



About the OSB

The Office of the Superintendent of Bankruptcy (OSB) is the Government of Canada agency responsible for overseeing the *Bankruptcy and Insolvency Act* (BIA), and ensuring that the act is responsive to market needs. The OSB keeps a public record of all bankruptcies, proposals and receiverships. It sets standards and guidelines for bankruptcy trustees and ensures compliance.

Bankruptcy trustees work with individuals and companies who are faced with insurmountable debt. There are two basic options for debtors. A proposal may be filed with creditors to set up a repayment schedule. Or if this isn't possible, an application is made for bankruptcy protection under the BIA. In the case of a bankruptcy the trustee sells a debtor's assets to pay creditors.

Debtor education is not part of the OSB's regulatory mandate. But it is one of our core values. We continue to seek innovative ways to educate people about the pitfalls of debt. For more information about dealing with debt, visit: www.osb-bsf.ic.gc.ca

The Volunteer Program

Students in Ontario must do 40 hours of volunteer work to earn their Ontario Secondary School Diploma. The OSB is proud to offer an opportunity for this new generation to volunteer in a meaningful way. Each year, high school students from the National Capital Region join our team for one week to contribute to the development of a debtor education project. These students help us produce useful material for teaching financial matters to different age groups, including children and teenagers. In the summer of 2003, under this program, our volunteers designed this game, called "Decisions," which is intended for children seven years of age and up, and concerns financial challenges faced by that age group. We would like to thank our five volunteers from 2003, from the École secondaire publique De La Salle in Ottawa, for participating in the program and sharing their talents and enthusiasm with us.

The OSB is proud of its program that allows young students to integrate into a work environment while contributing to their awareness of personal finances. We hope to continue to pursue this highly successful initiative.

If you have any questions or comments about this game or about the OSB volunteer program, please do not hesitate to contact the OSB Corporate Secretary.

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Decisions

Decisions is an interactive, educational and fun game designed by a group of children, parents and professionals to help parents and teachers actively participate in the education of children. The purpose of this game is to help you find a way to introduce home finances to a young generation. You will also have a great time playing this game with children.

Take advantage of this golden opportunity to enjoy yourself as you teach valuable financial concepts to children.

Decisions is intended for children for 2 to 8 players aged 7 and up.

Preparation

1. Pull out the game sheets, place Totem Island and Magma Island side by side. Then place Skull Island underneath Totem Island and Treasure Beach underneath Magma Island. This is the game board.
2. Cut out the game cards by following the dotted lines. You will have 3 piles of game cards:
 - Adventures/Mishaps: Blue(Black)
 - Economic Choices: Red(Grey)
 - Tasks: Yellow(Light Grey)

Place the cards upside down in their designated area on the board.

3. Cut out the money, die and tokens. For the die and tokens, cut along the dotted lines and fold along the solid lines. Note that all players will start the game without any money. This means that the money does not have to be distributed.
4. Each player chooses a token and places it on square one.

The Game

The purpose of the game is to visit each island, starting from Totem Island to Magma Island and through to Skull Island, to ultimately go aboard a lifeboat that will take you to Treasure Beach. You must pay a \$50 fee to travel from one island to another.

Note: You do not necessarily need to go around the whole island. You can move on to the next island as soon as you earn \$50.

STARTING THE GAME

This game requires a die. To determine the order of play, each participant must throw the die once. The player with the highest number starts the game, followed by the player on the left, and so forth.

COLLECTING ENOUGH MONEY

Each island starts off with square one and also include coloured squares. The player whose turn it is throws the die and moves ahead that number of squares. If the token lands on a white square, it is the next player's turn. If the token lands on a coloured square, another player (parent or teacher) must read the information that is written on the back of one of the game cards bearing the same colour (category) as the square on which the token is placed. Here are the categories:

Blue (Black) — Adventures/Mishaps: Benefits or funny events from which the player can profit or that may result in a loss. The player is in debt if he or she picks a mishap and does not have enough money to pay out the amount indicated on the card. Write down the amount that is due and remember that the player must pay back that amount as soon as possible.

Red (Grey) — Economic choices: Quiz! Questions about advertisements, goods and services, and the difference between needs and desires, followed by an explanation of the expected answer. The player earns \$10 for each correct answer.

Yellow (Light Grey) — Tasks: A scenario is presented to the player in which he or she may perform a fictional task in exchange for money.

- Should the player choose to perform the task, he or she must decide between the two payment options. Once the choice made, he or she receives the appropriate payment and the next player rolls the die.
- If the player refuses the offer, he or she rolls the die once again.

