

For 2 to 4 Players / AGES 9+

## CONTENTS

- Electronic LIFEPod • 4 Visa Game Cards • Gameboard • 4 Scorecards
- 12 Double-sided Career Cards • 4 LIFEPod Reference Cards • 20 Arrow Clips
- 4 Skateboard Pawns (with 4 economy and 4 luxury car upgrades)
- 84 LIFE Cards • Quick Rules Card

## OBJECT

Travel around the gameboard and experience all that LIFE has to offer! Visit the four sections of the gameboard or focus on just one. Buy a house, buy a car, start a family... the choices are yours. Along the way, things will happen. These things could give you money or LIFE Points or they could take them away. At the end of the game, the LIFEPod will automatically convert everything you own (including cars, houses, and cash) into LIFE Points. The player with the most points wins!

*These rules give you a thorough look into the game. To get into the game faster, use the Quick Rules Card and the LIFEPod Reference cards. Refer here if you need more information.*

## SETUP

Place the gameboard on a flat surface.

Give each player a Visa Game Card and the matching colored scorecard, skateboard and car upgrades. Each player also gets 5 arrow clips and a Reference card.

Divide the Career cards evenly among the players.

- Players choose a career and attach that Career card faceup to the scorecard using the arrow clip. All players start on the lowest step of their career ladder (\$5,000).
- Shuffle the LIFE cards and place them facedown next to the gameboard.
- Place the LIFEPod next to Player 1. (That's the player with the red Visa Game Card with a 0001 as the last 4 digits.)

Players put their skateboards on any START space. You can share START spaces.

Place extra playing pieces/cards out of play.

## TURN ON THE FUN

After inserting batteries (see page #8), use the switch on the bottom of the LIFEPod to turn it on.

## HOW MANY TURNS WILL YOU PLAY?





Decide how many turns/years you'll play. You can play as many or as few turns/years as you'd like. Times estimated are for 4-player games. A game with fewer players could take less time. If you are playing for the first time, it may take a little longer.

10 years = about 40 minutes

15 years = about 1 hour

30 years = about 2 hours

To enter number of turns/years...

1. Press  on the LIFEPod.
2. Enter the number of years you want to play.  
NOTE: To play 10 years, press  and , NOT .
3. Press **ENTER**.



# GAMEPLAY

## ON YOUR TURN

1. Put your Visa Game Card into the LIFE Pod. The player whose Visa Game Card ends with 0001 goes first.
2. Press **SPIN**. The LIFE Pod automatically pays your salary before spinning the spinner. (Each player starts with a \$5,000 salary. This will increase if you get promotions.) The LIFE Pod also pays your bills, gives you LIFE Points for life events and calculates the value of your houses and cars. **IMPORTANT:** Always press **SPIN** at the start of your turn. If you don't, you won't get paid! If you take turns in the wrong order, the LIFE Pod might count down the years too quickly. *TIP: The spinner light stays on for 60 seconds. Don't miss it!*
3. Which number did the spinner light stop at? Move that number of spaces around the board. *But follow the arrows; sometimes you can go in more than one direction.* Instead of moving the number you spun, you can use your turn to move directly to any **START** space. This ends your turn. On your next turn, you can start out on a new path.
4. Follow the instructions for the space you land on (see Gameboard Spaces on the back of the Quick Rules Card).

### IMPORTANT:



STOP at *red* spaces, even if you have moves left! Follow the instructions, then end your turn.



If you land on or pass over a *pink* space, follow the instructions, then continue your turn. This may happen more than once on your turn!

5. Enter what you've earned/lost into the LIFE Pod and watch your account change (see ENTER/SUBTRACT MONEY OR LIFE POINTS on page 3).
6. Your turn ends. Take out your Visa Game Card and pass the LIFE Pod to the player on your left. Keep taking turns. When everyone has taken a turn, the LIFE Pod counts down one year!

## WINNING

Play until you have run out of years. The LIFE Pod will play a finale.

**IMPORTANT:** The first player's card will be in the LIFE Pod when this happens.

1. Make sure the first player's Visa Game Card is in the LIFE Pod. It now converts everything on the first player's card into LIFE Points (using a different, unknown ratio each time you play). Leave the card in the LIFE Pod until the LIFE Point total flashes on the screen. Remember your total!
2. Take turns putting your Visa Game Cards into the LIFE Pod and having your LIFE Points calculated.

