



THE GAME OF LIFE® TWEAKS AND MODIFICATIONS

- **Getting Married:** When getting married, do an extra spin on the wheel for wedding costs. Simply spin the wheel and multiple the number it stops on by \$2,000. For example, if you spin 8 then you pay \$16,000 ($8 \times \$2,000 = \$16,000$) to the bank.
- **A Child is Born:** When a child is born, enjoy receiving your presents, but reduce your future salary by \$1,000 for each child when you pass Pay Days to cover daycare and other expenses that come with having a baby.
- **Life Insurance:** When you have the option to purchase life insurance, make sure to take a minute to explain life insurance to your kids. Basically, it protects the family from lost income if the person whose life is insured dies. For example, "If Dad is the breadwinner in the family and he dies, not only would the family be sad and miss him, but it means that the family will no longer receive his paychecks. To protect the family, it is wise to purchase life insurance. Thus, in the event Dad dies, there will be a one-time payout of cash equal to the death benefit amount that was purchased."

In the game, create more realistic rules when someone lands on a life insurance death benefit space. The first time someone lands on a space that pays out a life insurance death benefit, it means that they lose the breadwinner, so they need to remove a peg from their car. If life insurance was purchased, collect the death benefit proceeds. Going forward, the spouse's new salary is reduced to 50 % of the original breadwinner's

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salary. If life insurance was not purchased, the breadwinner is still removed and the spouse will still collect a salary that is 50 % of the breadwinner's salary, but no life insurance proceeds will be paid.

- After this first death, the player needs to decide if they would like to purchase a new life insurance policy on the surviving spouse by paying \$10,000. Going forward, this will protect the reduced salary. Then, if a player lands on the life insurance payout space a second time, they collect the proceeds, if a new life insurance policy was purchased. Now the remaining spouse peg needs to be removed. If the player has no kids, the game is over. If the player has kids, the kids can proceed along the board, but going forward they will not receive a salary when landing or passing Pay Day since there is no breadwinner. Furthermore, the kids cannot buy another life insurance policy, since they do not have an insurable income (i.e., no one is bringing home a salary). If life insurance was not purchased to protect the spouse's income, the same rules above apply, but no death benefit will be paid.
- On the day of reckoning, don't collect \$48,000 for each child, but rather pay \$48,000 per child for college tuition.

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