

THE SECOND NUMBER

WEST DAYTON EDITION

read the machine · wake the block · don't become it

A cooperative game for 2-5 players · ages 12+ · 45-60 minutes

IN THIS KIT

The lens: printer test + Grandma's reading glasses to cut out
Rulebook and quick reference
The West Dayton board · 5 player boards · tokens
Role cards as church hand fans · the Cookout plate · the Sou-Sou can
76 Deal cards (60 real traps, 16 honest deals) + backs
4 Owners · 7 Scenarios · 12 Patterns · 12 History cards · the Green Book
Facilitator answer key · playtest log

Made for the West Side of Dayton, Ohio. Part of the Individual Democracy / Civic Armor universe.

Before you cut: the decoder lens

What you need

A color printer, plain paper and some cardstock, scissors, tape, a few craft sticks (for the hand fans), an empty coffee can (for the Sou-Sou), and a sheet of RED transparent film — red acetate, a red lighting gel, red cellophane, or even a red candy wrapper. Two layers of thin cellophane work better than one. Tokens are in the kit, or use bottle caps, coins or beans.

How the trick works

Each hidden layer is printed in cyan, buried under dense red decoy letters. To the naked eye it's a red blur. Through the red lens the red washes out to the color of the paper and the cyan turns dark, so the second number appears.

Print settings

Print at 100% / 'Actual size' (not 'fit to page') in COLOR on the best quality setting. Card sheets are 2.5 × 3.5 in poker size, so they fit standard sleeves. Sleeving each card in front of an old playing card keeps cards opaque and shuffleable. Cut on the solid crop marks. Card backs are optional (print them on the reverse of any card sheet), but the Owner backs matter: glue or sleeve one onto each Owner card so the Owner stays hidden.

Test your printer first

Print this page and look at the three strips below through your lens (make it from the next page: Grandma's reading glasses). You should read each line clearly through the lens and NOT read it without one. If you can read the hidden line without the lens, use cardstock, a darker red film, or double up the film.

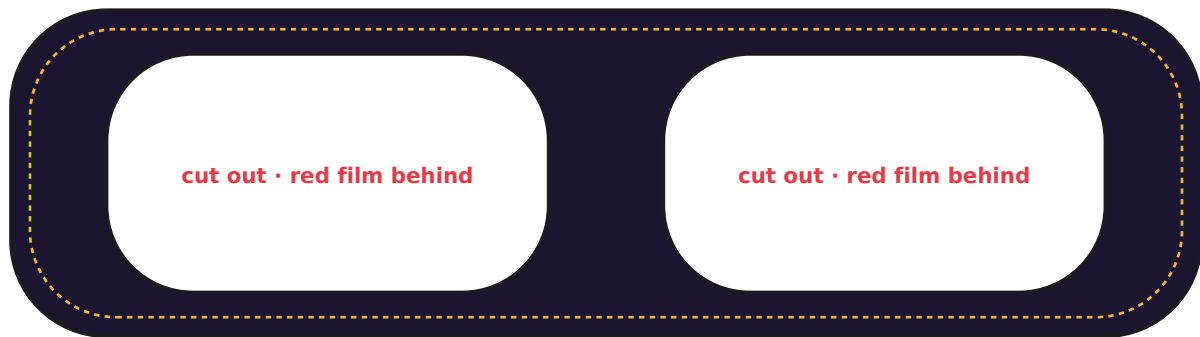


The honor rule

Every deal card has three hidden zones: red (Read 1), amber (Read 2) and blue (Read 3). When you face a deal, hold the lens only over the zones your Read in that district unlocks — no deeper. The table watches. The lever (or 'honest deal') is printed inside the red zone, so a blind player (Read 0) sees only the pitch.

Grandma's reading glasses

The decoder lens, the way every family knows it: "Put your glasses on and read it again." Print on cardstock. Cut out the frame and both arms. Cut out the two lens holes, tape red film over them from behind, fold the arm tabs and tape them to the frame's ends. One pair per table is enough; pass them to whoever is facing a deal.

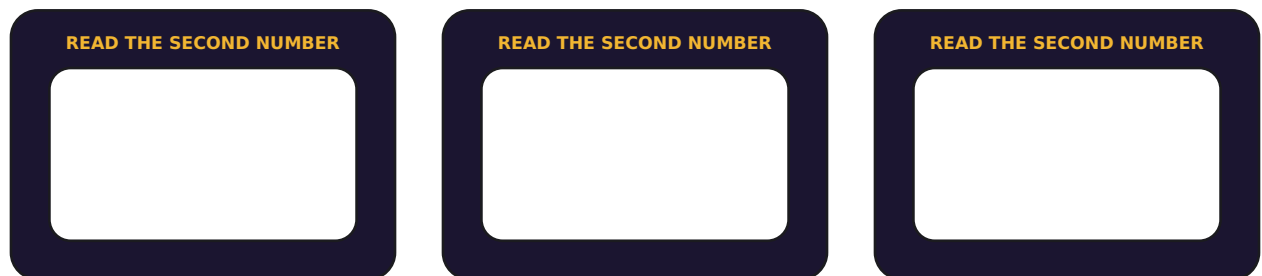


THE SECOND NUMBER · cut along the outer edge



No glue? Make a hand lens instead

Cut out a holder, tape red film over the window, and hold it over the card.



THE SECOND NUMBER — Rulebook (v4, West Dayton Edition)

A cooperative game for 1–5 players, ages 12+. The Block Party intro takes about 25 minutes; the full game, 45–60.

Read the machine. Wake the block. Crack the Underworld. Don't become it.

New to the game? Play the [Block Party](#block-party-the-25-minute-intro) first. It teaches the six words below in about 25 minutes, then each step up the ladder adds one layer.

One word for each idea

Every rule, card, board and screen uses these words and no others.

Word	What it means	Not called
Read (0–3 per district)	How deep you can read a deal there: red, then amber, then blue. The power is called the Sight in the novel.	sight, lens level
Trust (0–5)	What you spend to negotiate and teach.	—
Shady	What shortcuts put on you. Too much and you Fall.	corruption
Squeeze (0–3 per district)	The Machine's grip. Squeeze 3 captures a district. Kept on the Squeeze track .	pressure, Machine track
Clarity (0–3 per district)	How awake a district is. Clarity 3 wakes it.	—
Props	What you earn for lifting people. Most Props at the end is the table's MVP.	legend, Legendary
Strike	Any Machine move that adds Squeeze, whoever makes it: the Machine, the Overlord, a Fallen player, a Scenario or an Owner.	extract, hit
Muddy	Any Machine move that takes away Clarity.	obscure, bury
Tempt	A Machine move that takes away Trust.	—

The ladder

1. **Block Party** (25 min): Read, Trust, Squeeze, Clarity, the lens and the shortcut. 3 districts, no roles.
2. **Full Block** (45 min): all 5 districts, Roles, a Scenario, the hidden Owner, the Commons and its places, Patterns, the Underworld.
3. **Unlocks**, one at a time, as the table likes: the Cookout, the Sou-Sou, the Green Book.
4. **House rules** for tables that know the deck: fine-print dice, the Terrell rule, endless deals, the math variant.
5. **Overlord** (one player is the Machine), then the campaign.

What's in the box

- **76 Deal cards**: 12 real traps per district (Lending, Housing, Labor, Health, Education), plus 3 honest deals each and a 4th in Health (Gem City Market).
- **5 Role cards, 4 Owner cards** (one is shuffled face-down under the board), **7 Scenario cards, 12 Pattern cards, 12 History cards**.
- **The board**: five districts. Each has a Clarity track (0–3) and a Squeeze track (0–3). Round track 1–12, with the Block Party's strikes printed on rounds 1–8.
- Player boards with Trust (0–5), Shady (0–6) and Read (0–3 per district) tracks.
- **A red decoder lens**. The deluxe edition adds amber and blue lenses.
- About 40 small tokens (coins, beans or beads) for the tracks.

Reading a Deal card

Part	What it is	You can read it at
Front	The pitch everyone sees	always
● Red	The real cost	Read 1 in that district
● Amber	The clock : the deadline or your rights window	Read 2
● Blue	The connection : who's really behind it	Read 3
Lever (inside the red zone)	Which layer holds the leverage to beat it, or "honest deal"	Read 1

Read only as deep as your Read allows. Hold the lens over the zones your Read in that district unlocks, and no deeper. On your honor, and with the table watching.

Seeing is not beating. Read 1 tells you whether a deal is a trap or honest. To negotiate a trap down, you need Read that reaches its **lever**: red (1), amber (2) or blue (3). Honest deals have no lever.

Setup

1. Pick a **Scenario** (start with The Audit or A Quiet Year) and apply it.
2. Shuffle the **Owner** cards and slide one face-down under the board. Don't look at it.
3. Each player takes a **Role**, 2 Trust, 0 Shady, and Read 0 everywhere (the Elder starts with Read 1 everywhere).
4. Look up your player count on the table below:

Players	Actions per turn	Machine strikes per round	Overlord moves per round
2	3	1, or 2 on even rounds	1 in round 1, then 2
3	3	3	3, then 4, 4, 4 (repeat)
4	2	1, or 2 on even rounds	2, 2, 2, then 3 (repeat)
5	2	2, or 3 on even rounds	3, 3, 3, then 4 (repeat)

You don't need to remember it: the strikes for each player count are printed on the **round track**, under every round. (We tested replacing the table with one rule, "one strike for every 4 actions the block takes." It fits 2 and 5 players, but 3 players won about 73% of games under it and 4 players dropped to about 45%, so the table stays and the board carries it. 2 players went from 1 strike to 1½, because their games ran long and soft.)

A round

0. The Cookout (once per game). At the start of a round the table may call the Cookout instead of taking turns (see below).

1. Block turns. Each player in turn takes their actions, choosing from these (repeats allowed):

Action	What it does
Study	+1 Read in one district. +1 Props.
Face a deal	Draw a card from a district, read what your Read allows, then choose TAKE / WALK / NEGOTIATE (below).
Teach	Give a teammate +1 Read in a district where you read better than they do (never above your own Read). Costs 1 Trust; free for the Translator. +2 Props. Call and response : draw a deal from that district and read its red layer aloud. If your learner says the second number back, you both gain +1 Props.
Commons	Gather at a place on the West Side: +2 Trust (max 5) and –1 Shady, plus that place's bonus (below).
Reach	Pull a Fallen player home: costs 2 Trust; they return with Shady 4. +3 Props.
Trace (Underworld open only)	Needs Read 3 in a woken district. Place a blue thread there. +2 Props.

Action	What it does
Expose (once enough threads are traced)	You win.

2. The Sou-Sou (optional). The table may throw a hand (see below).

3. Check. If total Clarity across the board is **9 or more**, the Underworld cracks open (see below).

4. The Machine moves.

- It **strikes** the unawoken district closest to waking: +1 Squeeze. It makes as many strikes as the table says, **each on a different district**.
- It **muddies** the strongest unawoken district: –1 Clarity.
- Then the Scenario, the hidden Owner, and any Patterns act.

5. Check for loss. You lose if **2 districts are captured** (Squeeze 3), if **everyone has Fallen**, or if **round 12 ends**. The clock is the Machine's best friend.

The spread rule

The Machine, the Overlord and the Fallen together may act on **each district at most once per round**. The Machine spreads; it doesn't snipe.

- Patterns are the system itself, so they tighten regardless.
- A **woken** district (Clarity 3) is safe from the Machine until the Underworld opens.

Facing a deal: TAKE · WALK · NEGOTIATE

	On an honest deal	On a trap
TAKE	Real help: +2 Trust, +1 Clarity, +1 Props	The shortcut. If the district has Squeeze, –2 Squeeze now; otherwise +2 Clarity now. Either way you take +2 Shady and 0 Props.
WALK	You refused real help out of fear: –1 Trust	Safe. Nothing gained.
NEGOTIATE (costs 1 Trust)	You haggled away real help. The Trust is gone.	Read ≥ lever: defused. –1 Squeeze (–2 for the Organizer), +1 Clarity, +2 Props. Read < lever: you got played. +1 Squeeze.

Blind (Read 0), you see only the front. Most deals are traps, but walking away from honest help costs Trust. Learning to read is how you stop guessing.

The shortcut, and the Fall

TAKE on a trap really is the fastest way to save a district one strike from capture. That's what makes it a temptation and not a trap card with a skull on it. Compare it with doing it right:

	Costs you	Buys the block
NEGOTIATE (Read ≥ lever)	1 Trust	–1 Squeeze, +1 Clarity, +2 Props
TAKE the trap (the shortcut)	no Trust , but +2 Shady	–2 Squeeze now, or +2 Clarity where there's no Squeeze

Name the price. Whenever you face a trap and could take it, say the deal out loud before you choose: "TAKE costs no Trust and drops Housing's Squeeze by 2. The catch: +2 Shady on me, and I'm at 4." Then the table weighs in, and you decide. (The website's Coach does this for you, with a on the TAKE button.) While the Owner is hidden, say "+2 or more": the Debt Buyer charges extra.

But at **Shady 6 you Fall**:

- You stay at the table, and **the Machine moves through you**. On your turn you take Machine moves instead of block actions: **strike** (+1 Squeeze), **muddy** (–1 Clarity) or **tempt** (–1 Trust).
- Your crew can **Reach** you back.
- If the Machine wins with you Fallen, you "won the board" and earned **0 Props**. You don't win by becoming the thing you fight.

The Commons: where the block gathers

Every Commons action happens somewhere. You get the base effect plus the place's bonus. Three places set up your **next action this same turn**, so plan your turn around them.

Place	Where	Bonus
The Barbershop & Beauty Shop	West Third Street	Your next Teach this turn is free.
The Church	on the corner, every Sunday	−2 Shady instead of −1.
Adventure Central	Wesleyan MetroPark	Your next Study this turn gives +2 Read.
Gem City Market	the co-op grocery on Salem Avenue	Your next deal this turn: draw 2, face 1.
Grandma's Kitchen Table	the house everybody ends up at	Once per game: every player gets +2 Trust.

The Cookout: once per game

Call it at the start of any round, unless a district is one strike from capture. **Nobody takes block actions that round**; the whole block shows up, eats, and compares paperwork. Each player:

- gets +2 Trust, −1 Shady and +1 Props, and
- raises their Read in **one district** to the best Read anyone at the table has there.

The Fallen don't come; the Machine still moves through them, and the Machine phase happens as usual. Call it when what one of you knows needs to become what all of you know.

