💡 Step-by-Step Breakdown

- 1. **Start the program** and introduce the simulation to the user.
 - Greet the user.
 - Explain that the goal is to see how well they manage money through 8 life situations.
- 2. Initialize your variables.
 - Set your starting money to 20.
 - Set each tracking variable responsible, kind, aware, and mathematical to 0.
- 3. Begin a loop that continues as long as you still have money (while your money is greater than 0).
- 4. Display your current balance.
 - o Tell the user their current bank amount at the start of each situation.
- 5. Go through each situation (1 through 8).

For each situation:

- Present a short story or scenario.
- Offer two choices (option A and option B).
- For each option, describe how the user's money changes.
- o For each option, note how the user's financial traits (responsible, kind, aware, or mathematical) change — adding or subtracting points as given.
- 6. Apply the effects of the user's choice.
 - Adjust the user's money according to their decision.
 - Modify the related trait score (e.g., responsible +1 or -1).
- 7. **Repeat** this process for all eight situations:
 - Situation 1 tests responsibility.
 - Situation 2 and 5 test kindness.
 - Situation 3 and 8 test awareness.
 - Situation 4 and 6 test mathematical thinking.
 - Situation 7 tests responsibility again.
- 8. Check your balance after each situation.
 - If your money drops to 0 or below, end the loop.
- 9. End the game.
 - Print a final message ("End of game.").
 - o If the user's money is 0 or negative, indicate they are in debt.
- 10. Display final scores.
 - Show the final amount of money left.
 - Summarize the totals for responsible, kind, aware, and mathematical traits.

Situation 1: The Lemonade Stand Kickoff

Goal: Financial Responsibility

Setup: You've just earned \$20 from your first lemonade stand.

Choices:

- a) Spend \$10 on fun stuff.
- b) Save all your earnings.

Results:

- $a \rightarrow your money 10, responsible 1$
- $b \rightarrow your_money + 10, responsible + 1$

Situation 2: The Brother's Borrow

Goal: Financial Kindness

Setup: Your brother asks to borrow some money.

Choices:

- a) Lend half of your money.
- b) Lend nothing.

Results:

- $a \rightarrow your money \times 0.5$, kind + 1
- $b \rightarrow your money \times 1, kind 1$

Situation 3: The Street Stranger

Goal: Financial Awareness

Setup: A stranger offers to double your money next week if you lend all of it today.

Choices:

- a) Give all your money.
- b) Keep it.

Results:

- $a \rightarrow your money = 0, aware 1$
- $b \rightarrow your money \times 1$, aware + 1

Situation 4: The Payout Puzzle

Goal: Mathematical Thinking

Setup: You can take either a lump sum or daily payments.

Choices:

- a) Take \$80 now.
- b) Take \$14 per day for 7 days.

Results:

- $a \rightarrow your_money + 80, mathematical 1$
- $b \rightarrow your money + 98, mathematical + 1$

88 Situation 5: The Friendly IOU

Goal: Financial Kindness

Setup: A friend needs \$20 and promises to repay \$10.

Choices:

- a) Lend the \$20.
- b) Refuse to lend.

Results:

- $a \rightarrow your money 10, kind + 1$
- $b \rightarrow your_money 0, kind 1$

😟 Situation 6: The Deal Dilemma

Goal: Mathematical Reasoning

Setup: You spot two special offers.

Choices:

- a) Buy 10 for \$18.
- b) Buy 5 for \$12.

Results:

- $a \rightarrow your money 18, mathematical + 1$
- $b \rightarrow your_money 12$, mathematical 1

Situation 7: The Gamble or Guarantee

Goal: Financial Responsibility

Setup: You can take \$50 now or risk for double next week.

Choices:

- a) Gamble and wait.
- b) Take the safe \$50.

Results:

- $a \rightarrow your_money 100, responsible 1$
- $b \rightarrow your money + 50, responsible + 1$

Situation 8: The Mysterious Donation

Goal: Financial Awareness

Setup: A person asks you to donate 30% to an unverified college.

Choices:

- a) Decline to donate.
- b) Donate 30%.

Results:

- $a \rightarrow your money \times 1$, aware + 1
- $b \rightarrow your money \times 0.7$, aware 1

End of Game

- If your_money ≤ 0 → "You're in debt! Game over."
- Else → Display final scores for responsible, kind, aware, and mathematical.