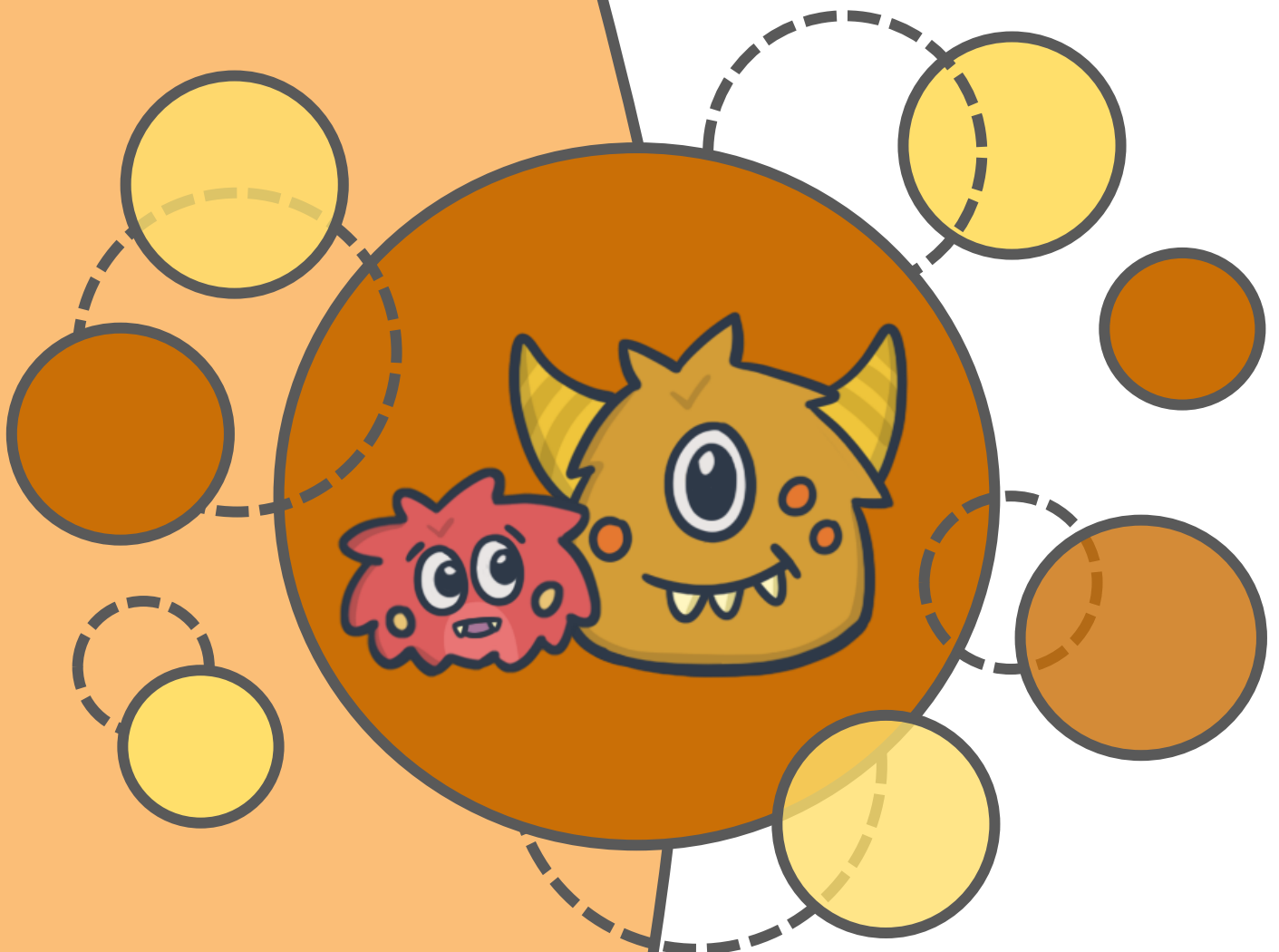


MONEY MONSTERS

GUIDEBOOK



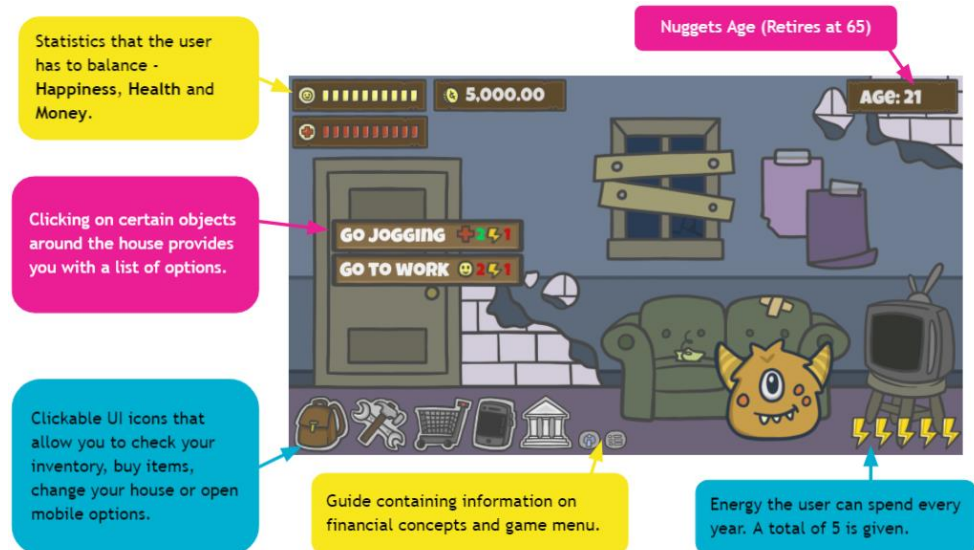
CONTENTS

Section 1 Basic Needs	3
Section 2 Employment	4
Income Tax	4
Social Security Contribution.....	4
Section 3 Housing	5
Buying a House	5
Renting a House.....	5
Eviction and Jail	5
Section 4 Relationships	6
Marriage.....	6
Adoption	6
Section 5 Activities	7
Town Amenities	7
Activities	7

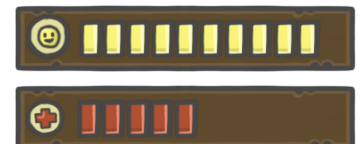


1. BASIC NEEDS

To survive in this world, there are many important needs, such as **health**, **happiness** and **money**.



- Health and happiness are represented by bars. Full bars represent a healthy monster, while empty bars represent a sick monster. Health and happiness can be improved by buying and eating healthy food from the store and by exercising. If one of the two needs are low by the end of the year, the monster will get sick and Nugget will have to pay for the medical bills. Also, if both needs are low by the end of the year, the monster dies.
- Money, although not everything, is very important. Nugget can earn money from going to work and exemplary workers are rewarded with more money such as promotions and bonuses. Money is needed to buy items from store and to pay for bills such as the house and family expenses. If Nugget is unable to pay the bills, he can end up being kicked out, or sent to jail for having no more money (bankruptcy).
- Actions can be done at the expense of energy. Energy can be earned from eating certain products and foods which are available at the store and will continue to fill his energy bars. These will get filled as Nugget goes to sleep which also represents the end of the day.



2. EMPLOYMENT

The only way to earn money is to work. It is also called employment. Employment is essential for Nugget to survive. Employment provides Nugget with a stable income every month. This allows Nugget to be able to afford to live in a comfortable house, buy daily essentials and build a family. In addition, saving up money is also important for rainy days and for when Nugget retires and stops working.

Nugget can change his job through the use of the phone or mobile and the chances of getting a job vary with his educational level. The more Nugget studies the better the job.



Income Tax

Nugget has to pay income tax. Income Tax is money that people who are in employment have to pay to the government. The income tax is paid from Nugget's wage. The government uses the money it gets from Nugget's income tax to pay for things. For example, taxes are used to pay for people who work for the government, such as nurses, teachers, and police officers; provide important services such as education from schools and healthcare from hospitals, and to maintain or build things like roads, and buy fire engines or ambulances.

Social Security Contribution

If Nugget is in employment he has to pay a social security contribution. A Social security contribution is money that Nugget has to pay from his wage to pay to the government. The government uses the money it gets from social security contributions to pay to provide support to Nugget's family if say, the Nugget gets ill and cannot work anymore he will receive money from government. Also, the government uses the social security contribution Nugget pays to support his **pension**.



Do you know what a pension is?

When Nugget gets old - when he is 65 years of age - Nugget will retire - that Nugget no longer has to work. The pension is the money Nugget will receive every month. Nugget has paid for this from the social security contribution he has already paid. If Nugget wants to have more money than that provided by his pensions, so that he has more money to spend when retired, he can save money specifically for this purpose whilst he is still working.

