Dollar Decisions In The Land Down Under

1. Introduction

Dollar Decisions In The Land Down Under is a browser-based, choice-driven game designed to build practical financial literacy and spark conversation around Australia's cost-of-living pressures. Players make rapid decisions across jobs, housing, and day-to-day expenses while tracking Money, Debt, Stress, and optional Stocks. Short, skill-based minigames add variety and model how performance can influence financial outcomes.

The game is fully data-driven: events are stored as JSON and loaded into a lightweight engine written in vanilla JavaScript. This makes it easy to expand content, tune difficulty, and adapt the experience for classrooms or workshops.

2. Theme justification

Australia's housing affordability and rental stress affect employment choices, mental health, and mobility. By weaving together employment decisions, rent timing, surprise bills, and macro shocks, the game creates a grounded narrative where trade-offs are visible and consequences compound. The design emphasizes:

- Timeliness: Cost-of-living is a prominent national concern; relatable scenarios boost engagement.
- Agency: Decisions matter immediately (timers, penalties) and cumulatively (arrears, multipliers).
- Transferability: Mechanics map to real budgeting habits: delaying bills, taking on debt, investing, and dealing with uncertainty.

3. Potential impact

- Financial literacy: Demonstrates how small choices ripple into higher long-term costs.
- Classroom facilitation: Short sessions make it ideal for discussion and reflection.
- Policy and outreach: A conversation starter for community groups and youth programs on housing resilience.
- Hackathon/education reuse: JSON-based architecture enables quick reskins (other cities, student life, migration pathways).

4. Technology stack

Web libraries & runtime:

- HTML5/CSS3 with a small custom design system.
- Bootstrap 5.3 via CDN for layout and components.
- Vanilla JavaScript modules for state, UI, data, engine, and minigames.
- SVG app icon and data-URL favicon; runtime PNG fallback for file:// contexts.

AI-assisted development:

- Prompt-driven workflow for asset generation, code scaffolding, and event authoring.
- AI assistance for modularization, debugging, and JSON validation.

5. Game mechanics overview

- Data-driven events: 50+ scenarios across job, housing, and random categories.
- Stats: Money, Debt, Stress, Stocks, and Progress.
- Timed choices: Countdown timers influence event outcomes.
- Rent arrears system: Delaying rent increases future costs.
- Minigames: Coin Rush, Bill Dodge, Typing Challenge, Reaction Test, Quick Math.
- Feedback & UX: Badges, timers, progress bars, and achievements.

6. Implementation notes

- Modules: state.js, ui.js, data.js, minigames.js, engine.js, main.js.
- Fallbacks: If fetch fails, demo data loads automatically.
- Minigame contract: Supports embedded configuration and effects.
- Housing logic: Manages arrears and multipliers dynamically.
- Favicon reliability: Inline SVG + PNG fallback for local contexts.

7. Reflection

What worked

- Data-first design simplified content iteration.
- Minigames increased engagement without dependencies.
- Modular JS improved maintainability.

Challenges

- Local file fetch restrictions required fallbacks.
- Minigame initialization order caused minor UI delays.
- Balancing stress/debt for fairness was challenging.

Future work

- Accessibility: keyboard shortcuts and ARIA live regions.
- Installability: PWA manifest and icons.
- Content expansion: new events, localization, tutorial.
- Analytics: optional telemetry for research use.
- Persistence: localStorage save/resume support.

This report documents the October 2025 hackathon build of Dollar Decisions In The Land Down Under vibe coding completely with AI made by team checksum.