The Green Book: one safe route

The block holds one copy of the Green Book, after the guide Black travelers used for decades to find the places that would serve them safely. **Once per game**, when any strike (the Machine's, a Fallen player's, or a Scenario's) would **capture** a district, you may open it: that strike takes a safe route and lands nowhere. It still counts as the Machine's move on that district this round.

The Sou-Sou: the honest payday loan

A rotating savings circle, the way families and church members have long pooled money (also called a susu, "the hand," or "the club"). At the end of the block's turns, the table may **throw a hand**:

- Everyone who has Trust puts **1 Trust** into the pot.
- When the pot reaches **4**, the next player in the circle (going around the table) **takes the hand**: clear **2 Squeeze** from any district, even a captured one. That debt is paid off clean, with **no Shady**. +1 Props to the player who takes the hand.
- Leftover Trust stays in the pot for next time.

The Sou-Sou does what the payday shortcut does, slower and together, and nobody Falls for it.

The Underworld: the final act

When total Clarity reaches 9, flip the Owner card. **It fights in the open**:

- The Machine gets **+1 strike** per round.
- Once per round it **covers its tracks**: −1 Clarity on a woken district that doesn't yet have a thread.

To win, trace **3 blue threads**. Each needs **Read 3 (blue)** in a woken district. Then take the **Expose** action. The districts looked separate; down here they're one machine.

The History deck

When the Elder teaches the History of a district, shuffle that district's History cards with the two "any district" cards and draw one. Read the story and its lesson aloud. These are true stories, and most of them are about how the community fought back: the Contract Buyers League, Maggie L. Walker's bank, the Memphis sanitation strike, the Black Panther Party's free clinics, Wilberforce University, Paul Laurence Dunbar and the Wright brothers' print shop, Mayor James H. McGee, and more.

Owners (hidden from round 1, so deduce them)

- **The Algorithm:** relentless. +1 Machine strike every round.
- **The Lobbyist:** leans on your strongest unwoke district every round (+1 Squeeze). On reveal, it knocks one woken district back to Clarity 1.
- **The Debt Buyer:** every TAKE on a trap costs +1 Shady. Each round, collections calls: anyone carrying Shady loses 1 Trust. The Fallen take double moves.
- **The Recruiter:** each round, a random player loses 1 Read in a district they can read.

The block: West Dayton

Every district is a part of the West Side.

District	On the West Side
Lending: payday on every corner	Where the bank branches thin out, the storefront lenders fill in.
Housing: Wright-Dunbar to Madden Hills	Historic homes, empty lots, and families who never left.
Labor: after the plants closed	GM's Moraine plant closed in 2008 and NCR moved its headquarters out in 2009.
Health: a hospital gone	Good Samaritan Hospital in northwest Dayton closed in 2018.
Education: Dunbar High to Central State	Paul Laurence Dunbar High School, Sinclair downtown, Wilberforce and Central State down the road.

Scenarios

Easiest: The Audit (one grace round). **Hardest:** Payday Season (every 2nd round, an extra Lending hit). In between, these play close to one another:

- A Quiet Year: no special pressure. Learn the ropes.
- The Eviction Wave: Housing starts at Squeeze 2.
- The Closure: Education starts captured. Reclaim it.
- The Hospital Closes (Dayton, 2018): Health starts at Squeeze 2, and negotiating a Health deal costs 2 Trust.
- The Plants Close (Dayton, 2008): Labor starts at Squeeze 2, and everyone starts with 1 Trust.

Patterns

When every district in a combination is at Squeeze 2 or more, flip that Pattern card (Redlining, the Medical-Debt Spiral, and the rest). Read its explainer aloud.

- Each round, the largest active Pattern **tightens** (+1 Squeeze on its weakest member).
- Pull any one of its districts back below Squeeze 2 and the Pattern breaks.

Roles

Role	Gift
Translator	Teaches for free (still needs to read the district better than the learner).
Student	Gains double Read when taught.
Elder	Starts with Read 1 everywhere. Once per game, Teach the History: a district wakes instantly. Draw a History card for that district and read it aloud.
Veteran	Shields two Machine strikes per game.
Organizer	A successful NEGOTIATE drops Squeeze by 2.

Overlord mode (optional, 1 vs. many)

One player is the Machine. There is no hidden Owner and no automatic Machine phase. Each round the Overlord takes the moves on the setup table (strike +1 Squeeze, muddy –1 Clarity, tempt –1 Trust), obeying the spread rule. After the Underworld opens, the Overlord may muddy one woken, untraced district per round.

The stranger's handwriting. A Reader can tell when another Reader is close: their writing shows up on the paperwork, slanted and pressed too hard. Once per game, any block player may ask the Overlord "Is that your handwriting?" about the last deal faced. The Overlord must answer truthfully whether they struck, muddled, tempted or slipped a counterfeit in that deal's district this round. It costs the asker 1 Trust. (A table rule for a person playing the Overlord.)

Counterfeits. The Overlord holds **3 counterfeit deals**, fake honest help. Once per round, as one of its moves, it may slip one face-down on top of a district's deal pile without saying which (it doesn't use up that district's move under the spread rule). The next deal drawn there is the counterfeit. Its front, red and amber read like real help; only **Read 3** (blue) shows the word COUNTERFEIT.

- **TAKE** it and you're **conned**: Squeeze +1 there and Trust -1. No Shady: you didn't know you were cutting a corner.
- **WALK** is safe.
- **NEGOTIATE** with Read 3 **exposes** it: defused like any trap, plus 1 Props. Below Read 3 you get played.

When the Overlord has slipped one in, the safest reader for an "honest" deal is the one with Read 3. The Overlord's moves were retuned with counterfeits in hand (the setup table); the computer Overlord plays at 54-64% block wins.

Everything else is the same.

Block Party: the 25-minute intro

Learn the game in one sitting. Everything not listed here is left in the box.

- **Districts:** Lending, Housing and Education only. **No** Roles, Owner, Scenario, Patterns or Underworld. No Cookout, Sou-Sou or Green Book.
- **Each turn:** 2 actions (3 if you play solo): **Study**, **Face a deal**, **Teach**, or **Gather** (+2 Trust, -1 Shady; there are no places yet).
- **Win:** wake **2 of the 3** districts (Clarity 3). You win the moment the second one wakes.
- **Lose:** 2 districts captured (Squeeze 3), or round **8** ends.
- **The shortcut:** TAKE a trap and it patches Squeeze -2 now, or +1 Clarity where there's no Squeeze. It costs **2 Shady chips**. At **3 chips**, hand them back and **sit out your next turn**. Nobody Falls in Block Party.
- **The Machine:** after everyone's turns it strikes the district closest to waking: **+1 Squeeze and -1 Clarity**. It may strike the same district more than once. Strikes per round, printed on the round track:

Players	Rounds 1-8
2	0, 1, 1, 1, 0, 1, 1, 1
3	1, 2, 2, 2, 1, 2, 2, 2
4	3 every round
5	4 every round

Block Party plays at about 58-77% wins (balance_test.py), and careful play beats grabbing shortcuts. When you've won one, play the Full Block.

Sign-now clocks (on by default)

Some traps push a deadline: "Move in today," "Enroll now," "Approved!" They're marked ☐ (deck_cards.RUSH). When you draw one, the table counts down from 15 out loud while you decide. **The deadline is always fake:** if the count runs out, nothing happens. The offer is still there. If your Read in that district is 2 or more (amber, the clock), you see that from the start, so no one counts. On the website the clock runs on screen, the TAKE button becomes **SIGN NOW**, and the end of the game says how many decisions you made with the clock running.

The dollar count (the end of every game)

Every deal card carries the real money behind it: what signing that trap typically costs one household over about a year, or what an honest deal is worth (the answer key's last column; deck_cards.DOLLARS). At the end of the game, add up and say out loud:

- the traps the table **signed** (its shortcuts), and the most expensive one,
- the honest help it **walked away from**,

- what it **stayed out of** by reading and walking, and who **got played**.

Win or lose, the points turn back into money. The website does the count for you. Era cards in the campaign count in their era's dollars.

Read your own deal

After the game, take out a real offer: a phone plan, a car loan, a rent-to-own receipt. The website's **Read your own deal** page works out its second number and the yearly rate it really charges, and shows it on a deal card. Nothing you type leaves your device.

House rules (for tables that know the deck)

Turn any of these on. Each is in the website's setup, and in `sn_engine.py` as an option.

Fine-print dice. Ignore the lever printed on a trap. When you draw it, roll a d6 in the open: **1-3 red, 4-5 amber, 6 blue**. The cost, clock and connection on the card stay true; only where the leverage sits changes, so the deck can't be learned by heart. (4 players: 57% wins against 51% without it, a little easier.)

The Terrell rule. Seeing it isn't the same as being safe to confront it. When you're taught a district, you get the Read but not the cover. Until the block has your back, if you **TAKE or NEGOTIATE** a trap there, it backfires: **+1 Squeeze** in that district (then you've learned it the hard way, and you're covered). **WALK** is always safe. You get covered by gathering at any **Commons** or at the **Cookout**; the **Veteran** teaches the cover with the lesson. (4 players: 56% wins, if the table gets covered before it confronts; covering also refills Trust. Confront bare and it's far harder.)

Endless deals. Deal cards with blanks: "Rent-to-own: a ___ for \$___ a week, ___ weeks." Roll or pick the numbers, then work out the second number. The 25 templates (5 per district) are in `deal_gen.py`; the website rolls a fresh one every draw, and the **Endless deals** page deals them one at a time for practice. (4 players: 59% wins. The templates are a little friendlier than the printed deck, which suits a classroom.)

The math variant. With endless deals, at Read 1 you work out the second number yourself before you look under the red glasses ("20 a week × 78 weeks = ?"). Good for classrooms: it's the School Edition's default.

Close reads. When your Read is exactly one layer short of a trap's lever (Read 1 against amber, Read 2 against blue), **NEGOTIATE** becomes a roll: **5 or 6** on a d6 talks them down (Squeeze −1, Props +1); anything else and you get played as usual. Two layers short, no roll. (About +0-3 points.)

"Render?" Each player has **1 Face token**. When you face a deal, a teammate who reads that district better may read it for you: their Read decides what you see and whether you can beat it. It costs your Face token. The Cookout gives everyone's Face back. The name is the novel's: before the Sight reads someone, it asks one word, Render?, and Marcus learns when to say no. (About +2 points.)

A block that remembers (the website)

Play on as the same block. After each full co-op game, your block keeps what happened, one block per Your City edition: districts you **woke** start the next game a step ahead (**Clarity +1**), districts that were **captured** carry a **scar (Squeeze +1)**, and after a **loss** the community rallies (everyone **+1 Trust**). Wake a scarred district to heal it. Tested over runs of 8 games: no losing spiral (2 players win 43% after a loss and 42% after a win; 4 players 50% and 55%). Block Party always starts fresh. At the table: write the woken and captured districts on the back of the rulebook and set them up next time.

Solo: one reader, and the block that isn't at the table

Finished the novel and want to play tonight? Play alone, with one role (the Student learns fastest).

- **5 actions a turn.** The Machine strikes 1, 1, 1, 2 (1.25 a round, carrying the remainder); in the Block Party, 3 actions against 0.75 strikes a round; against the computer Overlord, 2.25 moves a round.
- **Teach a neighbor** (an action, 1 Trust; free for the Translator or after the barbershop): there's no one at the table to teach, so you teach the neighbors who aren't. In a district where you have Read 1 or more, **Clarity +1**, Props +2. It's how one reader wakes a whole district.
- **The Underworld:** trace **2** threads (not 3), then Expose.
- **Chapters:** the League forms with your one signature; the Empty Throne only asks that you've taught (a neighbor counts).

Tested at 46-70% wins in every mode and chapter, and the shortcut still tempts: careful play wins 60%, never taking it 30%, grabbing every one 2%.

Campaigns

Two campaigns string games together, each chapter one game with its own setup and twist. Play any chapter on its own, or play them in order as one family: what you win or lose carries forward. On the website: **Play → Campaign**; the website keeps the family on the device.

The Long Ledger (see CAMPAIGN.md): one West Dayton family across six eras. **1** Freedom's Ledger (1865–1877), **2** Up North (1910s–1940s), **3** The Map (1930s–1960s), **4** Voice (1955–1970), **5** The Plants Close (1990s–2009), **6** Today (2018–). Two districts in Chapters 1–5 use an era deck. Between chapters:

- **The Family Ledger** (–10 to +10): a win is +2 and +1 per woken district; a loss is –2 and –1 per captured district; –1 per Fall, +1 per Reach.
- **Stickers**: a district woken at the end heals a Scar, or is **Rebuilt**; a captured one is **Scarred** (2 per district at most). Rebuilt takes 1 Squeeze off a district the era starts squeezed, or else adds Clarity 1; Scarred adds Squeeze 1.
- **The community rallies**: after a lost chapter, everyone starts the next with +1 Trust.
- **The Family Decision**: one choice after each chapter that changes the next one's setup.

Chapter 3, The Map, with its own printed envelope:

- **Setup**: swap in the era Housing and Lending decks; start both at Squeeze 2 (REDLINING is active); the Owner is The Appraiser.
- **The twist**: from round 2, while REDLINING is active, it tightens a second time every round.
- **The League**: an action to sign. If every player signs in the same round, it forms: Housing –2 at once, Housing –1 every second round after, and Housing and Lending traps are beatable at Read 1. If anyone hasn't signed by the Machine phase, the pledges fall apart.

Book One (see BOOK_ONE.md): four chapters that follow the novel. **1** The Chain (a Block Party where every lesson passes on), **2** The Net (the Desk), **3** The Crown (Overlord mode, and the Crown that keeps you from Falling while the block pays for it), **4** The Empty Throne (no one can Expose until everyone has taught, and nobody holds more than half the Props).

Scoring

Win or lose, the player with the most **Props** is the one who lifted the most people. Props come only from studying, teaching, defusing, reaching and tracing, never from taking.

How high did you climb before you turned into the thing you were fighting?