Players earn \$15 each time they pass Start.

Once a player earns \$50, he or she must deposit the fee in the chest, located on Treasure Beach, before rolling the die and moving on to the next island. When a player earns the mandatory \$50 to escape from the last island, Skull Island, he or she must travel to Treasure Beach to win the game.

Reminder

As previously mentioned, the goal of this game is to have fun. Some tips and tricks are presented to help you take advantage of this experience by helping children learn useful lessons. The following are different concepts that this game aims to teach through game cards:

Blue (Black) — Adventures/Mishaps: introduction to the concepts of debt and planning for unexpected events.

Red (Grey) — Economic Choices: advertisements, the benefits of comparing products, the difference between needs and desires.

Yellow (Light Grey) — Tasks: the concepts of work, rewards and choice.

Game Cards

Cut out the game cards along the dotted lines. You will have 3 piles of cards that you must place face down in the designated area on the game board.



ADVENTURES/MISHAPS

A

You lose a turn because you did not make your bed this morning.

ADVENTURES/MISHAPS

A

You lose a turn because you did not help wash the dishes after supper.

ADVENTURES/MISHAPS

A

You did not do your homework and you didn't tell your teacher, so you lose a turn and all the other players receive \$5 from the bank.

ADVENTURES/MISHAPS

A

You played video games instead of mowing the lawn. Lose a turn.

ADVENTURES/MISHAPS

A

You are stuck in quicksand. Lose a turn.

ADVENTURES/MISHAPS

A

A coconut drops on your head and a monkey steals \$5 from you.

ADVENTURES/MISHAPS

A

A tropical storm makes you lose a turn.

ADVENTURES/MISHAPS

A

A heartless pirate steals \$10 from you.

ADVENTURES/MISHAPS

A

A seagull flies away with your wallet, which contained \$10.

ADVENTURES/MISHAPS

A

You arrive at a stand where a pink flamingo sells pink lemonade in pink glasses for \$5. You buy a glass because you are so thirsty.

ADVENTURES/MISHAPS

A

Zaza, the nice turtle, gives you \$10 for helping her getting back on her feet.

ADVENTURES/MISHAPS

A

Your grandmother hands you \$20 for your birthday.

ADVENTURES/MISHAPS

A

A mermaid offers you \$10 for healing her wound.

ADVENTURES/MISHAPS

A

A lucky crocodile gives you an extra ride. Play again.

ADVENTURES/MISHAPS

A

A stork brings you on her back all the way to the Start square. You earn \$15.

ADVENTURES/MISHAPS

A

A crab approaches you and gives you \$5 for singing *Old MacDonald Had a Farm* to him.

ADVENTURES/MISHAPS



The heartless pirate who steals money from people forgot his treasure box on the island.
You find \$10.

ADVENTURES/MISHAPS



You win \$10 for saving an endangered bird.

ADVENTURES/MISHAPS



A rattlesnake gives you \$10 for having scratched his back.

ADVENTURES/MISHAPS



A spider slips on a banana peel, falls on a \$10 bill and hands it to you.

ADVENTURES/MISHAPS



A fish spits out \$10. You take it.

ADVENTURES/MISHAPS



You stumble over a starfish and find \$5.

ADVENTURES/MISHAPS



Your snail passes away.
You inherit \$5.

ADVENTURES/MISHAPS



A hurricane destroys your friends' the hut. Give \$5 to each player.

ADVENTURES/MISHAPS



The wind steals \$10 from you during a storm.

ADVENTURES/MISHAPS



A meteorite falls on your house.
You lose \$15.

ADVENTURES/MISHAPS



You eat wild blueberries that make you sick, so you lose a turn.

ADVENTURES/MISHAPS



Keep this card and you may go to the next island for only \$40.

ADVENTURES/MISHAPS



Keep this card and you may go to the next island for only \$45.

ADVENTURES/MISHAPS



A coconut falls on your head and breaks. You find \$10 inside it.

ADVENTURES/MISHAPS



A tsetse fly bites you. You are temporarily ill, so you lose a turn.

ADVENTURES/MISHAPS



A security guard stops you.
You must hand him \$10 to continue on your path.

ADVENTURES/MISHAPS



You wander off in the woods and find a chest. You find \$15 inside it.

ADVENTURES/MISHAPS



You broke the old fisherman's lamp while racing with a panda.
You must pay a \$5 fine.

ADVENTURES/MISHAPS



A unicorn thanks you for having repaired its pink banana juice machine. It gives you \$5.

ADVENTURES/MISHAPS



When a volcano erupts, you escape all the way to square one. You earn \$25, but you lose your next turn.