3. HOUSING

At the age of 18, Nugget goes to live in an old hut, but with the right job and the right attitude, he can move houses or upgrade it with additional rooms. If Nugget decides to start a family and adopt little monster children, he is required to upgrade his house with a children's bedroom. Nugget can perform house improvements through the use of the construction store. There are two different ways to get a house:

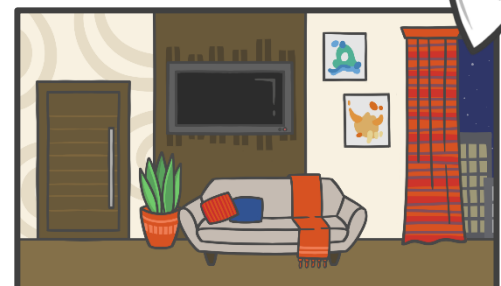


Buying a House

In this town, the bank is sometimes open and therefore to buy a house Nugget can either take a loan from the bank or else save all the money needed and buy a house. Although Nugget will no longer be required to pay the rent, Nugget will still be required to pay the electricity and the water bill.

Renting a House

In this town, renting is possible. When renting a house, Nugget will need to pay a rent fee every year/month depending on the house. Nugget will also be required to pay the electricity and water bill.



Eviction and Jail

Failing to pay the rent and the bills will cause eviction or possibly jail. If Nugget is currently living in the poorest house, Nugget will be sent to jail for bankruptcy. However, if Nugget is currently living in an upgraded house, he will be evicted to the poorest house.



4. RELATIONSHIPS

They say that "No monster is an island" and Nugget loves hanging out with his other monster friends, forming relationships and possibly a family along the way.

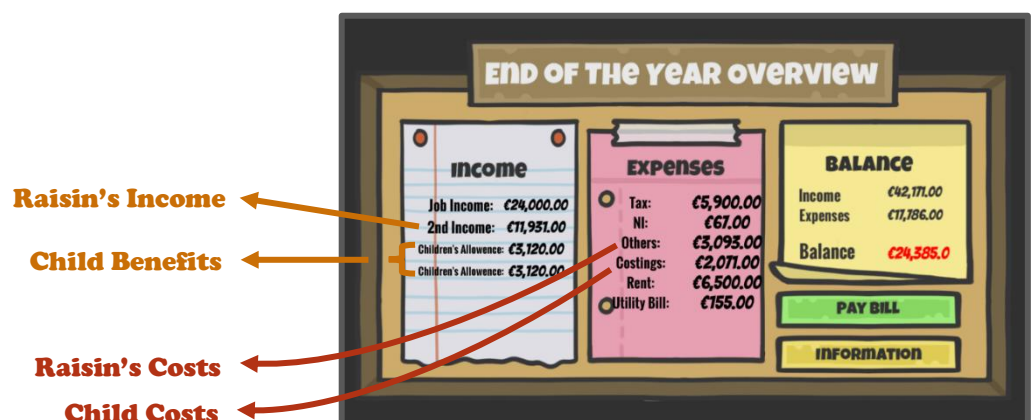
Marriage

Nugget has had a crush on his friend Raisin since the beginnings of time. They hang out from time to time and Nugget can be brave enough to pop the big question by making use of the phone or mobile and plan a wedding. Having Raisin live in the same household will cause additional income and expenses. Raisin is independent of Nugget and can therefore choose to work and spend money as required.



Adoption

Nugget can decide to adopt little monsters: Chewy and Berry, into his household. Adopting children will cause expenses and income. The income is in the form of children's allowance that is provided by the government until the monsters become 16-year-olds. Having children is expensive and this is reflected by the children's expense at the end of the day.



5. ACTIVITIES

Nugget is able to interact with his surroundings and perform actions at the expense of his energy bars while earning happiness and health. Nugget is also able to make use of the town amenities for daily errands.

Town Amenities

The town offers some services such as a salon and a bank. The salon is open 24/7 and an appointment can be made through the phone. At the salon, Nugget can perform changes to his looks. The bank is not always open but if it is, Nugget can open accounts, take loans, deposit in accounts and save for his pension.



Activities

Nugget can interact with his surroundings and perform actions such as go for a jog, go to work, watch television or go shopping. For each activity, Nugget will ask for your kind assistance.

Nugget loves going for little jogs around the neighbourhood, but is afraid that he will injure himself by slipping on any laying trash. Therefore, he will ask for your help to make sure that his jog is enjoyable and safe. To go to work, Nugget will ask your assistance to help him drive to work and not crash into any vehicles.

Nugget knows the importance of saving money when going to the store therefore, he tries to distinguish the difference between a want and a need before making a purchase. However, he is still learning and will ask you to help him identify the difference. While watching television, Nugget will ask you to join in the fun for an old classic game of space shooter.