Quick reference — West Dayton Edition

Your turn	Take your actions (2–3, see setup table): Study · Face a deal · Teach · Commons · Reach · Trace · Expose.
Facing a deal	Draw from a district. Lens over the zones your Read unlocks. Then TAKE / WALK / NEGOTIATE.
Honest deal	TAKE: +2 Trust, +1 Clarity, +1 Props. WALK: –1 Trust. NEGOTIATE: the Trust is wasted.
Trap	TAKE: –2 Squeeze now (or +2 Clarity if no Squeeze), +2 Shady. WALK: safe. NEGOTIATE (1 Trust): Read $\geq$ lever $\rightarrow$ –1 Squeeze (Organizer –2), +1 Clarity, +2 Props; else +1 Squeeze.
The shortcut	Before you TAKE a trap, name the price out loud: what it buys (no Trust; –2 Squeeze now, or +2 Clarity) and what it costs you (+2 Shady, or more if the Owner is the Debt Buyer; at 6 you Fall). Then the table weighs in.
Commons places	Barbershop (next Teach free) · Church (–2 Shady) · Adventure Central (next Study +2) · Gem City Market (next deal: draw 2, face 1) · Grandma's table (once: all +2 Trust).
Teach	Call and response: read a red layer aloud; if your learner says the second number back, +1 Props each.
Start of a round	Once per game, call the Cookout instead of turns: everyone +2 Trust, –1 Shady, +1 Props, Read in one district up to the table's best.
After all turns	The Sou-Sou (optional): everyone with Trust puts 1 in the can; at 4 the next player's hand clears 2 Squeeze, no Shady. Then: total Clarity $\geq$ 9 $\rightarrow$ the Underworld cracks open.
The Green Book	Once per game, a strike that would capture a district lands nowhere.
Machine phase	Strikes (setup table), each on a different unwoke district, closest to waking first. Muddy the strongest unwoke district (–1 Clarity). Scenario, Owner, Patterns.
Owner in the open	+1 strike; once per round –1 Clarity on a woken district without a thread.
Lose	2 districts captured · everyone Fallen · round 12 ends.
Win	3 threads traced (Read 3 in woken districts) $\rightarrow$ Expose.
Fallen	On your turn the Machine moves through you (Strike · Muddy · Tempt). Your crew can Reach you.

Setup by player count

Players	Actions per turn	Machine strikes	Overlord moves
2	3	1, or 2 on even rounds	1, 2, 2, 2...
3	3	3	3, 4, 4, 4...
4	2	1, or 2 on even rounds	2, 2, 2, 3...
5	2	2, or 3 on even rounds	3, 3, 3, 4...

BLOCK PARTY

the 25-minute intro · wake 2 of 3 districts in 8 rounds

ROUND

1

2

3

4

5

6

7

8

STRIKES

2 players	0	1	1	1	0	1	1	1
3 players	1	2	2	2	1	2	2	2
4 players	3	3	3	3	3	3	3	3
5 players	4	4	4	4	4	4	4	4

LENDING

Payday on every corner

CLARITY

3 = AWAKE

0	1	2	3
---	---	---	---

SQUEEZE

3 = CAPTURED

0	1	2	3
---	---	---	---

deal pile

Your turn

A deal

The shortcut

The Machine

Win · lose

2 actions: STUDY (+1 Read here) · FACE A DEAL · TEACH (1 Trust: a teammate +1 Read where you read better) · GATHER (+2 Trust, -1 Shady).

Read 1 shows the red layer: the cost, and trap or honest. TAKE honest help (+2 Trust, +1 Clarity). WALK from a trap: safe. NEGOTIATE (1 Trust): if your Read reaches the lever, Squeeze -1 and Clarity +1; if not, you get played: Squeeze +1.

TAKE a trap: Squeeze -2 now (or Clarity +1 where there's no Squeeze), and 2 Shady chips on you. At 3 chips, hand them back and sit out your next turn.

After everyone's turns, it strikes the district closest to waking: +1 Squeeze and -1 Clarity. Strikes per round are printed under the round track; it may strike the same district twice.

Win the moment 2 districts are awake (Clarity 3). Lose if 2 are captured (Squeeze 3), or round 8 ends.

HOUSING

Wright-Dunbar to Madden Hills

CLARITY

3 = AWAKE

0	1	2	3
---	---	---	---

SQUEEZE

3 = CAPTURED

0	1	2	3
---	---	---	---

deal pile

EDUCATION

Dunbar High to Central State

CLARITY

3 = AWAKE

0	1	2	3
---	---	---	---

SQUEEZE

3 = CAPTURED

0	1	2	3
---	---	---	---

deal pile

THE SECOND NUMBER

West Dayton Edition · five districts, one machine

ROUND

1

2

3

4

5

6

7

8

9

10

11

12

strikes a round · 2p: 1,2,1,2... · 3p: 3,3,3,3... · 4p: 1,2,1,2... · 5p: 2,3,2,3... · end of round 12 = the Machine wins

LENDING

Payday on every corner



CLARITY

3 = AWAKE



SQUEEZE

3 = CAPTURED



2+ = gripped (counts for Patterns)



Read 3 + awake

HOUSING

Wright-Dunbar to Madden Hills



CLARITY

3 = AWAKE



SQUEEZE

3 = CAPTURED



2+ = gripped (counts for Patterns)



Read 3 + awake

LABOR

After the plants closed



CLARITY

3 = AWAKE



SQUEEZE

3 = CAPTURED



2+ = gripped (counts for Patterns)



Read 3 + awake

HEALTH

A hospital gone



CLARITY

3 = AWAKE



SQUEEZE

3 = CAPTURED



2+ = gripped (counts for Patterns)



Read 3 + awake

EDUCATION

Dunbar High to Central State



CLARITY

3 = AWAKE

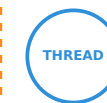


SQUEEZE

3 = CAPTURED



2+ = gripped (counts for Patterns)



Read 3 + awake

THE COMMONS — gather here: +2 Trust, -1 Shady, plus the place's bonus

The Barbershop & Beauty Shop

West Third Street

Your next Teach this turn is free.

The Church

on the corner, every Sunday

-2 Shady instead of -1.

Adventure Central

Wesleyan MetroPark

Your next Study this turn gives +2 Read.

Gem City Market

the co-op grocery on Salem Avenue

Your next deal this turn: draw 2, face 1.

Grandma's Kitchen Table

the house everybody ends up at

Once per game: every player gets +2 Trust.

THE UNDERWORLD

Total Clarity across all five districts. At 9 it cracks open: flip the Owner; it fights in the open (+1 strike, one cover-up per round). Trace 3 threads, then EXPOSE to win.



▲ 9: CRACKS OPEN

Spread rule: the Machine acts on each district at most once per round.

Lose: 2 districts captured · everyone Falls · round 12 ends.

OWNER

face-down

PATTERNS

read aloud

SOU-SOU

the can · pot 0-4

GREEN BOOK

once per game

COOKOUT

the plate

THE TRANSLATOR

Teaches for free (no Trust cost). Still has to read a district to teach it. The bridge — spreads the Read fastest.

TRUST

start 2 · spend on Negotiate, Teach, Reach



SHADY

TAKE on a trap +2 (name the price first) · Commons –1



READ

read only the zones you've unlocked

LENDING



HOUSING



LABOR



HEALTH



EDUCATION



ACTIONS

Study

+1 Read in a district. +1 Props.

Face a deal

Read what your Read allows → TAKE / WALK / NEGOTIATE.

Teach

+1 Read to a teammate where you read better. 1 Trust (Translator: free). +2 Props. Call and response: +1 Props each.

Commons

Gather at a place on the West Side: +2 Trust, –1 Shady, plus its bonus (see the board).

Reach

2 Trust: a Fallen friend comes home at Shady 4. +3 Props.

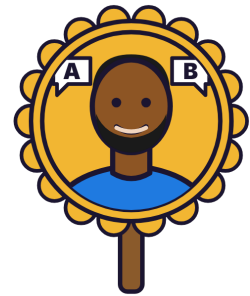
Trace

Underworld open, Read 3, district awake → place a thread. +2 Props.

Expose

3 threads traced → the block wins.

PROPS:



THE STUDENT

Gains DOUBLE Read when taught. The hungry one.

TRUST

start 2 · spend on Negotiate, Teach, Reach



SHADY

TAKE on a trap +2 (name the price first) · Commons –1



READ

read only the zones you've unlocked

LENDING



HOUSING



LABOR



HEALTH



EDUCATION



ACTIONS

Study

+1 Read in a district. +1 Props.

Face a deal

Read what your Read allows → TAKE / WALK / NEGOTIATE.

Teach

+1 Read to a teammate where you read better. 1 Trust (Translator: free). +2 Props. Call and response: +1 Props each.

Commons

Gather at a place on the West Side: +2 Trust, –1 Shady, plus its bonus (see the board).

Reach

2 Trust: a Fallen friend comes home at Shady 4. +3 Props.

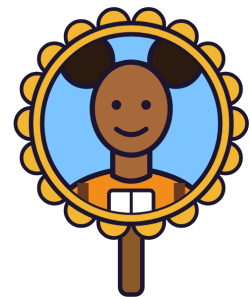
Trace

Underworld open, Read 3, district awake → place a thread. +2 Props.

Expose

3 threads traced → the block wins.

PROPS:



THE ELDER

Starts with Read 1 everywhere; once per game, 'Teach the History' wakes a whole district instantly.

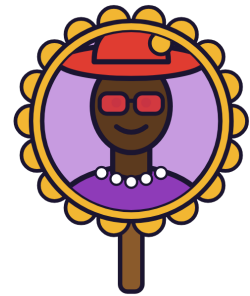
TRUST

start 2 · Elder starts Read 1 everywhere · spend on Negotiate, Teach, Reach



SHADY

TAKE on a trap +2 (name the price first) · Commons –1



READ

read only the zones you've unlocked

LENDING



HOUSING



LABOR



HEALTH



EDUCATION



ACTIONS

Study

+1 Read in a district. +1 Props.

Face a deal

Read what your Read allows → TAKE / WALK / NEGOTIATE.

Teach

+1 Read to a teammate where you read better. 1 Trust (Translator: free). +2 Props. Call and response: +1 Props each.

Commons

Gather at a place on the West Side: +2 Trust, –1 Shady, plus its bonus (see the board).

Reach

2 Trust: a Fallen friend comes home at Shady 4. +3 Props.

Trace

Underworld open, Read 3, district awake → place a thread. +2 Props.

Expose

3 threads traced → the block wins.

PROPS:

THE VETERAN

Shields the block from two Machine hits per game. Came home to protect it.

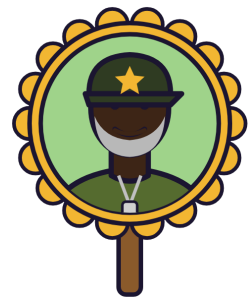
TRUST

start 2 · spend on Negotiate, Teach, Reach



SHADY

TAKE on a trap +2 (name the price first) · Commons –1



READ

read only the zones you've unlocked

LENDING



HOUSING



LABOR



HEALTH



EDUCATION



ACTIONS

Study

+1 Read in a district. +1 Props.

Face a deal

Read what your Read allows → TAKE / WALK / NEGOTIATE.

Teach

+1 Read to a teammate where you read better. 1 Trust (Translator: free). +2 Props. Call and response: +1 Props each.

Commons

Gather at a place on the West Side: +2 Trust, –1 Shady, plus its bonus (see the board).

Reach

2 Trust: a Fallen friend comes home at Shady 4. +3 Props.

Trace

Underworld open, Read 3, district awake → place a thread. +2 Props.

Expose

3 threads traced → the block wins.

PROPS:

THE ORGANIZER

A successful NEGOTIATE drops Squeeze by 2, not 1 (collective action).
Rallies the block.

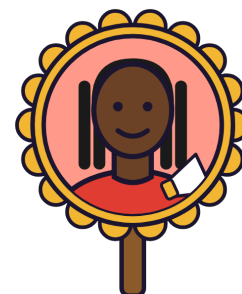
TRUST

start 2 · spend on Negotiate, Teach, Reach



SHADY

TAKE on a trap +2 (name the price first) · Commons –1



READ

read only the zones you've unlocked

LENDING



HOUSING



LABOR



HEALTH



EDUCATION



ACTIONS

Study

+1 Read in a district. +1 Props.

Face a deal

Read what your Read allows → TAKE / WALK / NEGOTIATE.

Teach

+1 Read to a teammate where you read better. 1 Trust (Translator: free). +2 Props. Call and response: +1 Props each.

Commons

Gather at a place on the West Side: +2 Trust, –1 Shady, plus its bonus (see the board).

Reach

2 Trust: a Fallen friend comes home at Shady 4. +3 Props.

Trace

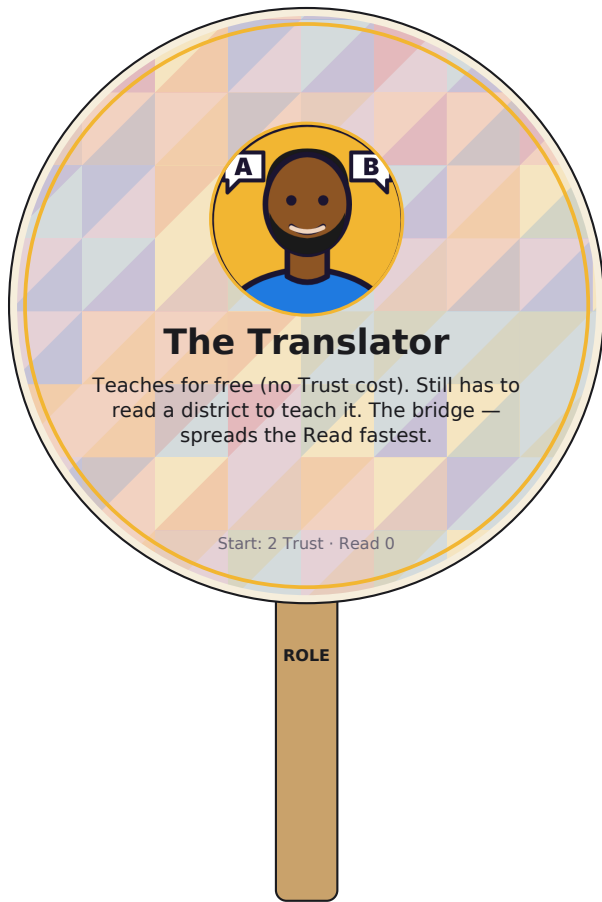
Underworld open, Read 3, district awake → place a thread. +2 Props.