3. Compare totals. The player with the most LIFE Points wins!

*Tip: If you want to see your total flash on the screen again, you can put your card back into the LIFE Pod at any time.*

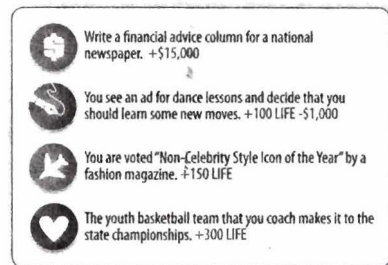
## THE GAMEBOARD SPACES

Each section of the gameboard takes you to a different place in life where you can do different things to earn money and LIFE Points. The deeper you go into each section, the bigger the rewards. For information on each of the gameboard spaces, refer to the Quick Rules Card.

## DEBT

There are no loans in this game. Instead, you can go into debt - but at a cost. Each time you start your turn with a negative account, the LIFE Pod will deduct 10% interest.

## LIFE CARDS



There are four events on every LIFE card, one for each section on the board. Draw a card and read the event next to the icon matching the section you are in. Some cards will give you LIFE Points or money and some will take them away. Some may give you promotions or let you do things with other players. If the card tells you to pick another player, you must pick a player that has already taken a turn. If you can't pick another player, because no one else has taken a turn yet, draw another card.




## CAREER CARDS






Each career ladder runs from beginner to expert, letting you increase your earnings as you advance. All players start at the first step (\$5,000) and work their way down.

## PROMOTIONS

When you get a promotion(s), move the arrow clip up your career ladder and enter your new salary into the LIFE Pod.

1. Press SALARY .
2. Enter your new salary. DO NOT press  when entering salaries.
3. Press ENTER .
4. You'll receive your new salary on your next turn.

### Qualifications











You may need a degree or Ph.D. to climb some career ladders. If you don't have the right qualifications, you'll be stuck on the level before the degree icons unless you go back to Learn It! and complete your studies or change your career. Also, some career ladders require a "lucky break" to advance. Any career level with a "?" requires that you take a chance before earning that promotion. Press CHANCE . If you spin a 1 or 2, you get the promotion. If not, you must land on another promotion (or get one on a card) and try again. If you land on a +2 Promotions and your new career is risky, press CHANCE . A 1 or 2 gets you the promotions. If you spin a 0, you get one more try. Press CHANCE  again. If you still don't get it, tough break. Better luck next time.

4	Line Cook	\$85,000	
5	Restaurant Manager	\$250,000	
6	Executive Chef	\$500,000	DEGREE
7	TV Cooking Show Personality	\$1,200,000	? CHANCE










## ENTER/SUBTRACT MONEY OR LIFE POINTS

Make sure your Visa Game Card is in the LIFE Pod.

### Enter/Subtract Money

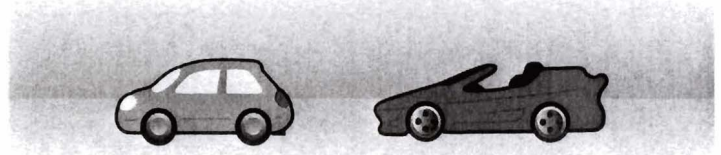
1. Press .
2. Press  to add or  to subtract
3. Enter the amount (e.g.      )
4. Press ENTER .

### Enter/Subtract LIFE Points

1. Press .
2. Press  to add or  to subtract
3. Enter the amount (e.g.     )
4. Press ENTER .



## BUYING/SELLING CARS









If you land on the car space you can choose to buy a car. There are two cars for sale. You can own more than one car at a time, but not more than one of each type.

If you buy the \$10,000 economy car, the LIFE Pod automatically adds +1 to your move and gives you 100 LIFE Points per turn. However, every year your car's value decreases by \$1,000 and after 10 years, it disappears off the screen.

If you buy the \$50,000 luxury car, the LIFE Pod automatically adds +2 to your move and gives you 200 LIFE Points per turn. This car loses \$5,000 of its value every year for the first 8 years, however; then it becomes a classic after 15 years and increases \$5,000 in value every year from then on.

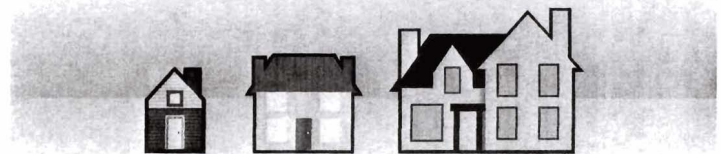
If you don't want to buy/sell a car, draw a LIFE card instead.

### Buying/Selling Cars

1. Press CARS . The car icon will flash on-screen.
2. Press  to buy or  to sell. Now scroll through the cars (by pressing  or ) to see their prices/values.
3. Press  when you see the car you want to buy/sell. The LIFE Pod charges you the price of the car and highlights it on-screen, or it pays you the value of the car and takes it off-screen.
4. **If you bought a car:** take the matching car piece and fit it onto your skateboard.