TASKS



A villager asks you to pick up palm tree leaves that have fallen to the ground. He offers you \$10 now or earn \$5 right away plus \$5 for the next turn.

TASKS



You are asked to deliver the mail on the island. You can either choose to receive \$10 now or earn \$5 right away plus \$5 for the next two turns.

TASKS



Your father offers you money to brush the family's camel. He offers you \$10 now or earn \$5 right away plus \$5 for the next turn.

TASKS



Your neighbour asks you to take care of her elephant during her week off. She offers you \$15 now or earn \$10 right away plus \$5 for the next two turns.

TASKS



Your aunt asks you to walk her lion because she is ill. She offers you \$10 now or earn \$5 right away plus \$5 for the next two turns.

TASKS



Your mother offers you money to make your bed for the whole week. She offers you \$10 now or earn \$5 right away plus \$5 for the next two turns.

TASKS



Your fathers wants you to clean his boat. He offers you \$10 now or earn \$5 right away plus \$5 for the next turn.

TASKS



Your uncle Henry offers you money to help him pick up pieces of bamboo to build a house. He offers you \$15 now or earn \$5 right away plus \$5 for the next two turns.

TASKS



A crocodile offers you money to brush his teeth. He offers you \$10 now or earn \$5 right away plus \$5 for the next turn.

TASKS



Your mother asks you to bring her clean water at the other end of the island. She offers you \$10 now or earn \$5 right away plus \$5 for the next two turns.

TASKS



The blacksmith offers you money to sweep his driveway. He offers you \$10 now or earn \$5 right away plus \$5 for the next turn.

TASKS



Your uncle offers you money to build him a birdhouse. He offers you \$15 now or earn \$5 per turn for the next four turns.

TASKS



The pink flamingo who sells pink lemonade in pink plastic glasses wishes to hire you to work during the busiest time of the year. He offers you \$15 now or earn \$10 right away plus \$5 for the next two turns.

TASKS



Your mother asks you to keep your bamboo home clean for the next 4 weeks. You can either choose to receive \$20 now or earn \$10 per turn for the next three turns.

TASKS



Your mother offers you money to water her tropical garden. She offers you \$10 now or earn \$5 right away plus \$5 for the next turn.

TASKS



A group of tourists asks you to be their guide for the week. They offer you \$10 now or earn \$5 per turn for the next three turns.

TASKS

Your neighbour asks you to build a rock fence to keep hippopotamuses out of his yard during the night. He offers you \$10 now or earn \$5 right away plus \$5 for the next turn.

TASKS

A pirate offers you money to build him a wooden leg. He offers you \$10 now or earn \$5 right away plus \$5 for the next two turns.

TASKS

A group of dolphins ask you to be their synchronized swimming coach. You can either receive \$10 now or earn \$5 now plus \$5 per turn for the next two turns.

TASKS

The witch of the island offers you money to fill up her cauldron with dry leaves. She offers you \$10 now or earn \$5 right away plus \$5 for the next turn.

TASKS

The wind destroyed the roof of your neighbour's hut. To repair it, she offers you \$15 now or earn \$10 right away plus \$5 for the next two turns.

TASKS

Your neighbour is famished and asks you to bring him some kiwis. He offers you \$10 now or earn \$5 right away plus \$5 for the next turn.

TASKS

Your grandfather asks you to dig him a well. You can either receive \$15 or earn \$10 right away plus \$5 for the next two turns.

TASKS

The village veterinarian offers you money to brush a parrot's beak. He offers you \$10 now or earn \$5 per turn for the next two turns.

TASKS

Your grandmother accidentally dropped her fishing rod into the ocean. To retrieve it, she offers you \$10 now or earn \$5 per turn for the next two turns.

TASKS

The mayor of the island offers you a contract to write some articles for the local newspaper. You can get paid \$15 now or earn \$10 right away plus \$5 for the next two turns.

TASKS

A crab asks you to build him a sand castle. He offers you \$10 now or earn \$5 right away plus \$5 for the next turn.

TASKS

The tribe of the island offers you money to build them a totem pole. The tribe offers you \$10 now or earn \$5 per turn for the next three turns.

TASKS

Your cousin asks you to help her carry her canoe all the way to her cave. She offers you \$10 now or earn \$5 per turn for the next two turns.

TASKS

An elephant offers you money to clip its toenails. He offers you \$10 now or earn \$5 right away plus \$5 for the next two turns.

TASKS

A sick lion wants you to create a remedy to heal him. He offers you \$10 now or earn \$5 per turn for the next three turns.