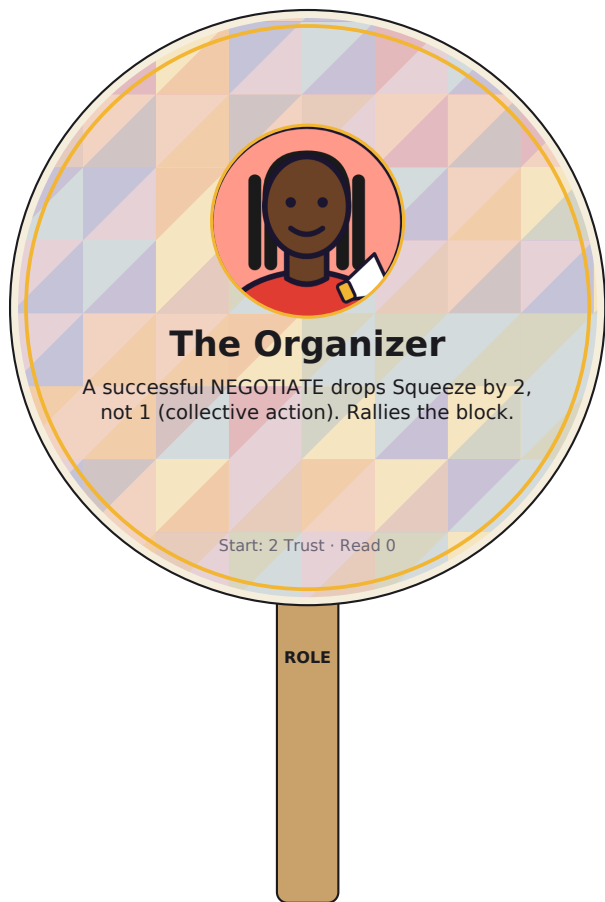
Expose

3 threads traced → the block wins.

PROPS:

(Print an extra copy of any board for a 6th seat or a spare.)





Hand fans, a paper plate and a coffee can: the game's pieces are the things already on the table.

THE SOU-SOU

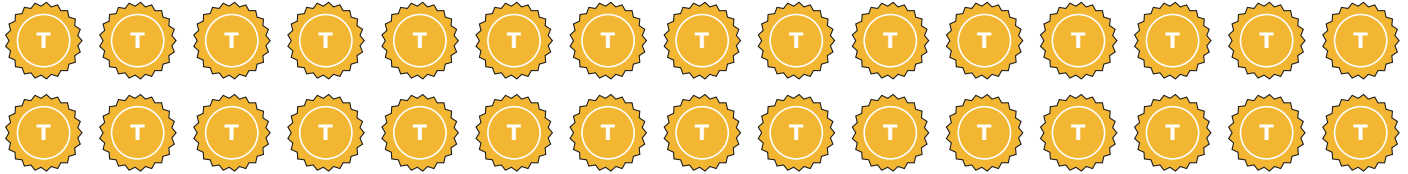
Tape this around a coffee can. At the end of the block's turns, the table may throw a hand: everyone with Trust drops 1 in the can. At 4, the next player in the circle takes the hand and clears 2 Squeeze from any district — paid off clean, no Shady.

also called a susu, "the hand," or "the club"

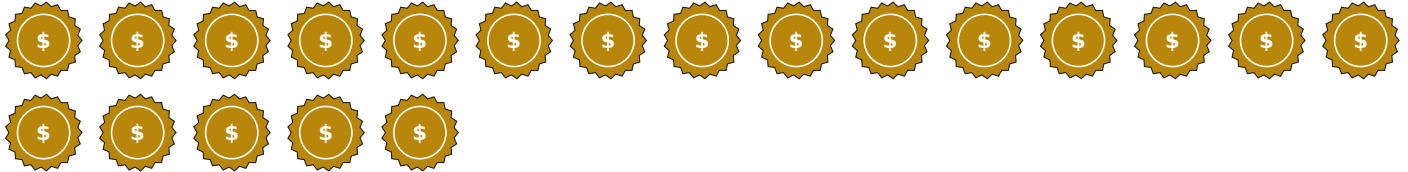
Tokens: bottle caps, chips and markers

Print on cardstock and punch or cut out. Real bottle caps, coins or beans work just as well.

TRUST — bottle caps



SHADY — the gold-chain chips



READ markers (player boards)



CLARITY markers



SQUEEZE markers



UNDERWORLD THREADS & round marker



LENDING

FORM LEN-01

WHAT YOU SEE

SIGN NOW · count 15

Quick Cash: \$375 today. One flat fee — \$56.25.

● **READ 1 · THE COST** (fine print — use your glasses)

Quick Cash is a short-term loan that can be used for any purpose. Borrowing \$375 today costs \$56.25 flat fee.

● **READ 2 · THE CLOCK**

Quick Cash is a short-term loan that can be used for any purpose. Borrowing \$375 today costs \$56.25 flat fee.

● **READ 3 · THE CONNECTION**

Quick Cash is a short-term loan that can be used for any purpose. Borrowing \$375 today costs \$56.25 flat fee.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LENDING

FORM LEN-02

WHAT YOU SEE

Payday on every corner

Title Loan: borrow \$1,000 on your car title, keep driving.

● **READ 1 · THE COST** (fine print — use your glasses)

Title Loan is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$100 flat fee.

● **READ 2 · THE CLOCK**

Title Loan is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$100 flat fee.

● **READ 3 · THE CONNECTION**

Title Loan is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$100 flat fee.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LENDING

FORM LEN-03

WHAT YOU SEE

Payday on every corner

Pawn: cash now for your item, buy it back anytime.

● **READ 1 · THE COST** (fine print — use your glasses)

Pawn is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$100 flat fee.

● **READ 2 · THE CLOCK**

Pawn is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$100 flat fee.

● **READ 3 · THE CONNECTION**

Pawn is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$100 flat fee.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LENDING

FORM LEN-04

WHAT YOU SEE

Payday on every corner

Buy Now, Pay Later: 4 easy payments, 0% interest!

● **READ 1 · THE COST** (fine print — use your glasses)

Buy Now, Pay Later is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$0 flat fee.

● **READ 2 · THE CLOCK**

Buy Now, Pay Later is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$0 flat fee.

● **READ 3 · THE CONNECTION**

Buy Now, Pay Later is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$0 flat fee.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LENDING

FORM LEN-05

WHAT YOU SEE

Payday on every corner

Overdraft Protection: we'll cover your card if you're short.

● **READ 1 · THE COST** (fine print — use your glasses)

Overdraft Protection is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$0 flat fee.

● **READ 2 · THE CLOCK**

Overdraft Protection is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$0 flat fee.

● **READ 3 · THE CONNECTION**

Overdraft Protection is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$0 flat fee.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LENDING

FORM LEN-06

WHAT YOU SEE

Payday on every corner

Cash Advance App: get \$100 early. No interest — just tip!

● **READ 1 · THE COST** (fine print — use your glasses)

Cash Advance App is a short-term loan that can be used for any purpose. Borrowing \$100 today costs \$0 flat fee.

● **READ 2 · THE CLOCK**

Cash Advance App is a short-term loan that can be used for any purpose. Borrowing \$100 today costs \$0 flat fee.

● **READ 3 · THE CONNECTION**

Cash Advance App is a short-term loan that can be used for any purpose. Borrowing \$100 today costs \$0 flat fee.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LENDING

FORM LEN-07

WHAT YOU SEE

SIGN NOW · count 15

Refund Advance: your tax refund NOW, don't wait weeks.

● **READ 1 · THE COST** (fine print — use your glasses)

Refund Advance is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$0 flat fee.

● **READ 2 · THE CLOCK**

Refund Advance is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$0 flat fee.

● **READ 3 · THE CONNECTION**

Refund Advance is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$0 flat fee.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LENDING

FORM LEN-08

WHAT YOU SEE

SIGN NOW · count 15

Online Installment Loan: need \$2,000? Easy approval.

● **READ 1 · THE COST** (fine print — use your glasses)

Online Installment Loan is a short-term loan that can be used for any purpose. Borrowing \$2,000 today costs \$0 flat fee.

● **READ 2 · THE CLOCK**

Online Installment Loan is a short-term loan that can be used for any purpose. Borrowing \$2,000 today costs \$0 flat fee.

● **READ 3 · THE CONNECTION**

Online Installment Loan is a short-term loan that can be used for any purpose. Borrowing \$2,000 today costs \$0 flat fee.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LENDING

FORM LEN-09

WHAT YOU SEE

SIGN NOW · count 15

Credit Builder: build your credit — guaranteed approval!

● **READ 1 · THE COST** (fine print — use your glasses)

Credit Builder is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$0 flat fee.

● **READ 2 · THE CLOCK**

Credit Builder is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$0 flat fee.

● **READ 3 · THE CONNECTION**

Credit Builder is a short-term loan that can be used for any purpose. Borrowing \$1,000 today costs \$0 flat fee.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

FORM LEN-12

Payday on every corner

Check Cashing: cash your check instantly, no bank needed.

READ 1 • THE COST (fine print — use your glasses)

한국의 경제가 성장하면서, ... 중소기업의 경쟁력도
향상되어 중소기업의 경쟁력이 크게 높아졌습니다.
이것이 바로 중소기업의 경쟁력입니다.

● READ 2 • THE CLOCK

1995年、日本経済が、大規模な景気後退に陥り、失業率も急激に上昇した。この大規模な景気後退は、日本経済の成長が、1990年以降、停滞したことに起因している。この停滞は、日本経済の成長が、1990年以降、停滞したことに起因している。

● READ 3 • THE CONNECTION

The above illustrates the physical basis of the "hard" model.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read $\geq$ lever

FORM LEN-15

Payday on every corner

**Free tax prep (VITA) + your
refund by direct deposit.**

● READ 1 • THE COST (fine print — use your glasses)

[illegible]

● READ 2 • THE CLOCK

EMERSON'S "DEATH-DECEASE" AND ITS
COUNTERPARTS IN THE LITERARY CANON

● READ 3 • THE CONNECTION

2000年10月1日起, 凡在境内销售货物或提供应税劳务, 以及进口货物的单位和个人, 均应按销售额或营业额的一定比例向国家缴纳增值税。

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read $\geq$ lever

FORM HOU-03

Wright-Dunbar to Madden Hills

Own Your Home — no bank, no mortgage! (Contract-for-Deed)

● **READ 1 • THE COST** (fine print — use your glasses)

● 1994年12月，在江蘇省江浦縣，一名10歲男童因患「怪病」，被送到南京某醫院。經診斷，該男童患有一種罕見疾病，即「克魯茲菲爾德-雅各氏病」。

● READ 2 • THE CLOCK

THE CHAIRMAN - ROBERT M. LEE, JR.
— FORTY-THIRD ANNUAL MEETING

● READ 3 • THE CONNECTION

The online version will include the same letters again and again.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read $\geq$ lever

HOUSING

FORM HOU-04

WHAT YOU SEE

Wright-Dunbar to Madden Hills

Rent is only \$950!● **READ 1 • THE COST** (fine print — use your glasses)

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 2 • THE CLOCK**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 3 • THE CONNECTION**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

X _____

TAKE · WALK · NEGOTIATE

Negotiate: 1 Trust, Read ≥ lever

HOUSING

FORM HOU-05

WHAT YOU SEE

Wright-Dunbar to Madden Hills

Just first month + deposit to move in.● **READ 1 • THE COST** (fine print — use your glasses)

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 2 • THE CLOCK**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 3 • THE CONNECTION**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

X _____

TAKE · WALK · NEGOTIATE

Negotiate: 1 Trust, Read ≥ lever

HOUSING

FORM HOU-06

WHAT YOU SEE

SIGN NOW · count 15**\$50 to apply — refundable if you're not approved!**● **READ 1 • THE COST** (fine print — use your glasses)

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 2 • THE CLOCK**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 3 • THE CONNECTION**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

X _____

TAKE · WALK · NEGOTIATE

Negotiate: 1 Trust, Read ≥ lever

HOUSING

FORM HOU-07

WHAT YOU SEE

Wright-Dunbar to Madden Hills

Renters insurance included for your protection.● **READ 1 • THE COST** (fine print — use your glasses)

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 2 • THE CLOCK**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 3 • THE CONNECTION**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

X _____

TAKE · WALK · NEGOTIATE

Negotiate: 1 Trust, Read ≥ lever

HOUSING

FORM HOU-08

WHAT YOU SEE

Wright-Dunbar to Madden Hills

Welcome! Great intro rent.● **READ 1 • THE COST** (fine print — use your glasses)

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 2 • THE CLOCK**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 3 • THE CONNECTION**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

X _____

TAKE · WALK · NEGOTIATE

Negotiate: 1 Trust, Read ≥ lever

HOUSING

FORM HOU-09

WHAT YOU SEE

Wright-Dunbar to Madden Hills

Low payment to get you in the door! (ARM mortgage)● **READ 1 • THE COST** (fine print — use your glasses)

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 2 • THE CLOCK**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 3 • THE CONNECTION**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

X _____

TAKE · WALK · NEGOTIATE

Negotiate: 1 Trust, Read ≥ lever

HOUSING

FORM HOU-10

WHAT YOU SEE

Wright-Dunbar to Madden Hills

All utilities included — simple!● **READ 1 • THE COST** (fine print — use your glasses)

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 2 • THE CLOCK**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 3 • THE CONNECTION**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

X _____

TAKE · WALK · NEGOTIATE

Negotiate: 1 Trust, Read ≥ lever

HOUSING

FORM HOU-11

WHAT YOU SEE

SIGN NOW · count 15**Standard lease, just sign here.**● **READ 1 • THE COST** (fine print — use your glasses)

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 2 • THE CLOCK**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 3 • THE CONNECTION**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

X _____

TAKE · WALK · NEGOTIATE

Negotiate: 1 Trust, Read ≥ lever

HOUSING

FORM HOU-12

WHAT YOU SEE

SIGN NOW · count 15**First month FREE!**● **READ 1 • THE COST** (fine print — use your glasses)

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 2 • THE CLOCK**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

● **READ 3 • THE CONNECTION**

There's a huge rent increase for you. What you see is \$950.00. A \$1,000.00.

X _____

TAKE · WALK · NEGOTIATE

Negotiate: 1 Trust, Read ≥ lever

HOUSING

FORM HOU-13

WHAT YOU SEE

Wright-Dunbar to Madden Hills

A fair lease: normal deposit, clear terms.● **READ 1 • THE COST** (fine print — use your glasses)

Read the first page of your lease. It should say that you have paid a normal deposit and that the terms are clear.

● **READ 2 • THE CLOCK**

Read the second page of your lease. It should say that the terms are clear.

● **READ 3 • THE CONNECTION**

Read the third page of your lease. It should say that the terms are clear.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever**HOUSING**

FORM HOU-14

WHAT YOU SEE

Wright-Dunbar to Madden Hills

Housing voucher (Section 8): inspected unit, capped rent.● **READ 1 • THE COST** (fine print — use your glasses)

Read the first page of your lease. It should say that you have paid a normal deposit and that the terms are clear.

● **READ 2 • THE CLOCK**

Read the second page of your lease. It should say that the terms are clear.

