You are employed by the local government to spray pesticides as their measure to limit the outbreak.	<b>Collect \$2</b>
<b>Widowed Single Mother</b>	You receive one mosquito net from an organisation that doesn't cover all your children. One of your children becomes sick. Because you can't read the pharmacy overcharge you.	<b>Give bank \$5</b>
<b>Homeless Woman with a Disability</b>	You also receive a net. You haven't eaten in a few days so you sell the net for less than its worth and buy some lunch.	<b>Collect \$1</b>
<b>Stateless Woman</b>	You sleep near the canals and waterways. Your young child gets sick. You are forced into prostitution to pay for medical care.	<b>Collect nothing</b>

COMMUNITY CHEST		
A new main highway is being built and will run through your community.		
<b>Businessman</b>	You heard about the plans before they were made public and bought up land you knew was going to increase in value. You make a huge profit.	<b>Collect \$500</b>
<b>Office Manager</b>	The highway allows you to travel between different offices more easily. Receive a promotion.	<b>Collect \$100</b>
<b>Small Business Owner</b>	The road increases your businesses profits.	<b>Collect \$50</b>
<b>Part-Time Worker</b>	The highway has led to the spread of HIV. Your husband visits the local brothel where he contracts the virus and unknowingly passes it on to you.	<b>Pay \$100</b>
<b>Low-Skilled Worker</b>	The road leads to an increase in illegal logging. You get a job doing illegal logging and are arrested	<b>Go to jail</b>
<b>Factory Worker with a Disability</b>	The road passes straight through your property. Without proper land title you are forced off the land.	<b>Give bank \$50</b>
<b>Subsistence Farmer</b>	With more traffic you decide to sell some of you produce on the road.	<b>Collect \$5</b>
<b>Widowed Single Mother</b>	Your child is not used to a busy road and gets injured while crossing and goes to hospital.	<b>Give bank \$4</b>
<b>Homeless Woman with a Disability</b>	Before the road was built you would travel to get free medicine. Now there's a toll and you cannot afford the trip.	<b>Give bank \$2</b>
<b>Stateless Woman</b>	The road brings more refugees into the area making it harder to find a dry place to sleep.	<b>Give bank \$2</b>

COMMUNITY CHEST		
A local election is being held in your city.		
<b>Businessman</b>	You run for office and are elected as the local representative.	<b>Collect \$300</b>
<b>Office Manager</b>	You receive extra employment by working for a political party during their campaign.	<b>Collect \$50</b>
<b>Small Business Owner</b>	You convince your neighbours to vote for a candidate who doesn't fulfil his promises. You lose face in the community.	<b>Give bank \$5</b>
<b>Part-Time Worker</b>	You can't get to work due to traffic jams caused by protests. You lose a day's wage.	<b>Give bank \$10</b>
<b>Low-Skilled Worker</b>	You are part of a union. With the election coming up the government cracks down on activist groups. You lose your job.	<b>Give bank \$20</b>
<b>Factory Worker with a Disability</b>	You are injured when violence breaks out on voting day.	<b>Give bank \$5</b>
<b>Subsistence Farmer</b>	A campaigner offers you money for your vote. You disagree with the party's policy but need the money.	<b>Collect \$2</b>
<b>Widowed Single Mother</b>	You cannot read the ballot form so you do not vote.	<b>Collect nothing</b>
<b>Homeless Woman with a Disability</b>	There is no way you can get to the voting station, and therefore cannot vote.	<b>Collect nothing</b>
<b>Stateless Woman</b>	During the election campaign you experience heightened levels of discrimination when parties promise to deport people illegally out of the country.	<b>Lose \$3</b>

Print back to back with 'Get Out of Debt' sheet to create double-sided cards.

<p><b>CHILD MARRIAGE</b></p> <p>Marry off one of you children to an older, wealthier man in the village.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player and gives you \$20.</i></p>	<p><b>CHILD BONDED LABOUR</b></p> <p>Take one of your children out of school to work on a nearby farm.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player and gives you \$20.</i></p>	<p><b>CHILD TRAFFICKING</b></p> <p>You are approached by a trafficker with an offer to find your daughter work across the border.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player and gives you \$20.</i></p>
<p><b>ORGAN TRAFFICKING DONOR</b></p> <p>Sell one of your organs to a trafficker.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player and gives you \$20.</i></p>	<p><b>DOMESTIC SERVITUDE</b></p> <p>Give one of your daughters to work as a maid for a rich family in another town for 1 year.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player and gives you \$15.</i></p>	<p><b>PROSTITUTION</b></p> <p>Work as a sex-worker at night for a year to repay your loan.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player and gives you \$15.</i></p>
<p><b>PROSTITUTION</b></p> <p>Send your daughter to work as a sex-worker in a brothel.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player and gives you \$15.</i></p>	<p><b>CRIMINAL ACTIVITY</b></p> <p>Steal an expensive item and sell it to a loan shark.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player and gives you \$10.</i></p>	<p><b>CRIMINAL ACTIVITY</b></p> <p>Work as a hit man for a local gang.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player and gives you \$10.</i></p>

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<p><b>CRIMINAL ACTIVITY</b></p> <p>Smuggle drugs into a large social gathering for a cartel.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player and gives you <b>\$10</b>.</i></p>	<p><b>CRIMINAL ACTIVITY</b></p> <p>Deal drugs in a nearby town.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player and gives you <b>\$10</b>.</i></p>	<p><b>CRIMINAL ACTIVITY</b></p> <p>Rob an expensive item from a wealthy family's house and sell to loan shark.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player and gives you <b>\$10</b>.</i></p>
<p><b>LOAN SHARK</b></p> <p>Accept a loan from a loan shark.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player.</i></p> <p><i>Give your next round of Go money to the bank as repayment.</i></p>	<p><b>BONDED LABOUR</b></p> <p>Work in exploitive conditions until your loan is repaid.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player and gives you <b>\$10</b>.</i></p>	<p><b>GAMBLING</b></p> <p>You gamble all your assets.</p> <p><i>Relinquish all money and property to bank.</i></p> <p><i>Roll the dice. 9 or above = bank pays amount owed to player and gives you <b>\$20</b>. Below 9 = lose assets and pick up another Debt card.</i></p>
<p><b>LOAN SHARK</b></p> <p>Accept a loan from a loan shark.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player.</i></p> <p><i>Give your next round of Go money to the bank as repayment.</i></p>	<p><b>BONDED LABOUR</b></p> <p>Work in exploitive conditions until your loan is repaid.</p> <p><i>Relinquish all money and property to the bank. Bank pays amount owed to player and gives you <b>\$10</b>.</i></p>	<p><b>GAMBLING</b></p> <p>You gamble all your assets.</p> <p><i>Relinquish all money and property to bank.</i></p> <p><i>Roll the dice. 9 or above = bank pays amount owed to player and gives you <b>\$20</b>. Below 9 = lose assets and pick up another Debt card.</i></p>

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Use this card to show mercy to a **Lower Class** player by forgiving a debt they owe to you.

Also give them a \$20 charitable donation.



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*Optional labels to stick on back  
of Community Chest cards*

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*Optional labels to stick  
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