**If you sold a car and you have no cars left:** take the car piece off your skateboard. To remove the car piece, hold the car by the front tires and lift the front of the car off.

## HOUSES



If you land on the house space you can choose to buy a house. There are three houses on the market: the modest \$200,000, the mid-sized \$500,000 and the \$1,000,000 mansion. You can own more than one house at a time, but not more than one of each type. Each house's value increases 6% every year, and you earn 100 LIFE Points per turn.

If you don't want to buy or sell a house, draw a LIFE card instead.

## Buying/Selling Houses

1. Press HOUSE . The house icon will flash on-screen.
2. Press to buy and to sell. Now scroll through the houses (by pressing the or ) to see their prices and values.
3. Press when you see the house you want to buy/sell. The LIFEPod charges you the price of the house and highlights it on-screen, or pays you the value of the house and takes it off-screen.
5. **If you bought a house:** take the arrow clip and mark the house you bought on your scorecard.

**If you sold a house and you have no houses left:** remove the arrow clip from your scorecard.

## GETTING MARRIED

Land on a space that lets you get married and . . .

**If you're not married:**

1. Press MARRIAGE .
2. The LIFEPod automatically subtracts \$1,000 from each of the other players and gives it to you as a wedding gift.
3. You also get 3,000 LIFE Points now and an additional 1,500 LIFE points on every turn from now on.

**If you're already married:**

1. Press MARRIAGE .
2. The LIFEPod subtracts \$500 from each of the other players and gives it to you as an anniversary gift.
3. You also get 3,000 LIFE points.

## HAVING BABIES

Land on a space that lets you have babies and . . .

1. Press BABY .
2. Then press to add one baby or to add two babies.
3. Now press . Congratulations! Your family just got bigger.
4. From now on the LIFEPod gives you 350 LIFE Points for each baby you have. It also subtracts between 10% and 40% of your salary for each baby. Child care is expensive!

If you are "Trying for a Baby," STOP, even if you have moves left and press CHANCE . A 0 = no baby... your turn ends; a 1 = 1 baby; and a 2 = twins!

You can have a maximum of two babies per year and nine per lifetime. If you already have nine children, then draw a LIFE card instead.

## THE LOTTERY

Land on "Lottery" and anyone could hit it big!

1. Remove your Visa Game Card from the LIFEPod.
2. Press LOTTERY . This is how much you could win. The amount goes up each time there isn't a winner.
3. You think of 3 numbers (from 1 to 10) and tell the other players.

4. They each think of 1 number (from those left) and announce it.
5. Press . The player whose number comes up wins the lottery.  
NOTE: Keep "spinning" until you have a winner.
6. To collect, the winner inserts his/her Visa Game Card. Then give the LIFEPod to the player whose turn it is.

If you don't want to play the lottery, draw a LIFE card instead.

## BUSINESS VENTURES/AUCTIONS

Land on "Business Venture" or "Auction" and you can choose to invest/bid from \$10,000 to \$100,000.

1. Subtract your investment/bid from your account.
2. Press CHANCE .  
1 or 2 doubles your investment;  
0 means you lose.

If you win, multiply the amount you invested/bid by 2 and add that to your account.

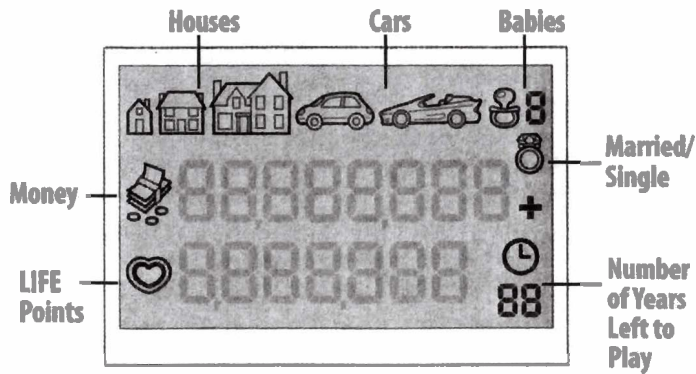
If you don't want to invest/bid, draw a LIFE card instead.

## THE LIFEPOD

The LIFEPod takes care of all of the details of daily living. It spins the spinner, pays your salary and expenses and keeps track of everything you own. Whenever your Visa Game Card is in the LIFEPod, look on-screen to see how much money and LIFE Points you have, if you're married and have babies and which houses and cars you own. Watch your balance change when you enter money or LIFE Points. The LIFEPod even counts down the rounds and tells you when the game is over.