● **READ 3 • THE CONNECTION**

Read the third page of your lease. It should say that the terms are clear.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever**HOUSING**

FORM HOU-15

WHAT YOU SEE

Wright-Dunbar to Madden Hills

Community land trust home: buy at a price you can afford.● **READ 1 • THE COST** (fine print — use your glasses)

Read the first page of your lease. It should say that you have paid a normal deposit and that the terms are clear.

● **READ 2 • THE CLOCK**

Read the second page of your lease. It should say that the terms are clear.

● **READ 3 • THE CONNECTION**

Read the third page of your lease. It should say that the terms are clear.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever**LABOR**

FORM LAB-01

WHAT YOU SEE

SIGN NOW · count 15**Sign here to start Monday.**● **READ 1 • THE COST** (fine print — use your glasses)

Read the first page of your lease. It should say that you have paid a normal deposit and that the terms are clear.

● **READ 2 • THE CLOCK**

Read the second page of your lease. It should say that the terms are clear.

● **READ 3 • THE CONNECTION**

Read the third page of your lease. It should say that the terms are clear.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever**LABOR**

FORM LAB-02

WHAT YOU SEE

After the plants closed

Standard new-hire paperwork. (Non-compete)● **READ 1 • THE COST** (fine print — use your glasses)

Read the first page of your lease. It should say that you have paid a normal deposit and that the terms are clear.

● **READ 2 • THE CLOCK**

Read the second page of your lease. It should say that the terms are clear.

● **READ 3 • THE CONNECTION**

Read the third page of your lease. It should say that the terms are clear.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever**LABOR**

FORM LAB-03

WHAT YOU SEE

After the plants closed

You're an independent contractor — be your own boss!● **READ 1 • THE COST** (fine print — use your glasses)

Read the first page of your lease. It should say that you have paid a normal deposit and that the terms are clear.

● **READ 2 • THE CLOCK**

Read the second page of your lease. It should say that the terms are clear.

● **READ 3 • THE CONNECTION**

Read the third page of your lease. It should say that the terms are clear.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever**LABOR**

FORM LAB-04

WHAT YOU SEE

After the plants closed

Tips pooled and shared fairly, trust us.● **READ 1 • THE COST** (fine print — use your glasses)

Read the first page of your lease. It should say that you have paid a normal deposit and that the terms are clear.

● **READ 2 • THE CLOCK**

Read the second page of your lease. It should say that the terms are clear.

● **READ 3 • THE CONNECTION**

Read the third page of your lease. It should say that the terms are clear.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever**LABOR**

FORM LAB-05

WHAT YOU SEE

After the plants closed

Free training to start your career!● **READ 1 • THE COST** (fine print — use your glasses)

Read the first page of your lease. It should say that you have paid a normal deposit and that the terms are clear.

● **READ 2 • THE CLOCK**

Read the second page of your lease. It should say that the terms are clear.

● **READ 3 • THE CONNECTION**

Read the third page of your lease. It should say that the terms are clear.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever**LABOR**

FORM LAB-06

WHAT YOU SEE

After the plants closed

Come do a working interview!● **READ 1 • THE COST** (fine print — use your glasses)

Read the first page of your lease. It should say that you have paid a normal deposit and that the terms are clear.

● **READ 2 • THE CLOCK**

Read the second page of your lease. It should say that the terms are clear.

● **READ 3 • THE CONNECTION**

Read the third page of your lease. It should say that the terms are clear.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LABOR

FORM LAB-07

WHAT YOU SEE

After the plants closed

Flexible hours — we'll text you!● **READ 1 • THE COST** (fine print — use your glasses)

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 2 • THE CLOCK**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 3 • THE CONNECTION**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LABOR

FORM LAB-08

WHAT YOU SEE

After the plants closed

Get paid on a convenient card!● **READ 1 • THE COST** (fine print — use your glasses)

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 2 • THE CLOCK**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 3 • THE CONNECTION**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LABOR

FORM LAB-09

WHAT YOU SEE

After the plants closed

Shop at our store with your staff discount!● **READ 1 • THE COST** (fine print — use your glasses)

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 2 • THE CLOCK**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 3 • THE CONNECTION**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LABOR

FORM LAB-10

WHAT YOU SEE

After the plants closed

Set your own schedule, earn per job!● **READ 1 • THE COST** (fine print — use your glasses)

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 2 • THE CLOCK**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 3 • THE CONNECTION**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LABOR

FORM LAB-11

WHAT YOU SEE

After the plants closed

Congrats, you're salaried now — a manager!● **READ 1 • THE COST** (fine print — use your glasses)

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 2 • THE CLOCK**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 3 • THE CONNECTION**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LABOR

FORM LAB-12

WHAT YOU SEE

After the plants closed

Quick team meeting after your shift.● **READ 1 • THE COST** (fine print — use your glasses)

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 2 • THE CLOCK**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 3 • THE CONNECTION**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LABOR

FORM LAB-13

WHAT YOU SEE

After the plants closed

A real W-2 job: overtime, benefits, clear pay.● **READ 1 • THE COST** (fine print — use your glasses)

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 2 • THE CLOCK**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 3 • THE CONNECTION**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LABOR

FORM LAB-14

WHAT YOU SEE

After the plants closed

Union apprenticeship: paid training, raises you keep.● **READ 1 • THE COST** (fine print — use your glasses)

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 2 • THE CLOCK**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 3 • THE CONNECTION**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

LABOR

FORM LAB-15

WHAT YOU SEE

After the plants closed

File a wage claim with the state labor office.● **READ 1 • THE COST** (fine print — use your glasses)

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 2 • THE CLOCK**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

● **READ 3 • THE CONNECTION**

After the plants closed, we started
to get a lot of calls from people who
wanted to work.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

FORM HEA-03

A hospital gone

Medical card: 0% interest if paid in 12 months!

READ 1 • THE COST (fine print — use your glasses)

[illegible]

READ 2 • THE CLOCK

● READ 3 • THE CONNECTION

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read $\geq$ lever

FORM HEA-06

A hospital gone

**Health coverage for just \$99/mo!
(Short-term plan)**

● READ 1 • THE COST (fine print — use your glasses)

1. **Explain the importance of the following factors in the design of a control system:**
 a. **Stability:** A control system must be stable to ensure that the output remains bounded and follows the desired reference signal. Stability is often analyzed using the Routh-Hurwitz criterion or the Nyquist plot.
 b. **Transient Response:** This refers to the system's behavior during the initial period after a change in the reference signal. Key parameters include rise time, settling time, and overshoot, which are influenced by the system's poles and zeros.
 c. **Steady-State Error:** This is the difference between the desired reference value and the actual output value after the system has reached equilibrium. It is determined by the system's type and the gain of the feedback loop.
 d. **Bandwidth:** The range of frequencies over which the system can effectively track the reference signal. A wider bandwidth allows the system to respond more quickly to changes in the reference signal.
 e. **Disturbance Rejection:** The ability of the control system to maintain the desired output in the presence of external disturbances or noise. This is typically achieved by increasing the system's gain or by using more sophisticated control strategies like feedforward control.

● READ 2 · THE CLOCK

● READ 3 • THE CONNECTION

**THE JOURNAL ARTICLE AND THE
CONNECTION OF THIS STORY**

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read $\geq$ lever

FORM HEA-09

A hospital gone

We'll get you to the hospital.
(Ambulance)

● READ 1 • THE COST (fine print — use your glasses)

[illegible]

● READ 2 · THE CLOCK

● READ 3 • THE CONNECTION

Read the text and answer the questions.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read $\geq$ lever

HEALTH

FORM HEA-10

WHAT YOU SEE

A hospital gone

Here's your total, pay at the desk.

● **READ 1 • THE COST** (fine print — use your glasses)

YOU'VE GOT TO HAVE SOMEONE WITH
A LOT OF EXPERIENCE WITH THE
HOSPITAL'S FINANCIALS.

● **READ 2 • THE CLOCK**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 3 • THE CONNECTION**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

HEALTH

FORM HEA-11

WHAT YOU SEE

SIGN NOW · count 15

Get the dental work done now — finance it!

● **READ 1 • THE COST** (fine print — use your glasses)

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 2 • THE CLOCK**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 3 • THE CONNECTION**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

HEALTH

FORM HEA-12

WHAT YOU SEE

A hospital gone

We'll airlift you — don't worry about the cost.

● **READ 1 • THE COST** (fine print — use your glasses)

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 2 • THE CLOCK**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 3 • THE CONNECTION**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

HEALTH

FORM HEA-13

WHAT YOU SEE

A hospital gone

Charity-care application at a nonprofit hospital.

● **READ 1 • THE COST** (fine print — use your glasses)

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 2 • THE CLOCK**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 3 • THE CONNECTION**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

HEALTH

FORM HEA-14

WHAT YOU SEE

A hospital gone

Join Gem City Market: a grocery the neighborhood owns.

● **READ 1 • THE COST** (fine print — use your glasses)

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 2 • THE CLOCK**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 3 • THE CONNECTION**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

HEALTH

FORM HEA-15

WHAT YOU SEE

A hospital gone

Community clinic, sliding-scale fee.

● **READ 1 • THE COST** (fine print — use your glasses)

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 2 • THE CLOCK**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 3 • THE CONNECTION**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

HEALTH

FORM HEA-16

WHAT YOU SEE

A hospital gone

Marketplace plan with an income-based subsidy.

● **READ 1 • THE COST** (fine print — use your glasses)

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 2 • THE CLOCK**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 3 • THE CONNECTION**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-01

WHAT YOU SEE

SIGN NOW · count 15

Enroll now — job placement guaranteed!

● **READ 1 • THE COST** (fine print — use your glasses)

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 2 • THE CLOCK**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 3 • THE CONNECTION**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-02

WHAT YOU SEE

SIGN NOW · count 15

Approved! A private loan to cover your whole tuition.

● **READ 1 • THE COST** (fine print — use your glasses)

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 2 • THE CLOCK**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

● **READ 3 • THE CONNECTION**

THE HOSPITAL'S FINANCIALS ARE
NOT THE SAME AS THE
HOSPITAL'S FINANCIALS.

X _____ TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-03

WHAT YOU SEE

SIGN NOW · count 15

Pay \$0 now — just a % of your future income! (ISA)

● **READ 1 · THE COST** (fine print — use your glasses)

You have to have a degree in the field to get it. It's not really financial aid. It's just a loan.

● **READ 2 · THE CLOCK**

You have to pay it back before you start your degree.

● **READ 3 · THE CONNECTION**

Just pay a small % of your future income.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-04

WHAT YOU SEE

Dunbar High to Central State

Just have a family member cosign.

● **READ 1 · THE COST** (fine print — use your glasses)

You have to be a family member. It's not really financial aid. It's just a loan.

● **READ 2 · THE CLOCK**

You have to pay it back before you start your degree.

● **READ 3 · THE CONNECTION**

Just pay a small % of your future income.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-05

WHAT YOU SEE

Dunbar High to Central State

Can't pay? Just defer — no worries!

● **READ 1 · THE COST** (fine print — use your glasses)

You have to be a family member. It's not really financial aid. It's just a loan.

● **READ 2 · THE CLOCK**

You have to pay it back before you start your degree.

● **READ 3 · THE CONNECTION**

Just pay a small % of your future income.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-06

WHAT YOU SEE

Dunbar High to Central State

6 weeks to a high-paying certification!

● **READ 1 · THE COST** (fine print — use your glasses)

A 6-week program to get you certified. It's not really financial aid. It's just a loan.

● **READ 2 · THE CLOCK**

You have to pay it back before you start your degree.

● **READ 3 · THE CONNECTION**

Just pay a small % of your future income.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-07

WHAT YOU SEE

Dunbar High to Central State

Start here, transfer anywhere later!

● **READ 1 · THE COST** (fine print — use your glasses)

You have to be a family member. It's not really financial aid. It's just a loan.

● **READ 2 · THE CLOCK**

You have to pay it back before you start your degree.

● **READ 3 · THE CONNECTION**

Just pay a small % of your future income.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-08

WHAT YOU SEE

Dunbar High to Central State

Tuition is all-inclusive!

● **READ 1 · THE COST** (fine print — use your glasses)

You have to be a family member. It's not really financial aid. It's just a loan.

● **READ 2 · THE CLOCK**

You have to pay it back before you start your degree.

● **READ 3 · THE CONNECTION**

Just pay a small % of your future income.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-09

WHAT YOU SEE

SIGN NOW · count 15

A counselor will help you apply today!

● **READ 1 · THE COST** (fine print — use your glasses)

You have to be a family member. It's not really financial aid. It's just a loan.

● **READ 2 · THE CLOCK**

You have to pay it back before you start your degree.

● **READ 3 · THE CONNECTION**

Just pay a small % of your future income.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-10

WHAT YOU SEE

Dunbar High to Central State

We'll erase your student loans — for a fee!

● **READ 1 · THE COST** (fine print — use your glasses)

You have to be a family member. It's not really financial aid. It's just a loan.

● **READ 2 · THE CLOCK**

You have to pay it back before you start your degree.

● **READ 3 · THE CONNECTION**

Just pay a small % of your future income.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-11

WHAT YOU SEE

Dunbar High to Central State

No cost until you're hired at \$70k+! (Bootcamp ISA)

● **READ 1 · THE COST** (fine print — use your glasses)

You have to be a family member. It's not really financial aid. It's just a loan.

● **READ 2 · THE CLOCK**

You have to pay it back before you start your degree.

● **READ 3 · THE CONNECTION**

Just pay a small % of your future income.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-12

WHAT YOU SEE

Dunbar High to Central State

Keep your license current — easy subscription.

● **READ 1 • THE COST** (fine print — use your glasses)

Read 1: You can keep your license current for only \$10 a year. You can also get a subscription for \$10 a year. You can also get a subscription for \$10 a year.

● **READ 2 • THE CLOCK**

Read 2: You can keep your license current for only \$10 a year. You can also get a subscription for \$10 a year. You can also get a subscription for \$10 a year.

● **READ 3 • THE CONNECTION**

Read 3: You can keep your license current for only \$10 a year. You can also get a subscription for \$10 a year. You can also get a subscription for \$10 a year.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-13

WHAT YOU SEE

Dunbar High to Central State

Federal student aid (FAFSA): fixed rate, protections.

● **READ 1 • THE COST** (fine print — use your glasses)

Read 1: You can keep your license current for only \$10 a year. You can also get a subscription for \$10 a year. You can also get a subscription for \$10 a year.

● **READ 2 • THE CLOCK**

Read 2: You can keep your license current for only \$10 a year. You can also get a subscription for \$10 a year. You can also get a subscription for \$10 a year.

