

The spending maze

Cut up the cards and put the number of each card on the back. Then give the students card 1 to read.

<p style="text-align: center;">1.</p> <p>You work full-time in a computer business, TechnoZone. One day, you buy a one-euro lottery ticket. A month later you get a phone call from the lottery – Congratulations! You won the top prize – one million euros! What will you do?</p> <ul style="list-style-type: none">• Put all the money into your bank – you will decide what to do with it next month when you are less excited. card 2• Resign from your job – you never need to work again! card 3• Have a fantastic party to celebrate – invite all your friends, family and the people who work with you. card 4	<p style="text-align: center;">2.</p> <p>You put all money in the bank and wait for a month. It is time to make a decision. Do you:</p> <ul style="list-style-type: none">• Resign from your job. card 3• Invest half of the money in TechnoZone – maybe it will grow into a giant like Microsoft, and you will make a fortune. card 5• Leave the money in the bank where it will earn 3% interest a year and offer to work part-time for TechnoZone. card 6
<p style="text-align: center;">3.</p> <p>You resign from your job. This is a big problem for TechnoZone, as you were the most creative computer expert. Your manager asks you to help by investing half of your money in the shop; he believes that TechnoZone can be an international success.</p> <ul style="list-style-type: none">• Agree. After all, TechnoZone was important to you, and you have plenty of money. card 5• Say no, and start your own business, Twistech, in competition with TechnoZone. card 12• Say no, but offer to work part-time for a few months. card 6	<p style="text-align: center;">4.</p> <p>You make a list of 100 guests. You want to make the party really special, so nobody will ever forget it. Do you:</p> <ul style="list-style-type: none">• Hire an airplane to fly everyone to Florida, book a 5-star hotel on the beach with food, champagne and a live band. card 8• Have a weeklong party on a cruise ship traveling around the Mediterranean, with all the bills paid for by you. card 9• Rent a castle in Scotland, with a professional company to organize a weekend party. card 10
<p style="text-align: center;">5.</p> <p>Your boss is very happy with your decision. He goes with you to the bank and you make the transaction. The next day you go to the TechnoZone office and find it is empty! The boss has left with your money – nobody knows where!</p> <ul style="list-style-type: none">• Employ a private detective from an agency to try to get your money back. card 11• Take over TechnoZone; change the name to Twistech and employ your old colleagues and run it from the same office. The old customers know and like you. card 12	<p style="text-align: center;">6.</p> <p>You start working part-time, but after a few weeks you find that you are working all day again. The company is starting to make a lot of money – maybe you should invest!</p> <ul style="list-style-type: none">• Offer to invest half your money in the company. You want to be a part of the success! card 5• Don't change anything. card 13• Resign and start your own company, Twistech, in competition with TechnoZone. card 12

<p style="text-align: center;">7.</p> <p>You decide to continue working for TechnoZone, but only part-time, as you don't need so much money now. card 6</p>	<p style="text-align: center;">8.</p> <p>You all go to Florida for the party. It is fantastic, but when the bill comes, you discover that you have to pay insurance for the flight! The airline company didn't tell you about this. It will cost half of your money! Do you:</p> <ul style="list-style-type: none">• Leave the rest of the money in the bank to earn 3% interest, and offer to work part-time in your old job so you don't spend your remaining money too quickly. card 6• Take the airline company to court and sue them. They should have told you about the insurance! card 17
<p style="text-align: center;">9.</p> <p>The ship stops for 2 days in Barcelona in Spain. You go for a walk through the city and fall in love with it. There is a house for sale in the most beautiful part of the city – it costs 400,000 euros. Do you:</p> <ul style="list-style-type: none">• Buy it! It is the best house you have ever seen, and you can afford it. card 14• Don't buy it. Go home. Go back to TechnoZone to work part-time. card 6• Go to a casino and gamble the 400,000 euros – you will lose it or double it! If you win, you will buy the house. card 21	<p style="text-align: center;">10.</p> <p>You have a wonderful party and fall in love with the castle. The owner offers to sell it to you for 400,000 euros. Do you:</p> <ul style="list-style-type: none">• Buy it! It is perfect. You can afford it! card 16• Forget it. It is too expensive. card 7
<p style="text-align: center;">11.</p> <p>The private detective is very good. He finds the man who took your money and gets it back for you. Do you:</p> <ul style="list-style-type: none">• Divide the money you got back among your friends and family? Why not be generous? card 18• Invest the money you got back in a property business in Spain. You love Spain, and it is a good market for property. card 19• Put the money in the bank where it will earn 3% interest. card 20	<p style="text-align: center;">12.</p> <p>You start your own company, Twistech. It is hard work but you start to do very well. Do you:</p> <ul style="list-style-type: none">• Expand the business, employ more people and rent another office. This would take almost all of your money. card 22• Sell the company for twice the amount of money you bought it for. card 23