Each time you play, it uses a different ratio to calculate how many LIFE Points your money is worth. A LIFE Point could be worth anything between \$80 and \$120, but you won't know how much while you play. This means that no two games are ever the same. See the Strategy section for a deeper explanation of the Money to Life Point conversion and tips on how to maximize your winning potential.





Everything you do in life is shown on the screen.

Use the number buttons to enter amounts (years, money or LIFE Points). Most buttons have other uses as well.

## BUTTON

## FUNCTION

0 SALARY

Got a promotion? Enter your new salary and move the arrow clip on your career ladder. Do not press \$ when entering your salary.

1 LOTTERY

Play the lottery. Take all cards out before you press LOTTERY!

2 CHANCE

Take a Chance. Spin 0, 1 or 2 to discover the outcome.

3 MARRIAGE

Get married or celebrate your anniversary and earn lots of LIFE Points.

5 HOUSE

Buy/sell a house.

6 CAR

Buy/sell a car. If you buy a car, take a car mover and fit it onto your skateboard.

7 BABY

Have a baby, or even twins! Having kids costs money, but gives you lots of LIFE Points.

8 VOLUME

Press down to scroll through volume levels.

10 YEARS

Enter the number of years (turns) you want to play. You can't use 10 to enter figures. Use 1 and 0 to enter 10.

ENTER

Press to confirm the action you completed on the LIFEPOD.

SPIN

Press at the start of every turn to receive your salary, pay your bills and spin the spinner. The number you've spun stays lit for 60 seconds.

UNDO

Cancel the last action you completed on the LIFEPOD.

LIFE POINTS

Press to enter LIFE Points.

\$

Press to enter money.

+ / -

Press to tell the LIFEPOD to add/subtract money or LIFE Points.

## BEEPS

**Good Beeps:** The LIFEPod beeps when you press a button or enter money. It may also play you a tune when something really good happens.

**Bad Beeps:** If you try to do something that the LIFEPod doesn't understand, you'll hear a double beep. Don't panic! Press **undo** and try again. Check your Reference card to make sure you're pressing the right buttons.

## SLEEP

If the screen goes blank, press **enter** to wake it up.

## TROUBLESHOOTING

### What happened to my money?

Your balance might not always be as healthy as you expect. Remember, you could have expenses; or if someone gets married, you could be paying to give them a wedding present.

### How do I know the LIFEPod has registered my money/LIFE Points?

The LIFEPod beeps and your balance goes up or down when you add/subtract money or LIFE Points. If this hasn't happened, you'll hear a double beep and your total will not change. Press **undo** and try again.

## STRATEGY

Want to win at the Game of LIFE? Here's what you need to know to make the right choices at the right times.

Since LIFE Points represent all of the wonderful experiences you can have in life, they are worth more than money in this game. When making your decisions, keep in mind that 1 LIFE Point equals an AVERAGE of \$100. (It could be anywhere from \$80 to \$120 but you won't know that because each game is different.) Since the value of money is random, it is always a safer bet to concentrate on LIFE Points, but they may be harder to come by than money.

### Changing game length?

It's easy to change the game length if you want to end the game quickly or add some extra turns (this can be done at any time during your game).

Make the game shorter/longer:

1. Make sure everyone has taken the same number of turns.
2. Press **turn** and enter the number of turns you want to play.
3. Press **enter**.
4. Player 1: put your Visa Game Card into the LIFEPod and press **SPIN**.

Example: all players have taken their last turn. The year-count is 01. You want to play an extra five rounds. Remove all cards and enter the new year-count **06** (1 year remaining + 5 additional years) into the LIFEPod.

### To end a game:

1. Make sure everyone has taken the same number of turns.
2. Press **turn** and enter **00**.
3. Press **enter**.
4. Player 1: put your Visa Game Card into the LIFEPod and press **SPIN**.
5. Follow the steps for calculating your score on page 2.

Also, when the game ends, the LIFEPod automatically sells your houses and cars for their current value, THEN converts your money to LIFE Points using the secret formula. If you are in debt after your houses and cars are sold, you will LOSE LIFE Points from your current total based on the secret formula, so even if you spend most of your time getting LIFE Points during the game, you'll want to have enough money to support your lifestyle and not end the game in debt.

The following chart summarizes all of the strategic choices you can make in the game so that you can make them wisely (this excludes all the Twists and Turns in the event deck that can have a dramatic effect on your plans!)