● **READ 3 • THE CONNECTION**

Read 3: You can keep your license current for only \$10 a year. You can also get a subscription for \$10 a year. You can also get a subscription for \$10 a year.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-14

WHAT YOU SEE

Dunbar High to Central State

Public library / free certification program.

● **READ 1 • THE COST** (fine print — use your glasses)

Read 1: You can keep your license current for only \$10 a year. You can also get a subscription for \$10 a year. You can also get a subscription for \$10 a year.

● **READ 2 • THE CLOCK**

Read 2: You can keep your license current for only \$10 a year. You can also get a subscription for \$10 a year. You can also get a subscription for \$10 a year.

● **READ 3 • THE CONNECTION**

Read 3: You can keep your license current for only \$10 a year. You can also get a subscription for \$10 a year. You can also get a subscription for \$10 a year.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-15

WHAT YOU SEE

Dunbar High to Central State

Community college with a guaranteed-transfer agreement.

● **READ 1 • THE COST** (fine print — use your glasses)

Read 1: You can keep your license current for only \$10 a year. You can also get a subscription for \$10 a year. You can also get a subscription for \$10 a year.

● **READ 2 • THE CLOCK**

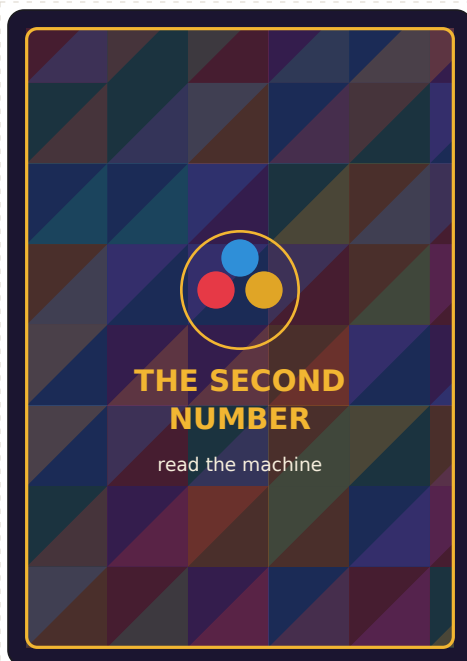
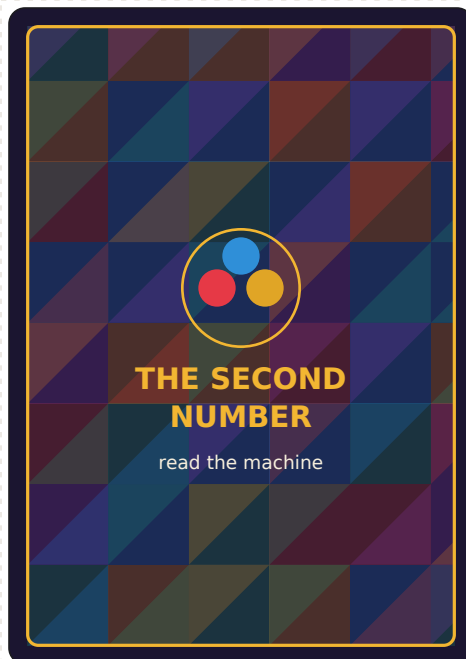
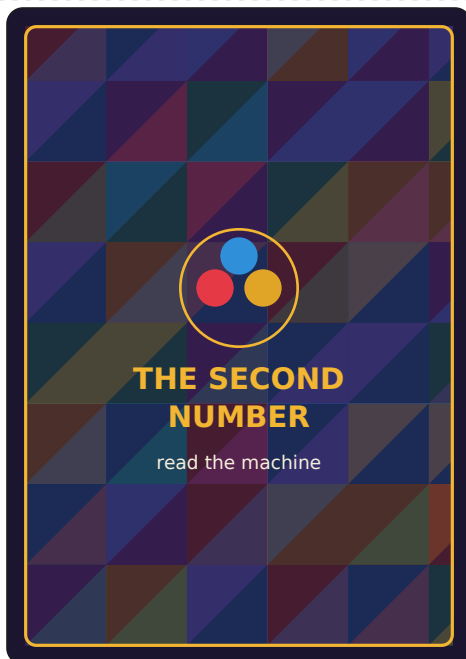
Read 2: You can keep your license current for only \$10 a year. You can also get a subscription for \$10 a year. You can also get a subscription for \$10 a year.

● **READ 3 • THE CONNECTION**

Read 3: You can keep your license current for only \$10 a year. You can also get a subscription for \$10 a year. You can also get a subscription for \$10 a year.

X _____

TAKE · WALK · NEGOTIATE
Negotiate: 1 Trust, Read ≥ lever



LENDING

FORM LEN-16

WHAT YOU SEE

Payday on every corner

Neighborhood credit union loan:

fixed low rate, no fees.

READ 1 · THE COST

(fine print — use your glasses)

READ 2 · THE CLOCK

READ 3 · THE CONNECTION

X

TAKE · WALK · NEGOTIATE

Negotiate: 1 Trust, Read ≥ lever

HOUSING

FORM HOU-16

WHAT YOU SEE

Wright-Dunbar to Madden Hills

A fair lease: normal deposit,

clear terms.

READ 1 · THE COST

(fine print — use your glasses)

READ 2 · THE CLOCK

READ 3 · THE CONNECTION

X

TAKE · WALK · NEGOTIATE

Negotiate: 1 Trust, Read ≥ lever

LABOR

FORM LAB-16

WHAT YOU SEE

After the plants closed

Union-scale job: overtime and

benefits from day one.

READ 1 · THE COST

(fine print — use your glasses)

READ 2 · THE CLOCK

READ 3 · THE CONNECTION

X

TAKE · WALK · NEGOTIATE

Negotiate: 1 Trust, Read ≥ lever

HEALTH

FORM HEA-17

WHAT YOU SEE

A hospital gone

The hospital's financial-help

program: apply right here.

READ 1 · THE COST

(fine print — use your glasses)

READ 2 · THE CLOCK

READ 3 · THE CONNECTION

X

TAKE · WALK · NEGOTIATE

Negotiate: 1 Trust, Read ≥ lever

EDUCATION

FORM EDU-16

WHAT YOU SEE

Dunbar High to Central State

Free help with your federal

student loans.

READ 1 · THE COST

(fine print — use your glasses)

READ 2 · THE CLOCK

READ 3 · THE CONNECTION

X

TAKE · WALK · NEGOTIATE

Negotiate: 1 Trust, Read ≥ lever

THE OWNER

hidden

The Algorithm

Relentless. The Machine strikes one extra time every round.

Revealed when total Clarity reaches 9. Until then, watch the board and deduce it.

THE OWNER

hidden

The Lobbyist

Each round it leans on your strongest unfinished district (+1 Squeeze). On reveal it knocks one woken district back to Clarity 1.

Revealed when total Clarity reaches 9. Until then, watch the board and deduce it.

THE OWNER

hidden

The Debt Buyer

Every TAKE on a trap costs +1 extra Shady. Each round, collections calls: anyone carrying Shady loses 1 Trust. The Fallen strike twice as hard.

Revealed when total Clarity reaches 9. Until then, watch the board and deduce it.

THE OWNER

hidden

The Recruiter

Each round it peels someone away: a random player loses 1 Read in a district they can read.

Revealed when total Clarity reaches 9. Until then, watch the board and deduce it.

SCENARIO

setup

The Eviction Wave

Housing starts under siege (Squeeze 2). Hold the line.

SCENARIO

setup

Payday Season

Every second round is payday: Lending takes an extra hit. The hardest rung.

SCENARIO

setup

The Closure

A school starts captured (3 Squeeze). Reclaim it — fast.

SCENARIO

setup

The Audit

The Machine is distracted — the block gets a one-round head start.

SCENARIO

setup

A Quiet Year

No extra Squeeze. Learn the ropes.

SCENARIO

West Dayton

The Plants Close

Dayton, 2008: Labor starts at Squeeze 2, and everyone starts with 1 Trust instead of 2.

SCENARIO

West Dayton

The Hospital Closes

Dayton, 2018: Health starts at Squeeze 2, and negotiating a Health deal costs 2 Trust.

MACHINE PATTERN

HOU + LEN

Redlining

Credit and housing denied by geography — your address decides what money costs you.

Forms when every district listed is at Squeeze 2+. Tightens each round. Break it by pulling one district below 2.

MACHINE PATTERN

HEA + LEN

The Medical-Debt Spiral

One illness becomes a debt becomes ruined credit. A leading cause of bankruptcy in America.

Forms when every district listed is at Squeeze 2+. Tightens each round. Break it by pulling one district below 2.

MACHINE PATTERN

EDU + LEN

The Debt Diploma

The school and the loan servicer are one hand. They sold you the loan, not the future.

Forms when every district listed is at Squeeze 2+. Tightens each round. Break it by pulling one district below 2.

MACHINE PATTERN

LAB + LEN

Wage Capture

Wages kept just low enough that you need the loan to live — so you work to pay the lender.

Forms when every district listed is at Squeeze 2+. Tightens each round. Break it by pulling one district below 2.

MACHINE PATTERN

HOU + LAB

No Address, No Job

Lose the job, lose the home; no address, no hire. The two feed each other into a spiral.

Forms when every district listed is at Squeeze 2+. Tightens each round. Break it by pulling one district below 2.

MACHINE PATTERN

HOU + EDU

Zip-Code Destiny

School funding tied to property values — the block the Machine drained gets the worst schools.

Forms when every district listed is at Squeeze 2+. Tightens each round. Break it by pulling one district below 2.

MACHINE PATTERN

HEA + LAB

The Expendable Worker

Misclassified so there's no workers' comp and no benefits — get hurt and you're discarded.

Forms when every district listed is at Squeeze 2+. Tightens each round. Break it by pulling one district below 2.

MACHINE PATTERN

EDU + LAB

The Pipeline To Nowhere

Trained and charged for jobs that don't exist. School-to-dead-end by design.

Forms when every district listed is at Squeeze 2+. Tightens each round. Break it by pulling one district below 2.

MACHINE PATTERN

HOU + LEN + LAB

The Extraction Zone

No jobs, predatory credit, housing that builds no wealth. Concentrated poverty, engineered.

Forms when every district listed is at Squeeze 2+. Tightens each round. Break it by pulling one district below 2.

MACHINE PATTERN

HEA + HOU + LEN

The Wipeout

Medical event → debt → lose the house. A whole family erased in one bad year.

Forms when every district listed is at Squeeze 2+. Tightens each round. Break it by pulling one district below 2.

MACHINE PATTERN

EDU + LEN + LAB

The Sold Future

Debt diploma + no jobs + more loans. Paying forever for a door that was never open.

Forms when every district listed is at Squeeze 2+. Tightens each round. Break it by pulling one district below 2.

MACHINE PATTERN

EDU + LAB + HEA + LEN

The Captured City

All five in the grip — generational poverty, by design. The whole machine, out in the open.

Forms when every district listed is at Squeeze 2+. Tightens each round. Break it by pulling one district below 2.

HISTORY

lending

The Freedman's Savings Bank

1865–1874 · Washington, D.C., with branches across the South. Congress chartered a bank for the formerly enslaved, and tens of thousands opened accounts. Its white trustees moved the deposits into risky loans and speculation. When it failed in 1874, many families lost savings they had worked for since freedom.

“Always ask whose hands are on your money.”

HISTORY

lending

Maggie L. Walker's Penny Savings Bank

1903 · Richmond, Virginia. Maggie Lena Walker chartered the St. Luke Penny Savings Bank so Black families could save, borrow and buy homes on fair terms. She was the first woman of any race to charter a bank in the United States.

“If they won't lend to you fairly, build the bank.”

HISTORY

housing

The Redlining Maps

1930s · Every major city, Dayton included. The federal Home Owners' Loan Corporation graded neighborhoods for lending risk. Black neighborhoods were routinely shaded red, “hazardous,” which cut them off from fair mortgages for generations.

“The map was drawn on purpose. It can be redrawn on purpose.”

HISTORY

housing

The Contract Buyers League

1968 · West Side of Chicago. Shut out of mortgages, Black families bought homes “on contract” at inflated prices, losing everything after one missed payment. They organized, withheld payments together and went to court, and forced many sellers to renegotiate.

“Read the contract together. Then fight it together.”

HISTORY

labor

I AM A MAN

1968 · Memphis, Tennessee. Black sanitation workers struck after two co-workers were killed by a faulty truck. Their signs read "I AM A MAN." Dr. King came to Memphis to stand with them. The strike won union recognition and a raise.

"Dignity is a wage demand."

HISTORY

labor

The Montgomery Bus Boycott

1955–1956 · Montgomery, Alabama. For 381 days, Black riders walked, carpooled and organized rather than ride segregated buses. The lost fares hurt the bus company, and the Supreme Court struck down bus segregation.

"Your money is a vote. Spend it like one."

HISTORY

health

The People's Free Medical Clinics

Late 1960s–1970s · Oakland and cities nationwide. The Black Panther Party opened free community clinics and ran a national screening campaign for sickle cell anemia, a disease the medical system had long neglected.

"When care won't come to the block, the block brings care."

HISTORY

health

Dr. Charles Drew

1940s · New York and Washington, D.C.. Dr. Drew pioneered ways to store blood plasma and ran a major wartime blood-bank program. He spoke out against the Red Cross separating donated blood by race.

"Expertise is protection. Learn the system better than it knows you."

HISTORY

education

Wilberforce University

founded 1856 · Wilberforce, Ohio (next to Xenia). In 1863 the AME Church bought Wilberforce, making it the first college owned and operated by African Americans. Central State University grew up beside it. Both are minutes from Dayton.

"We have always built our own schools."

HISTORY

education

Dunbar, the Wrights and the Dayton Tattler

1890 · West Third Street, Dayton. Paul Laurence Dunbar and Orville Wright were classmates at Dayton's Central High School. In 1890 the Wright brothers printed Dunbar's newspaper for Dayton's Black community, the Dayton Tattler.

"The block reads, and the block writes its own story."

HISTORY

any district

Mayor James H. McGee

1970–1982 · Dayton, Ohio. Dayton elected James H. McGee its first Black mayor. He served for twelve years, and a West Dayton boulevard carries his name.

"Get a voice in the room where the rules are written."

HISTORY

any district

Greenwood: Black Wall Street

1921 · Tulsa, Oklahoma. Greenwood was a thriving Black business district of banks, theaters and shops. A white mob destroyed it in the 1921 massacre. Residents rebuilt much of it within years, with little help.

"What we build can be taken. What we know can't."

THE GREEN BOOK

once per game

A Safe Route

When any Machine strike would capture a district, open the Green Book: that strike lands nowhere. It still counts as the Machine's move there this round.