TASKS

A neighbour asks you to take care of his plant. In exchange, he offers you \$10 now or earn \$5 right away plus \$5 for the next turn.

TASKS

A vendor needs your help to sell her blue bananas. She offers you \$15 or \$5 now plus \$5 on your next turn.

TASKS

The horn of a green rhinoceros wearing sunglasses cracks when it is struck by lightning. She asks you to fix it with dandelion glue. She offers you \$15 now or earn \$5 per turn for the next four turns.

TASKS

A strange woman asks you to go to the barn to milk her cow. She offers you \$10 or \$5 now plus \$5 on your next turn.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

You go to a store that sells your favourite brand of clothing because you need a sweater. You find two of them that you really like. What would you do?

Answer: You need a sweater, but you want two of them. Considering your need, you should only buy one.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

You own eight video games and you want one more because all of your friends have it. Do you really need it or do you just want it?

Answer: You just want it.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

It is almost time to go back to school after holidays. The school bag that you used last year is still in very good condition. However, you really want a new bag. Do you need it or desire it?

Answer: You desire the bag.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

You already own a CD player. Still, you wish to buy the latest model, which is more compact. Do you need it or desire it?

Answer: You desire it.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

Your family uses a specific brand of shampoo, which it has been using for a long time. Still, you prefer the fruity smell of another brand. Do you need the other brand or do you desire it?

Answer: You desire it.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

Your mother goes shopping for clothes with your little brother. Does he need the clothes or does he desire them?

Answer: He needs them.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

Your visual arts teacher tells you that you must buy a colouring pencil set. Do you need these pencils or do you desire them?

Answer: You need them.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

It is almost time to go back to school and your parents must pay a fee to your school for your school books. Is this a need or a desire?

Answer: It is a need.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

Your eye doctor prescribes you some glasses because your eyesight has worsened. However, you do not feel like wearing glasses and prefer contact lenses, which are much more expensive. Do you need contact lenses or do you desire them?

Answer: You desire them.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

You are riding your bike and you stop at a convenience store to buy a bottle of water because you are thirsty. Do you need the water or do you desire it?

Answer: You need it.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

Your friend Veronica received a new kitten for her birthday and you really want one for yourself too. Do you need it or do you desire it?

Answer: You desire it.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

Your hamster Furball has a standard size cage, but after visiting a pet shop, you see a bigger cage full of fun toys. Does Furball need a new cage?

Answer: You desire it.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

You are very happy to receive a bicycle for your birthday. Two months later, your little brother also receives a new bicycle. You prefer the model of your brother's bicycle so you ask your parents to buy you one just like it. Do you really need it or do you just desire it?

Answer: You desire it.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

Your mother prepares your school lunch but you ask her to give you some money since the cafeteria is preparing your favourite meal today. Do you really need it or do you just desire it?

Answer: You desire it.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

You say your parents are always deciding what to watch on television so you think they should buy you a small television to put inside your room. Do you really need one or do you just desire it?

Answer: You desire it.

ECONOMIC CHOICES**Needs Versus Desires (for \$10)**

You want to learn how to play the guitar. You can either take your father's old guitar, which is still in good condition, or buy a new one, which is in very good condition. What do you do and why?

Answer: You take your father's guitar.

ECONOMIC CHOICES**Advertisement (for \$10)**

True or False: When a celebrity (athlete, artist, singer...) likes a specific brand of running shoes, it is because that brand is really the best.

Answer: False. Celebrities are paid to promote consumer goods.

ECONOMIC CHOICES**Advertisement (for \$10)**

True or False: You see your favourite celebrity drinking a soft drink in a television advertisement. This celebrity always drinks that soft drink and no other in real life.

Answer: False. Celebrities are paid to promote consumer goods and sometimes use other brands.

ECONOMIC CHOICES**Advertisement (for \$10)**

True or False: When you pass a store with posters displaying a 40% rebate, this means that every item in the store costs less than it costs in other stores.

Answer: False. Some items in the store are less expensive than they usually are.

ECONOMIC CHOICES**Advertisement (for \$10)**

True or False: When you see an advertisement on television for fortune tellers asking you to dial a number that starts off with 1-900, this call is not free.

Answer: True. Telephone numbers that start with 1-800, 1-888 and 1-866 are free.

ECONOMIC CHOICES**Advertisement (for \$10)**

True or False: All advertisements provide you with enough information to help you make an sound decision.

Answer: False. Some advertisements use marketing tactics to encourage you to consume their products only.

