FINAL REPORT CONTENT (Use for PDF)

Title

Financial Literacy RPG Quest — Simulation Based Personal Finance Learning System

---

1. Objective

To design a simulation-driven financial learning platform that teaches real-world money management through decision-based gameplay.

---

2. System Overview

The system simulates a virtual financial life where a player earns income, manages expenses, handles debt, invests money, and faces random financial events. Each decision impacts financial stability, risk level, and long-term wealth growth.

---

3. Architecture

- Player Engine
- Decision Engine
- Financial Simulation Core
- Risk Evaluation Model
- Credit Score Engine
- Advice Generation System
- Random Event Generator
- REST API Layer

---

4. Simulation Model

Each month:

- Salary added
- Random life event applied
- Player decision executed
- Debt / savings updated

- Credit score recalculated
- Risk and health evaluated
- Financial score computed

---

5. Financial Metrics

Net Worth

Net Worth = Balance + Savings − Debt

Financial Score
Measures overall financial stability using savings, debt, and credit score.

Risk Levels

- LOW → Safe finances
- MEDIUM → Manage debt carefully
- HIGH → Financial instability risk

---

6. Decision Engine

Players can:

- SAVE → Increase savings
- INVEST → Grow wealth with risk
- SPEND → Reduce balance
- LOAN → Increase debt

---

7. Credit Score Model

Credit score changes based on:

- Debt level
- Savings stability
- Negative balance

---

8. Advice System

AI-based rule engine generates financial guidance based on:

- Risk level
- Financial health
- Savings behavior

---

9. Game Progression Levels

- BROKE
- STABLE
- GROWING
- INVESTOR
- WEALTHY

---

10. Game Outcome

- BANKRUPT → Excessive debt
- IN PROGRESS → Normal
- FINANCIALLY FREE → Strong wealth

SAMPLE OUTPUT :