After The Negro Motorist Green Book (1936–1966), the guide Black travelers used to find the places that would serve them safely.



Facilitator answer key

Every deal, in plain text. For teachers and facilitators, and to settle a hard-to-read card. Players: don't peek. Learning to read the card is the game.

Real money is the end-of-game count: what signing a trap typically costs one household over about a year, or what an honest deal is worth. Rough, typical amounts, not quotes. At the end of a game, add up the traps the table signed and the honest help it walked away from, and say both totals out loud.

LENDING

ID	What you see	Lever	Red — the cost	Amber — the clock	Blue — the connection	Real money
LEN-01	Quick Cash: \$375 today. One flat fee — \$56.25.	RED	That fee is a 391% APR. The fee is the product, not a favor.	Due in full in 14 days. Can't pay? You 'reroll' and owe \$56.25 again.	The storefront and the debt buyer that hounds you later share one owner.	\$450 a \$56.25 fee paid 8 times, like the typical payday borrower
LEN-02	Title Loan: borrow \$1,000 on your car title, keep driving.	AMBER	~300% APR, and the loan is a fraction of the car's real value.	One missed payment = repossession, often with no grace period.	The lender holds a stake in the repo lot that resells your car.	\$1,250 25% a month on \$1,000, for 5 months
LEN-03	Pawn: cash now for your item, buy it back anytime.	AMBER	Effective APR 120–240%; most items are never redeemed.	The redemption window is short — miss it and it's sold.	Resale profit flows to the same chain that wrote the loan.	\$150 20% a month on a \$250 pawn, for 3 months
LEN-04	Buy Now, Pay Later: 4 easy payments, 0% interest!	AMBER	Late fees pile on, and it stacks across apps till you lose track.	Autopay hits whether the money's there or not → overdraft.	The BNPL firm sells your payment data and routes late fees up.	\$70 seven \$10 late fees across overdue plans
LEN-05	Overdraft Protection: we'll cover your card if you're short.	RED	Up to ~\$35 per swipe — a \$4 coffee can cost ~\$39 (many banks now \$0–\$15).	Charges reordered largest-first to trigger the most fees.	Overdraft fees are a top profit line for the bank behind it.	\$175 five \$35 overdraft fees in a month
LEN-06	Cash Advance App: get \$100 early. No interest — just tip!	BLUE	A \$14 'tip' + fee on \$100 for a week ≈ 300%+ APR.	Auto-debits on payday; bad timing sets off an overdraft cascade.	The 'tip' dodges lending law; the app sells your bank data.	\$112 a \$14 tip-and-fee, eight times a year
LEN-07	Refund Advance: your tax refund NOW, don't wait weeks.	RED	Fees eat a refund you'd get free in a few days.	Due when the IRS pays — any delay becomes your problem.	The preparer, the bank, and the loan are one packaged product.	\$40 a \$40 fee to run your refund through the preparer's bank, no faster than free e-file
LEN-08	Online Installment Loan: need \$2,000? Easy approval.	BLUE	100%+ APR by renting an out-of-state bank to dodge your state's cap.	Balloon structure — early payments barely touch the principal.	A fintech fronts it; a far-off bank lends its charter for a cut.	\$1,900 about 100% a year on \$2,000 over 18 months
LEN-09	Credit Builder: build your credit — guaranteed approval!	RED	You pay fees for a 'loan' you can't touch; it may not even report.	Cancel late and you eat months of fees for nothing.	The fees are the business; your 'credit building' is the bait.	\$180 \$15 a month in fees for a year, on a loan you can't touch
LEN-10	Debt Consolidation: one low monthly payment, be debt-free!	BLUE	Lower payment = longer term = more interest paid in total.	Stop paying creditors as told and your credit craters first.	The 'nonprofit' is funded by fees from the lenders it deals with.	\$2,100 a \$10,000 balance stretched from 3 years to 5, at 17%
LEN-11	Drive It Home Today — financing approved!	AMBER	Days later: 'financing fell through,' re-signed at a worse rate.	They hold your trade-in and down payment hostage to force the redo.	The dealer and the finance arm split the markup on your rate.	\$1,300 a rate 5 points higher on a \$26,000 car loan, for the first year
LEN-12	Check Cashing: cash your check instantly, no bank needed.	RED	1–5% per check — hundreds a year to reach your own money.	Every payday, every time. It never stops.	The chain also sells the payday loans you'll 'need' next.	\$400 2% of a \$20,000-a-year paycheck, for a year
LEN-13	Credit-union personal loan: fixed low rate.	HONEST	A fair APR — the rate is the whole story, no hidden second number.	No prepayment penalty; pay it early and save.	Member-owned nonprofit; the profit returns to members like you.	\$600 what a fair rate saves over a high-cost loan
LEN-14	Layaway: pay it off first, then take it home.	HONEST	No interest and no debt — you only pay the sticker price.	Miss payments and you just get your money back, minus a small fee.	Old-school model with nobody profiting off your debt.	\$120 no interest and no fees
LEN-15	Free tax prep (VITA) + your refund by direct deposit.	HONEST	\$0 to file, and the full refund is yours — no advance fee.	E-file with direct deposit and it usually lands in about 3 weeks.	An IRS-backed volunteer program; nobody earns a cut of your refund.	\$250 a typical tax-prep fee, kept

HOUSING

ID	What you see	Lever	Red — the cost	Amber — the clock	Blue — the connection	Real money
HOU-01	Rent-to-Own: \$25/week and the couch is yours!	RED	Total paid = 2-4x the retail price.	Miss one week late in the term and they take it — you keep nothing.	The store and the lease company are one holding company.	\$900 \$25 a week for a year, for a couch that sells for about \$400
HOU-02	No-Credit-Check Lease: bad credit? Move in today.	AMBER	Huge deposit + junk fees; rent set above market for 'risk'.	A 60-day move-out notice is buried inside — miss it, it auto-renews.	The 'management co.' is a shell of the same landlord group.	\$800 a nonrefundable 'high-risk' fee as big as a month's \$800 deposit
HOU-03	Own Your Home — no bank, no mortgage! (Contract-for-Deed)	BLUE	You build no equity; miss a payment late and lose it all.	One default — even near the end — forfeits everything you paid.	The seller reclaims and resells the same house again and again.	\$15,000 a \$6,500 down payment plus ten months of \$850 payments, forfeited on one missed payment
HOU-04	Rent is only \$950!	RED	'Technology fee,' 'convenience fee,' 'valet trash' add \$100+/mo.	Fees climb at renewal while the base rent stays 'the same'.	A third-party fee processor splits the take with the landlord.	\$1,200 \$100 a month in junk fees, for a year
HOU-05	Just first month + deposit to move in.	AMBER	Move-out charges get invented to keep your whole deposit.	The dispute window is tight — miss it and it's gone.	A 'turnover' vendor profits from every withheld deposit.	\$800 a typical \$800 deposit kept for invented move-out charges
HOU-06	\$50 to apply — refundable if you're not approved!	AMBER	Rarely refunded; they collect from dozens for one open unit.	Your decision stays 'pending' past the refund window.	The screening company and the landlord share the fee pool.	\$250 five \$50 applications
HOU-07	Renters insurance included for your protection.	BLUE	A marked-up policy that mostly protects the landlord, not you.	Auto-added monthly; opting out is hidden and time-boxed.	The landlord earns a commission on every policy.	\$120 a \$10-a-month markup on the policy, for a year
HOU-08	Welcome! Great intro rent.	BLUE	Renewal jumps 15-30%; moving costs trap you into paying it.	Your notice to leave is due before you even learn the new rate.	Rent-setting software coordinates the hike across the whole area.	\$2,400 a 20% renewal hike on \$1,000 rent, for a year
HOU-09	Low payment to get you in the door! (ARM mortgage)	RED	The teaser rate resets far higher — your payment can double.	The reset date was set on day one; the clock always ran.	The loan is sold upstream; the servicer profits when you struggle.	\$6,000 a \$500 payment that resets to \$1,000, for a year
HOU-10	All utilities included — simple!	RED	A flat 'utility' charge set far above your real usage.	The rate adjusts up yearly with no itemized proof.	A submetering vendor splits the overcharge with ownership.	\$600 \$50 a month above real usage, for a year
HOU-11	Standard lease, just sign here.	RED	Waives your notice and auto-adds 'attorney fees' on any late rent.	Late by a day → filing starts and fees attach immediately.	A high-volume eviction law firm is paid per filing by the group.	\$500 attorney and filing fees added to one late rent
HOU-12	First month FREE!	AMBER	Leave early and you repay the 'free' month plus a penalty.	The clawback triggers on any break before month 13.	Concessions are booked as debt you owe the property fund.	\$1,500 the 'free' month, about \$1,500 at median rent, billed back when you leave early
HOU-13	A fair lease: normal deposit, clear terms.	HONEST	Rent is the rent — deposit is refundable, fees are spelled out.	Standard notice period, plainly stated. No buried clause.	A small local landlord, not a shell of a national fund.	\$1,500 a deposit you actually get back
HOU-14	Housing voucher (Section 8): inspected unit, capped rent.	HONEST	Your share of rent is capped to your income — the real cost is low.	Annual recertification, clearly scheduled.	A public program built to keep you housed, not to extract.	\$6,000 a year of rent above your capped share
HOU-15	Community land trust home: buy at a price you can afford.	HONEST	A real mortgage you can carry; you build equity as you pay.	Resale is capped, and that's spelled out on day one.	The trust holds the land so the next family can afford it too.	\$8,000 equity built in the first years

LABOR

ID	What you see	Lever	Red — the cost	Amber — the clock	Blue — the connection	Real money
LAB-01	Sign here to start Monday.	AMBER	You waive your right to sue or join a class action.	The 30-day opt-out is buried on page 9 — the clock starts now.	The arbitration firm is chosen and paid by the employer.	\$3,300 a year of minimum-wage theft you can no longer take to court

ID	What you see	Lever	Red — the cost	Amber — the clock	Blue — the connection	Real money
LAB-02	Standard new-hire paperwork. (Non-compete)	BLUE	Can block you from your whole field for a year+ (enforceability varies by state).	Signed at hire; enforced exactly when you try to leave.	Used to hold wages down across an entire local industry.	\$500 about \$500 a year in lower pay under a non-compete, per the FTC
LAB-03	You're an independent contractor — be your own boss!	RED	No overtime, no benefits; you pay both halves of payroll tax.	Back-pay and benefit claims expire if you don't file in time.	The staffing agency pockets what your protections would've cost.	\$7,000 lost payroll tax, benefits and protections: 20% of \$35,000
LAB-04	Tips pooled and shared fairly, trust us.	RED	Managers skim the pool; off-clock work goes unpaid.	Wage claims have a filing deadline, and proof fades fast.	Skimmed wages become the owner's margin.	\$1,500 \$30 a week in skimmed tips and off-clock work, for 50 weeks
LAB-05	Free training to start your career!	AMBER	Quit within 2 years and owe thousands for that 'training'.	The debt clock starts day one and follows you out the door.	The 'debt' is sold to a collector the moment you leave.	\$4,000 paying back 'free' training after quitting early
LAB-06	Come do a working interview!	RED	Hours of real labor with no pay — and often no job after.	'We'll decide later' — payday never comes.	Serial trial shifts quietly staff the floor for free.	\$120 an unpaid 8-hour day at \$15 an hour
LAB-07	Flexible hours — we'll text you!	AMBER	You hold the day open, get called off, and earn nothing.	Hours cut just below the benefits threshold on purpose.	Scheduling software optimizes you to part-time, no benefits.	\$960 one called-off 5-hour shift a month at \$16, for a year
LAB-08	Get paid on a convenient card!	RED	Fees to check your balance, to withdraw, even to stay active.	Inactivity fees drain it if you don't cash out fast.	The card issuer and employer split the fee revenue.	\$130 a \$1.50 ATM fee and a \$1 balance check each week, for a year
LAB-09	Shop at our store with your staff discount!	AMBER	Wages steered back to the employer at marked-up prices.	Advances against pay keep you one cycle behind, always.	The modern company town — you owe your soul to the store.	\$600 wages spent back at marked-up prices
LAB-10	Set your own schedule, earn per job!	BLUE	Pay per task drops as you come to rely on it; costs are all yours.	Incentives expire; the 'bonus' always moves out of reach.	The platform tunes your pay to the lowest you'll still accept.	\$2,900 4,000 work miles at the IRS rate of 72.5 cents a mile, for a year
LAB-11	Congrats, you're salaried now — a manager!	RED	A 'manager' title used to dodge overtime on 60-hour weeks.	Your duties never match the title; claims expire quietly.	Your unpaid overtime is pure profit upstream.	\$26,000 20 overtime hours a week at \$25 (time-and-a-half on the \$684-a-week minimum salary), for a year
LAB-12	Quick team meeting after your shift.	BLUE	Off-clock captive meetings, with anti-organizing pressure.	Attendance is tracked; refusing is quietly punished.	Union-avoidance consultants are paid to keep you quiet.	\$312 a 30-minute unpaid meeting every week at \$12, for a year
LAB-13	A real W-2 job: overtime, benefits, clear pay.	HONEST	You get overtime, the employer pays its share of taxes, benefits included.	Pay schedule and raises are written and predictable.	Classified correctly — your protections are intact.	\$5,000 overtime, benefits and the employer's tax share
LAB-14	Union apprenticeship: paid training, raises you keep.	HONEST	You're paid to learn, and the skill and raises are yours for good.	A clear schedule of raises as you hit milestones.	Collective bargaining puts the leverage on your side.	\$6,000 paid training and the raises that come with it
LAB-15	File a wage claim with the state labor office.	HONEST	Free to file — and it's illegal for the boss to retaliate.	The deadline is long, but file soon while the records are fresh.	The public enforcer works for you, not the employer.	\$1,200 back wages recovered

HEALTH

ID	What you see	Lever	Red — the cost	Amber — the clock	Blue — the connection	Real money
HEA-01	In-network hospital — you're covered.	AMBER	An out-of-network doctor inside it bills you the gap.	Since 2022 the No Surprises Act bans this for emergencies and most in-network hospital stays — dispute it.	Staffing firms place out-of-network docs in in-network ERs on purpose.	\$2,000 the average out-of-network surprise bill after surgery, before the 2022 law
HEA-02	Amount due: \$8,400. FINAL.	RED	It's an opening offer — cash and charity rates are far lower.	Negotiate before it hits collections or the number hardens.	Hospital, biller, and collector are one revenue chain.	\$3,024 paying the \$8,400 list price instead of a cash price at 64% of it