	Money One-Time	Money Per Turn	LIFE Points One-Time	LIFE Points Per Turn	Strategic Advantage
Degree	-\$20,000		+2000		Some promotions require it!
Ph.D.	-\$10,000		+3000		Some promotions require it!
Economy Car	-\$10,000	-10% of Salary		100	+1 to average spin
Luxury Car	-\$50,000	-10% of Salary		200	+2 to average spin
House	-\$200,000			100	Value increases 6% per turn
	-\$500,000				
	-\$1,000,000				
Marriage	+\$1000 per player		3000	1500	
Kids	+\$500 per player	-10% of Salary per kid (up to 40%)	350	350 per kid	
Anniversary	+\$500 per player		3000		

# EXPANDED TIPS

## EDUCATION/LEARNING

- In the game, a college degree costs \$20,000 but can more than pay for itself through increased earnings. Plus, you earn a one-time bonus of 2,000 LIFE points, which corresponds to anywhere from \$160,000 to \$240,000, depending on the formula used during the game. In real life, experts say someone with a bachelor's degree will likely earn about \$1 million more over a lifetime than someone with only a high school diploma.
- In the game, a Ph.D. costs an additional \$10,000, but some job promotions require an advanced degree. Check your Career card promotion requirements before deciding which degree you want. In real life, experts say that someone with a Ph.D. or professional degree (like a lawyer or doctor) will likely earn \$2 million to \$3 million more than a high school grad over a lifetime of work.

Sometimes in the game you'll have an opportunity to choose a new career or start over on a new LIFE Path. Doing so may require additional education or reduce your salary initially, but it may be worth it to you in the long run. In real life, the average person holds 10 or more jobs during a lifetime, so always keep your resume up to date, just in case you want to change jobs or careers.

- On the "Learn It" track, you can earn LIFE Points for learning creative pursuits outside a college degree program, such as pottery classes, joining a nature club or learning sign language. However, you can also lose points for missed learning opportunities, like failing auto repair class. In your own life, you'll need to develop practical life skills, such as managing your personal finances, to handle whatever life throws your way.
- The LIFE Points you earn sometimes far outweigh salary advances, reflecting the importance of gaining life experience outside a job. For example, one of the Life Cards awards 800 points for volunteering with your favorite charity. Keep in mind that in real life, expected and unexpected events — such as marriage, starting a family, health issues and accidents — can significantly impact your financial stability.

## BUYING A CAR

In the game, there are several factors to weigh when deciding what kind of car to buy, and when:

If you have debt, you'll have to pay 10% interest on it each time you take a turn. So carefully consider how much money you might be losing by buying a car while in debt; you might want to wait and buy one after you've lowered your debt.

At the end of the game, cars are sold for their current value, which varies depending on their age and make: Economy cars lose \$1,000 a year in value and luxury cars lose \$5,000 a year. Add up how many years you expect to own the car and see if it makes sense to buy.

Luxury cars cost five times as much as economy cars but provide twice as many LIFE Points per turn. Also, luxury cars become "classics" after 15 years and increase in value \$5,000 a year after that. However, don't forget that both luxury and economy cars reduce your salary by 10% each turn.

Don't buy more car than you can afford. You want to make sure you earn enough money to support your lifestyle while staying out of debt. At 10% interest charged each turn, outstanding debt is pretty expensive.

In real life, new cars lose 20% of their value the minute you drive off the lot and they further depreciate every year. Cars may be a necessity, but they're rarely a profitable investment.

- In real life, when buying a car you'll also need to factor in the costs of insurance, gas, repairs and regular maintenance to know whether or not you can afford it. And remember that larger, more expensive cars often have higher insurance rates and provide lower gas mileage, making them more expensive to drive.

In real life, if you can't afford to buy a new car and pay for all the other related expenses, consider buying a used vehicle, or better yet, using public transportation until your finances are in sounder shape. Bottom line: Don't buy more car than you can afford, otherwise you'll lose out on other things in life.

## BUYING A HOUSE

- In the game, there are several factors to weigh when considering what kind of house to buy and when:

Houses increase 6% in value each year, but they represent a substantial expense when first purchased — from \$200,000 to \$1 million.

You pay 10% per year on any outstanding debt you carry, so be careful when buying a more expensive house to make sure you know you can afford it. For example, buying a \$1 million dollar house would add \$100,000 a year to your debt in interest unless you have sufficient money saved to pay for it.

Because houses increase in value by 6% a year, higher-priced homes earn more over time than lower-priced homes. Just be sure to offset these earnings by any debt you carry.

If you buy an expensive house but later go into debt, consider selling it and buying a cheaper house the next time you land on a House Space.

- In real life, keep in mind that when you buy a house you'll need to factor in the costs of monthly mortgage payments, property taxes, maintenance and repairs, utilities, furnishings and other expenses to know whether or not you can afford it. Also, if you should lose your job, increase your family size or have an adjustable rate mortgage whose interest rate climbs, you could have a hard time keeping up your payments and might jeopardize being able to keep the house.