<p style="text-align: center;">13.</p> <p>You keep on working full-time but still earn a part-time salary. The company is getting more and more successful. You have to change something! back to card 6</p>	<p style="text-align: center;">14.</p> <p>You transfer 400,000 euros to pay for the house. The next day you go to collect the keys, but the seller has gone! The house was not really for sale – you have lost your money. The police say they cannot help! Do you:</p> <ul style="list-style-type: none">• Employ a private detective to try and get your money back. card 11• Go back to the ship. Forget it. You got the money easily, and you have lost it easily. That's life! card 15
<p style="text-align: center;">15.</p> <p>Back at the ship you meet a nice couple. They tell you that they have a castle in Scotland for sale. It would cost the rest of the money you have, but it sounds like a wonderful place. Do you:</p> <ul style="list-style-type: none">• Take a risk and buy the castle. card 16• Say “thanks, but no thanks”. Put the rest of your money in the bank where it will earn 3% interest. card 20	<p style="text-align: center;">16.</p> <p>You move to the castle. It is wonderful! At first, all your friends come and visit, but after a few months, they stop coming and you start to feel lonely. Do you:</p> <ul style="list-style-type: none">• Sell the castle. You will lose some money, but you will have enough left to invest in a property business in Spain. card 19• Keep the castle. Maybe things will change. card 24
<p style="text-align: center;">17.</p> <p>You hire a lawyer who says she thinks you will win, but you will first have to spend all of your money. If you win, you will win millions, but if you lose, you will have nothing left. Do you:</p> <ul style="list-style-type: none">▶ Go ahead. Risk it. You want to be really rich again. card 25▶ Stop. Why risk it? You are still quite rich. Put the rest of your money in the bank where it will earn 3% interest. card 20	<p style="text-align: center;">18.</p> <p>Your friends and family are all very happy. You go back to work in the computer industry, which you enjoy. You get married and have two lovely children. A man tries to sell you a lottery ticket. Do you:</p> <ul style="list-style-type: none">▶ Buy it. You won before – maybe you will win again! card 26▶ Don't waste your euro. People never win twice! card 27

<p style="text-align: center;">19.</p> <p>Your property business starts well. After a few months, it is making a lot of money. You have new friends in Spain, and you love the Spanish lifestyle. The only problem is the work – you are working 12 hours a day! Do you:</p> <ul style="list-style-type: none">• Sell the business, put the money in a bank where it will earn 3% interest a year, and retire to live a quiet life without worries or work. card 20• Keep the business and employ a manager to look after the business day-to-day. card 28	<p style="text-align: center;">20.</p> <p>The bank you put your money in collapses – you lose all your money! Do you:</p> <ul style="list-style-type: none">• Fight to get it back. It won't be easy but you are a fighter. card 29• Forget it. You got the money easily and you lost it easily. card 30
<p style="text-align: center;">21.</p> <p>You lose. Go back to the ship. Forget it – you got the money easily, and you have lost it easily. That's life! card 15</p>	<p style="text-align: center;">22.</p> <p><i>TWISTECH</i> gets bigger and bigger. Do you:</p> <ul style="list-style-type: none">• Sell <i>Twistech</i> and make a fortune, and put your money in a bank to earn 3% interest. You can retire and forget about work and worries. card 20• Keep <i>Twistech</i>. You enjoy working and don't want to retire yet. card 28
<p style="text-align: center;">23.</p> <p>You sell <i>Twistech</i> and make a lot of money. Business is fun! You decide to buy a property business in Spain. You love Spain and it is a good market for property. card 19</p>	<p style="text-align: center;">24.</p> <p>Things do get better. You start a small business in your spare time, and employ people from the local village. The business starts to be successful, then very successful. Do you:</p> <ul style="list-style-type: none">• Carry on working in your business. Why stop now? You enjoy the work. card 28• Stop working and sell the business. You will get a lot of money, which you can put into a bank where it will earn 3% interest. You can retire. card 20

<p style="text-align: center;">25.</p> <p>The judge decides that the airline is guilty. You win and double your money! Do you:</p> <ul style="list-style-type: none">• Buy a property business in Spain. You love Spain and it is a very good market for houses. card 19• Give a lot of your money to friends and family. Why not be generous? card 18• Put the money in the bank where it will earn 3% interest a year, and retire to live a quiet life without work or worries. card 20	<p style="text-align: center;">26.</p> <p>You are one of life's lucky people. You win again! You decide to carry on working. You invest the money safely for your children's future. You have a wonderful life! You have come to the end of the maze.</p> <p style="text-align: center;">THE END</p>
<p style="text-align: center;">27.</p> <p>You carry on working, but business turns bad. You work harder and harder, but in the end you lose your job. When you ask your friends for help, you find that they are not interested. Because you spent all your time at work, you end up getting divorced. You wish you had never won the lottery! You have reached the end of the maze.</p> <p style="text-align: center;">THE END</p>	<p style="text-align: center;">28.</p> <p>Life with a successful business is perfect. You don't have to work too hard as the manager you employ is very good. Your company is famous and you are popular and very, very rich. You live a long and happy life, with a family, private airplane and three fabulous homes around the world. You have reached the end of the maze.</p> <p style="text-align: center;">THE END</p>
<p style="text-align: center;">29.</p> <p>You fight but you cannot win. However, you meet a lot of people while you are fighting, and you fall in love with one of them, who is a Greek artist. You get married and live together in a beautiful house on a Greek island. You are both very happy! You have come to the end of the maze.</p> <p style="text-align: center;">THE END</p>	<p style="text-align: center;">30.</p> <p>Before you won the lottery you were happy, but winning and then losing all that money makes you bitter and angry. You spend all your time feeling bad. Your friends stop talking to you, and you become lonely and sad. You have reached the end of the maze.</p> <p style="text-align: center;">THE END</p>