ID	What you see	Lever	Red — the cost	Amber — the clock	Blue — the connection	Real money
HEA-03	Medical card: 0% interest if paid in 12 months!	AMBER	Deferred interest — miss the date and they backdate ALL of it.	The 0% clock ends quietly on a date you'll forget.	The clinic earns a cut for every patient it signs up.	\$575 deferred interest (about 23%) backdated on a \$2,500 bill
HEA-04	Just a routine clinic visit.	BLUE	A separate 'facility fee' for the room — often more than the visit.	It shows up weeks later as a second, surprise bill.	Hospitals buy up clinics just to attach facility fees.	\$101 a facility fee: \$217 for a primary-care visit at a hospital clinic vs \$116 at a doctor's office
HEA-05	Please pay your balance today.	RED	You likely qualify for charity care they never mentioned.	Eligibility windows close while they push you to pay.	Nonprofits owe charity care but profit by collecting instead.	\$2,255 the average hospital bill paid out of pocket, which charity care could have cut
HEA-06	Health coverage for just \$99/mo! (Short-term plan)	RED	Denies pre-existing conditions; caps leave you exposed.	Claims denied after care, and appeal windows are short.	The broker earns a fat commission on junk plans.	\$3,641 a year of \$99 premiums plus a denied \$2,453 ER visit
HEA-07	We can set up a payment plan.	AMBER	The plan reports to credit and can lead to liens or garnishment.	Statute-of-limitations tricks restart the debt clock.	The debt is sold for pennies; the collector profits on the spread.	\$774 the median medical bill sent to collections
HEA-08	Your copay is \$60.	RED	The cash price can be lower than your insured copay.	'Gag clauses' once barred pharmacists from telling you.	Pharmacy middlemen pocket the spread between list and real price.	\$30 a copay above the cash price
HEA-09	We'll get you to the hospital. (Ambulance)	BLUE	Ground ambulances are often out-of-network — and still exempt from the No Surprises Act.	The bill arrives later; you had no way to choose in the moment.	Private-equity-owned ambulance firms balance-bill on purpose.	\$450 the median out-of-network ground ambulance bill
HEA-10	Here's your total, pay at the desk.	AMBER	Errors and duplicate charges hide in the itemization you didn't see.	Request the itemized bill fast — before it's marked 'final'.	Upcoding inflates the bill; the chain keeps the overcharge.	\$400 errors and duplicate charges
HEA-11	Get the dental work done now — finance it!	RED	In-office financing at high deferred interest.	The promo ends mid-treatment and the rate jumps.	The provider is paid upfront; you're left owing the lender.	\$805 deferred interest (about 23%) backdated on a \$3,500 dental plan
HEA-12	We'll airlift you — don't worry about the cost.	BLUE	Air-ambulance bills run \$30k-\$50k; if you're insured, the No Surprises Act (2022) caps you at your in-network share.	You still can't consent to the price mid-emergency, so know your protection.	PE-owned air fleets long relied on balance billing as the business model.	\$1,886 your in-network share, about one average deductible; the law bars billing insured patients the rest
HEA-13	Charity-care application at a nonprofit hospital.	HONEST	You likely qualify — the real cost could be \$0 to a small fraction.	Apply within the window and the balance can be wiped.	Nonprofit hospitals are required to offer this; it's your right.	\$3,000 a hospital bill cut by charity care
HEA-14	Join Gem City Market: a grocery the neighborhood owns.	HONEST	Membership is a share in the store, not a subscription. Fresh food close to home.	No teaser price, no auto-renew trap. The rules are the co-op's bylaws, in the open.	Member-owned: the store answers to the people it feeds.	\$300 fresh food close to home, and a share in the store
HEA-15	Community clinic, sliding-scale fee.	HONEST	The price is matched to your income — no surprise markup.	Set your fee up front; no bill ambush later.	Federally supported care designed to reach everyone.	\$400 a visit priced to your income
HEA-16	Marketplace plan with an income-based subsidy.	HONEST	Covers pre-existing conditions; the subsidy cuts the premium.	Sign up in open enrollment, or within 60 days of a life change.	A public program with real rules; the plan can't deny you for being sick.	\$4,000 a year of premium subsidy

EDUCATION

ID	What you see	Lever	Red — the cost	Amber — the clock	Blue — the connection	Real money
EDU-01	Enroll now — job placement guaranteed!	AMBER	Low grad rates; 'placement' counts any job, not the career.	The enrollment deadline pushes you past the refund date.	The school and the loan servicer are one owner.	\$18,700 a year of for-profit tuition and fees (average \$18,700), for a credential that doesn't pay off

ID	What you see	Lever	Red — the cost	Amber — the clock	Blue — the connection	Real money
EDU-02	Approved! A private loan to cover your whole tuition.	RED	Variable rate, fewer protections than federal — take federal first.	The rate resets on a schedule you don't control.	The servicer profits the longer you stay in debt.	\$5,784 \$20,000 at 11% vs the 6.52% federal rate, over 10 years
EDU-03	Pay \$0 now — just a % of your future income! (ISA)	AMBER	Can cost far more than a normal loan if you actually succeed.	The percentage and term lock in before you know your salary.	Investors bought a slice of your future paycheck.	\$9,362 a 2.3x cap on a \$10,000 ISA (\$23,000) vs \$13,638 repaid on a 6.52% federal loan
EDU-04	Just have a family member cosign.	AMBER	The cosigner is fully liable; default wrecks their credit too.	The 'release' option has conditions almost no one ever meets.	Binding family debt is a feature, not a bug, for the lender.	\$5,000 a cosigner repaying the \$5,000 left on a defaulted loan, before late fees
EDU-05	Can't pay? Just defer — no worries!	RED	Unpaid interest is added to principal; the debt grows while you wait.	Capitalization hits on a date buried in the terms.	A bigger balance means more servicer profit.	\$1,956 a year of 6.52% interest on \$30,000 in unsubsidized loans
EDU-06	6 weeks to a high-paying certification!	BLUE	A credential employers don't recognize, with sky-high fees.	No refund once the first module 'starts'.	The 'accreditor' is paid by the schools it blesses.	\$3,500 a \$3,500 online certificate few enrollees turned into a job in the field
EDU-07	Start here, transfer anywhere later!	RED	The credits don't transfer; you pay to retake them.	You find out only after you've enrolled and paid.	Non-transferable credits lock you into one paying school.	\$3,980 10 of a year's 24 credits lost in transfer (GAO: 43%), retaken at \$398 a credit
EDU-08	Tuition is all-inclusive!	RED	Mandatory 'lab,' 'tech,' and book fees stack up fast.	Fees are billed per term and rise each year.	A captive bookstore/vendor shares in the markup.	\$1,500 a year of books and supplies (about \$1,300) plus lab and tech fees
EDU-09	A counselor will help you apply today!	BLUE	'Counselors' are commissioned salespeople hitting enrollment quotas.	High pressure: 'enroll today or lose your spot.'	Recruiters are paid per signed enrollment, not per graduate.	\$9,350 half a year of for-profit tuition (average \$18,700), in a program you were sold and then leave
EDU-10	We'll erase your student loans — for a fee!	RED	Charges you for free federal programs; can forfeit protections.	Pay upfront, then 'processing' drags past your real options.	A fee-mill resells your info to the next scam in line.	\$1,000 upfront fees for free federal programs
EDU-11	No cost until you're hired at \$70k+! (Bootcamp ISA)	BLUE	Broad definitions of 'hired' trigger payments even on low pay.	The clock and salary floor are written to favor the school.	Financiers bundle and securitize cohorts of students like bonds.	\$17,000 17% of a \$50,000 salary for 24 months
EDU-12	Keep your license current — easy subscription.	AMBER	Auto-renews yearly at a higher rate for credits you're required to have.	The cancel window is tiny and lands right before renewal.	A captive provider holds a monopoly on the required credits.	\$200 auto-renewal price hikes
EDU-13	Federal student aid (FAFSA): fixed rate, protections.	HONEST	Fixed rate, income-driven repayment, forgiveness options — take this first.	Clear, federal timelines; deferment won't quietly capitalize the same way.	Public aid built for you, not an investor's return.	\$8,000 federal protections over a private loan
EDU-14	Public library / free certification program.	HONEST	Real, recognized skills for \$0 — the cost is just your time.	Go at your own pace; no refund deadline to beat.	A public good with nobody profiting off your enrollment.	\$3,000 a free certification
EDU-15	Community college with a guaranteed-transfer agreement.	HONEST	Low tuition, and the credits are guaranteed to count at the state school.	Follow the transfer map from semester one.	A public partnership — the schools are built to pass you along, not trap you.	\$10,000 two years at community-college prices that transfer

Endless deals: the templates

For tables that have learned the printed deck. Draw a template for the district, then fill each blank: roll a d6 and count down the list (wrap around), or just pick. Read the pitch aloud; at Read 1 the reader works out the second number (the math variant) before checking the red line. The website rolls these for you, endlessly.

LENDING

Pitch	Fill the blanks from	Work it out	Lever
Tax refund advance: get your \$___ today, no waiting!	a: 500, 750, 1,000; b: 1; c: 49, 69, 89	\$___ refund – \$___ in fees = ?	RED
Quick Cash: borrow \$___ today. One flat fee: just \$___.	a: 200, 300, 375, 500; b: 14; c: 30, 45, 56, 75	A \$___ fee on \$___ for ___ days. As a yearly rate: \$___ ÷ \$___ × 365 ÷ ___ = ?	AMBER
Borrow \$___ today. Low monthly payments of just \$___!	s: 800, 1,000, 1,500; a: 89, 99, 129; b: 18, 24, 30	\$___ a month × ___ months = ?	RED
Title loan: \$___ cash on your car title, and you keep driving.	s: 600, 800, 1,000; a: 250, 300, 350; b: 6, 8	\$___ a month × ___ months = ?	BLUE
Credit union starter loan: \$___ a month for ___ months.	a: 45, 62, 80; b: 12	\$___ a month × ___ months = ?	HONEST

HOUSING

Pitch	Fill the blanks from	Work it out	Lever
First month free! Then just \$___ a month, ___-month lease.	a: 750, 850, 950; b: 12; c: 300, 400	\$___ × ___ months + \$___ in fees = ?	RED
Rent-to-own: a brand-new ___ for just \$___ a week!	item: couch, TV, washer; s: 399, 499, 599; a: 15, 20, 25; b: 52, 78, 104	\$___ a week × ___ weeks = ?	RED
Own this house in Madden Hills: \$___ down, \$___ a month, no bank needed.	s: 18,000, 25,000; a: 400, 500, 600; b: 120, 180; c: 500, 1,000, 1,500	\$___ down + \$___ a month × ___ months = ?	AMBER
Apartments on Salem Avenue: apply today, just \$___ an application!	a: 35, 50, 65; b: 4, 5, 6	\$___ × ___ applications = ?	BLUE
Homeownership program: \$___ a month for ___ months toward a house with a real deed.	a: 350, 425, 500; b: 120, 180	\$___ a month × ___ months = ?	HONEST

LABOR

Pitch	Fill the blanks from	Work it out	Lever
Delivery app: make \$___ a trip, choose your own hours!	a: 6, 7, 8; b: 20, 25, 30; c: 60, 80	___ trips × \$___, minus \$___ for gas = ?	RED
Warehouse work through the agency: \$___ an hour, start Monday!	a: 14, 15, 16; b: 30, 40; c: 35, 50, 70	___ hours × \$___, minus \$___ = ?	RED
Sign-on bonus: \$___ cash when you start!	s: 500, 750, 1,000; b: 6, 12; c: 300, 450, 600	\$___ back + \$___ in training = ?	AMBER
Security job, \$___ an hour, uniform included!	a: 13, 14, 15; b: 10, 12; c: 15, 20, 25	\$___ a week × ___ weeks = ?	BLUE
Union apprenticeship: \$___ an hour while you learn, a raise every ___ months.	a: 17, 18, 19; b: 6; c: 40	___ hours × \$___ = ?	HONEST

HEALTH

Pitch	Fill the blanks from	Work it out	Lever
Teeth whitening kit: just \$___ a month, cancel anytime!	a: 29, 39, 49; b: 12	\$___ a month × ___ months = ?	RED
Get the dental work today: 0% interest for ___ months on the clinic card!	s: 1,200, 1,800, 2,400; b: 6, 12; c: 290, 430, 580	\$___ bill + \$___ in deferred interest = ?	AMBER
Health plan: just \$___ a month!	a: 89, 119, 149; b: 12; c: 2,500, 5,000	\$___ × ___ months + \$___ deductible = ?	RED
Settle that ER bill: just \$___ a month for ___ months.	s: 1,500, 1,800, 2,000; a: 90, 120, 150; b: 24, 30	\$___ a month × ___ months = ?	BLUE

Pitch	Fill the blanks from	Work it out	Lever
Community health center: a sliding-scale visit, \$___ today.	a: 10, 20, 30; b: 4	\$___ a visit × ___ visits = ?	HONEST

EDUCATION

Pitch	Fill the blanks from	Work it out	Lever
Private student loan: \$___, just \$___ a month after you graduate!	s: 5,000, 8,000; a: 95, 130; b: 120	\$___ a month × ___ months = ?	RED
Career college: certified in ___ months, just \$___ a month!	s: 3,500, 4,200; a: 450, 550, 650; b: 12, 18	\$___ a month × ___ months = ?	RED
Test-prep: \$___ a session, a higher score guaranteed!	a: 60, 75, 90; b: 8, 10, 12	\$___ × ___ sessions = ?	AMBER
A school laptop for \$___ a week. No credit check!	s: 349, 449; a: 12, 15, 18; b: 52, 78	\$___ a week × ___ weeks = ?	BLUE
College aid night at Dunbar: fill out the FAFSA with a counselor. ___ grants to try for.	a: 0; b: 3, 4	What does filling out the FAFSA cost? \$___ × ___ = ?	HONEST

The blanks fill in front-to-back as written: in the pitch, a blank is the first number you roll for it, and the same number every time that blank comes back. The answer key on the website (and in deal_gen.py) shows every line filled in.

Playtest log

The hard 80% of a board game is playtesting. Fill in a row after every game, and ask the table the questions below. Then run `python3 balance_test.py` after any rule change.

Date	Players / roles	Scenario	Owner	Result	Round	Who Fell?	Most Props

Ask the table

- When did you first gasp at a second number? Which card?
- Did anyone TAKE a shortcut on purpose? Was it worth it?
- Was there a turn where you had nothing good to do?
- Did the game end too soon, too late, or about right?
- Name one real deal from your own life you'd now read differently.

How high did you climb before you turned into the thing you were fighting?