## FAMILY ISSUES

In the game, you earn a substantial number of LIFE Points when you get married because it enhances your quality of life and helps you gain new life experiences – 3,000 points when you marry, and then 1,500 each turn thereafter. Plus, if you land on a Get Married space and are already married, you will receive a \$500 “anniversary gift” from each player, as well as 3,000 LIFE Points.

In real life, marriage provides many advantages as well, including financial stability. You'll have two incomes to help pay for cars, houses and other expenses. And married couples have certain legal and tax advantages.

- When you marry in real life, it's important to fully understand each other's financial situation, including previous debts, insurance coverage and job-related benefits. You'll also want to candidly discuss your future financial and career goals so that you work together as a team.

In the game, having kids earns you substantial LIFE Points (350 per child initially and then 350 per kid each year thereafter) and a one-time dollar amount (\$500 per child) because they enhance your quality of life and provide you with a variety of valuable life experiences.

However, children can also be expensive: Your salary is reduced by 10% per kid, per year, up to 40%. So, it's important to carefully consider how many children you want to have and when you can afford them.

In real life, there are several tax benefits that help parents offset the extra expenses that come with having children, such as an annual tax credit for each child and deductions for child care expenses. However, keep in mind the many additional costs you'll incur by having children, including additional health insurance, clothing, school and college expenses, etc. You'll also want to ensure that you have adequate life insurance to provide for your family if you should die.

*These real life personal finance tips brought to you by Visa's award-winning Practical Money Skills for Life program. Additional free personal finance resources and games for parents, kids and teachers are available at [www.practicalmoneyskills.com/life](http://www.practicalmoneyskills.com/life).*

## Practical Money Skills

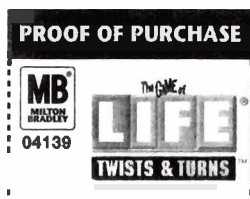
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## BATTERIES



### BATTERIES REQUIRED

Alkaline batteries recommended. Phillips/cross head screwdriver (not included) needed to insert batteries.

### INSERT BATTERIES

Make sure the LIFEPod is OFF. Now loosen the screw on the battery compartment (located on the underside), and remove the door. Insert 2 AA-size batteries (we recommend alkaline), making sure to align the + and – symbols with the markings in the plastic. Replace the door and tighten the screw.

### CAUTION:

#### To Avoid Battery Leakage

- Be sure to insert the batteries correctly and always follow the game and battery manufacturers' instructions;
- Do not mix old and new batteries or alkaline, standard (carbon-zinc) or rechargeable (nickel-cadmium) batteries;
- Always remove weak or dead batteries from the product.

**IMPORTANT: BATTERY INFORMATION** Please retain this information for future reference. Batteries should be replaced by an adult.

### CAUTION:

- 1) Always follow the instructions carefully. Use only batteries specified and be sure to insert them correctly by matching the + and – polarity markings.
- 2) Do not mix old batteries and new batteries, or standard (carbon-zinc) with alkaline batteries.
- 3) Remove exhausted or dead batteries from the product.
- 4) Remove batteries if product is not to be played with for a long time.
- 5) Do not short-circuit the supply terminals.
- 6) Should this product cause, or be affected by, local electrical interference, move it away from other electrical equipment. Reset (switching off and back on again or removing and re-inserting batteries) if necessary.
- 7) **RECHARGEABLE BATTERIES:** Do not mix these with other types of batteries. Always remove from the product before recharging. Recharge batteries under adult supervision. **DO NOT RECHARGE OTHER TYPES OF BATTERIES.**

#### FCC Statement

This equipment has been tested and found to comply with the limits for a Class B digital device, pursuant to part 15 of the FCC Rules. These limits are designed to provide reasonable protection against harmful interference in a residential installation. This equipment generates, uses, and can radiate radio frequency energy, and, if not installed and used in accordance with the instructions, may cause harmful interference to radio communications. However, there is no guarantee that interference will not occur in a particular installation. If this equipment does cause harmful interference to radio or television reception, which can be determined by turning the equipment off and on, the user is encouraged to try to correct the interference by one or more of the following measures:

- Reorient or relocate the receiving antenna.
- Increase the separation between the equipment and receiver.
- Consult the dealer or an experienced radio/TV technician for help.





# The Game of LIFE® Twists & Turns™

## QUICK RULES CARD

### Setup Your Game

1. Place the gameboard on a flat surface.
2. Divide the cards into 3 decks: LIFE cards, Reference cards and Career cards. Each player takes one Reference card. Shuffle the LIFE cards and place them facedown next to the board. Shuffle the Career cards and deal them evenly to all players. Place extra cards out of play.
3. Each player gets a scorecard, the matching colored pawns (skateboard, economy car & luxury car), the matching Visa Game Card and 5 arrow clips. Place unused pieces out of play.
4. Place the LIFE Pod next to Player 1. (That's the player with the red Visa Game Card with a 0001 as the last 4 digits.)



LIFE Cards



Reference Cards



Career Cards



Visa Game Cards



LIFE Pod



Scorecards



Skateboard



Economy Car



Luxury Car

### OBJECT

Travel around the gameboard and experience all that LIFE has to offer! Visit the four sections of the gameboard or focus on just one. Buy a house, buy a car, start a family. The choices are yours. Along the way, events will happen. These could add money or LIFE Points to your account, or they could take them away. At the end of the game, the LIFE Pod will automatically convert everything you own (including cars, houses, and cash) into LIFE Points. The player with the most points wins!

5. Choose a career and clip that card faceup to your scorecard. Make sure the arrow clip points to the starting salary (\$5,000). Look at your career requirements. You cannot be promoted to the levels that require degrees until you have met all of the requirements.



## Love It!

*Spend time with family and friends. Here you can get married and have children. You won't make much money but you could earn lots of LIFE Points.*



Reach "Get Married" and STOP, even if you have moves left. Now press MARRIAGE [3], then [ENTER]. The other players automatically give you \$1,000. You also get 3,000 LIFE Points now and 1,500 LIFE Points on every turn from now on! If you're already married, press MARRIAGE [3] [ENTER] and you automatically get a \$500 anniversary gift from each player and 3,000 LIFE Points.



Reach "Try for a Baby" and STOP, even if you have moves left. Now press CHANCE [2].

0 = no baby... your turn ends.

1 = 1 baby! Press BABY [7] + [ENTER].

2 = twins! Press BABY [7] + + [ENTER].



On each turn from now on, the LIFE Pod will give you 350 LIFE Points and subtract between 10% and 40% from your salary for each child. Keep track of your children using the arrow clip on your scorecard.



Land on "Baby Boy" or "Baby Girl" and press BABY [7] + and [ENTER]. Land on "Twins" and press BABY [7] + + and [ENTER]. On each turn from now on, the LIFE Pod will give you 350 LIFE Points and subtract between 10% and 40% of your salary for each child. Keep track of your children using the arrow clip on your scorecard.



## Earn It!

*Enter the workforce! This is the money-making path!*



Land on or pass over "+1 Promotion," and move the arrow clip one step up your career ladder (as long as you meet the requirements). Press SALARY [0], enter your new salary, then [ENTER] to give yourself the promotion. If you haven't met the requirements, leave your salary where it is. If your next job is risky (with "?"), you must press CHANCE [2]. A 1 or 2 gets you the promotion. Anything else and you must leave your salary where it is.



Land on or pass over "+2 Promotions," and move the arrow clip two steps up your career ladder (as long as you meet the requirements). Press SALARY [0], enter your new salary, then [ENTER] to give yourself the promotions. If you haven't met the requirements, leave your salary where it is. If your next job is risky (with "?"), you must press CHANCE [2]. A 1 or 2 gets you the promotions. If you spin a 0, you get one more try. Press CHANCE [2] again. If you still don't get it, tough break. Better luck next time.



Land on "Business Venture" and you can choose to invest from \$10,000 to \$100,000. Subtract your investment from your account, then press CHANCE [2].  
1 or 2 doubles your investment;  
0 means you lose.

If you win, multiply the amount you invested by 2 and add that to your account. If you choose not to invest, follow the instructions for a blank space instead.

## Live It!

*It's all about travel and adventure! A global expedition? A small vacation? Maybe an Auction? Lots of LIFE Points await but things could get expensive!*



Reach "Pay Travel Expenses," and STOP, even if you have moves left. Now subtract \$20,000 from your account.



Land on or pass over a "+ LIFE POINTS" space and add the indicated number of LIFE Points to your account.



Land on "Auction" and you can choose to bid from \$10,000 to \$100,000. Subtract your bid from your account, then press CHANCE [2].  
• 1 or 2 doubles your bid;  
• 0 means you lose.

If you win, multiply the amount you bid by 2 and add that to your account. If you choose not to bid, follow the instructions for a blank space instead.

## Learn It!

*Go to school! Here are more career and salary options. In some cases, this is the only way to reach higher salaries. But, it takes time... and puts you in debt!*



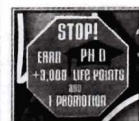
Land on or pass over a "PAY" space and subtract the indicated amount from your account.



Some jobs require you to have a degree. If you don't have the required degree, you CANNOT advance even if you get a promotion. If you land on or pass over "Earn Degree," add 2,000 LIFE Points to your account. Keep track of your degrees using the arrow clip on your scorecard.



Land on or pass over "May Choose a New Career" and you may do just that. Pick another Career card to replace yours. You start your new career at the same step you left your old one (the salary may not be the same, though), provided you meet the requirements for that career. Changing careers is optional.



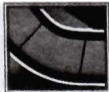
Reach "Earn Ph.D." and STOP, even if you have moves left. Add 3,000 LIFE Points to your account and give yourself 1 promotion. Keep track of your degrees using the arrow clip on your scorecard.

# The Gameboard Spaces



## Blank & START Spaces

Land on a blank or START space and draw a LIFE card. Read the event next to the matching colored icon then follow the instructions. If the card tells you to pick another player, you must pick one that has already taken a turn.



## Car/House Spaces

Land on a car or house space and you could buy/sell a car or house. If you choose not to buy/sell a car/house, draw a LIFE card and follow its instructions instead.



## Lottery Spaces

Remove your Visa Game Card from the LIFE Pod and press LOTTERY . This is how much you could win. The amount goes up each time there isn't a winner. Now, you call out 3 numbers (from 1-10). The other players each call out 1 number (from those left). NO sharing numbers. Press . The player whose number comes up wins the lottery. Keep "spinning" until you have a winner. To collect, the winner inserts his/her Visa Game Card.

## GETTING STARTED

1. Turn on the LIFEPod using the switch on the bottom. Now decide the number of turns you'll play (each turn represents one year). We recommend playing at least 10 turns for your first game. To set your years, press YEARS [10], enter the number of turns (for example, a [1] and [0] for 10), and press [ENTER]. If at any time you press the wrong button, press [UNDO].
2. Place your skateboard on one of the four START spaces. Players can share START spaces. Hint: If your career requires a lot of degrees, you may want to start in Learn It!
3. Player 1 goes first. Play then passes to the left.

## ON YOUR TURN

1. Insert your Visa Game Card into the LIFEPod and press [SPIN]. On your first turn, a \$5,000 salary will be added to your account. After that, your current salary will automatically be added each time you insert your card and press [SPIN].
2. The LIFEPod updates your account, then starts to "spin."
3. Move your skateboard the number of spaces spun. Always move clockwise around the circles (the arrows at the intersections will show you the way). If you pass over a PINK space, you must resolve it. If you reach a RED space, STOP, even if you have moves left (see opposite side for space instructions). Instead of moving the number of spaces spun, you may choose to move to any START space. Move from here on your next turn.
4. Follow the directions for the space you land on. You do something on every space, including blank ones (see opposite side for space instructions).
5. Enter any new space or card information into the LIFEPod. Your Reference card will help you. Use your arrow clips and scorecard to keep track of things.
6. Now, remove your card from the LIFEPod.
7. Your turn ends when the next player inserts his/her card and "spins." When everyone has taken a turn, the LIFEPod counts down one year!

### Debt

There are no loans in this game. Instead, you can go into debt—but at a cost. Each time you start your turn with a negative account, the LIFEPod will deduct 10% interest.

### Houses



Land on a house space and you can buy or sell a house. Choose to buy from 3 styles: a modest \$200,000, a mid-sized \$500,000 or a \$1,000,000 mansion (you may own more than one house but only one of each type) or sell one you already own. You will receive 100 LIFE Points per turn per house and the value of your house will increase over time. Press HOUSE [5]. Press [+] (or [-]) to scroll through the houses, then [ENTER]. Buying/selling houses is optional. If you choose not to buy/sell a house, follow the instructions for a blank space instead (see opposite side).

## HOW TO WIN

When all players have taken their last turn, the LIFEPod will calculate each player's total worth. Using a random formula, it will convert your car, house and money into LIFE Points. The player with the most LIFE Points wins.



You may pass over a Pink space, but upon ending your move, you must resolve it.



You must STOP at a Red space and follow the instructions given immediately. This ends your turn.

## Cars

You start the game on a skateboard, but if you land on a car space you can upgrade (you may own more than one car but only one of each type), or sell a car you already own. The \$10,000 economy car adds +1 to your move and gives you 100 LIFE Points per turn but loses value over time. The \$50,000 luxury car adds +2 to your move and gives you 200 LIFE Points per turn. It also loses value over time but eventually regains some of it. Press CAR [6]. Press [+] (or [-]) to scroll through the cars, then [ENTER]. If you bought a car, take the matching car piece and press it onto your skateboard. If you sold the car, remove the car piece from your skateboard. Buying/selling cars is optional. If you choose not to buy/sell a car, follow the instructions for a blank space instead (see opposite side).

**SEE OPPOSITE SIDE  
FOR SPACE INSTRUCTIONS.**