ECONOMIC CHOICES**Advertisement (for \$10)**

John sees an advertisement on television in which children are having fun with their mountain bikes. John wants a mountain bike exactly like the one on television. Do you think the advertisement influenced his decision?

Answer: Yes.

ECONOMIC CHOICES**Advertisement (for \$10)**

You see an advertisement for chocolate bars while watching your favourite show. Suddenly, you feel the urge to eat a chocolate bar. Do you think the advertisement had an impact on your appetite?

Answer: Yes.

ECONOMIC CHOICES**Advertisement (for \$10)**

On your way to school, you see a poster promoting a movie calling it the best movie of the year. Should you see that movie?

Answer: Assess the answer and give the money for sound reasoning.

ECONOMIC CHOICES**Advertisement (for \$10)**

Vince does not like to read. His father brings him to a bookstore, where Vince is attracted to the cover of a science fiction book. He asks his father to buy him the entire collection. Does he genuinely want the whole collection or was his judgment influenced?

Answer: Assess the answer and give money for sound reasoning.

ECONOMIC CHOICES**Advertisement (for \$10)**

Jennifer's parents brought her to the movie theatre to see a movie starring an actor whose photo is everywhere. Jennifer keeps saying how much she loves him and wishes to see the movie over and over. Is Jennifer influenced by the quality of the movie or its advertisement?

Answer: Assess the answer and give money for sound reasoning.

ECONOMIC CHOICES**Advertisement (for \$10)**

Where can you find advertisements?

- On television
- On the radio
- In magazines
- On posters in the street
- All of the above

Answer: e. All of the above

ECONOMIC CHOICES**Advertisement (for \$10)**

Is a catalogue selling Christmas toys a form of advertisement?

Answer: Yes.

ECONOMIC CHOICES**Advertisement (for \$10)**

True or False: The logo on your running shoes is a type of advertisement.

Answer: True.

ECONOMIC CHOICES**Advertisement (for \$10)**

True or False: Rebates that you cut out from flyers are not a type of advertisement.

Answer: False. They advertise through promotions.

ECONOMIC CHOICES**Advertisement (for \$10)**

Are posters found in the entrance of stores or banks advertising a concert at the community centre considered advertisement?

Answer: Yes. They invite you to consume.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Bananas and the cashier putting bananas in a bag: which one is a good and which one is a service?

Answer: The bananas are goods while the cashier putting bananas in a bag provides a service.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Which of the following is a good and which one is a service: a garbage bag and having the garbage collector pick up your garbage?

Answer: The garbage bag is a good and the act of picking up the garbage is a service.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Which of the following is a good: a pair of shoes or a shoeshine?

Answer: They are both goods.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Which one is a good and which one is a service: a book and borrowing a book from the library?

Answer: The book is a good and the library provides a service.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Which one is a good and which one is a service: a medical examination performed by a doctor and cough syrup?

Answer: The medical examination is a service and cough syrup is a good.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Which one is a good and which one is a service: food in restaurants and the waiter who serves you the food?

Answer: Your food is a good and the waiter provides a service.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Which one is a service and which one is a good: your school bag and the education given to you by a teacher?

Answer: The bag is a good and the education is a service.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Which one is a good and which one is a service: gas and the attendant who fills the tank of your parents' car with gas?

Answer: The attendant provides a service and the gas is a good.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Which one is a good and which one is a service: a CD and seeing your favourite performer on stage?

Answer: The CD is a good and the concert is a service.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Which one is a good and which one is a service: going to the circus or the souvenir in the gift shop?

Answer: The show is a service and the souvenir is a good.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Which one is a good and which one is a service: a house and what the electrician does to make the lights work?

Answer: The house is a good and the electrician provides a service.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Which one is a good and which one is a service: shampoo and getting your hair washed by a hairdresser?

Answer: The shampoo is a good and getting your hair washed is a service.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Which one is a good and which one is a service: contact lenses and an eye examination performed by an eye doctor?

Answer: The eye doctor provides a service and the contact lenses are a good.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Which one is a good and which one is a service: getting your teeth cleaned by a dentist and a toothbrush?

Answer: A toothbrush is a good and getting your teeth cleaned is a service.

ECONOMIC CHOICES**Goods and Services (for \$10)**

Which one is a good and which one is a service: a camera and photographic development.

Answer: The camera is a good and the photographic development is a service.

Money

Cut out the bills along the dotted lines.
You can print out these \$5 bills on paper that is a different colour from the \$10 bills to make it easier to tell them apart.



Money

Cut out the bills along the dotted lines.
You can print out these \$10 bills on paper that is a different colour from the \$5 bills to make it easier to tell them apart.



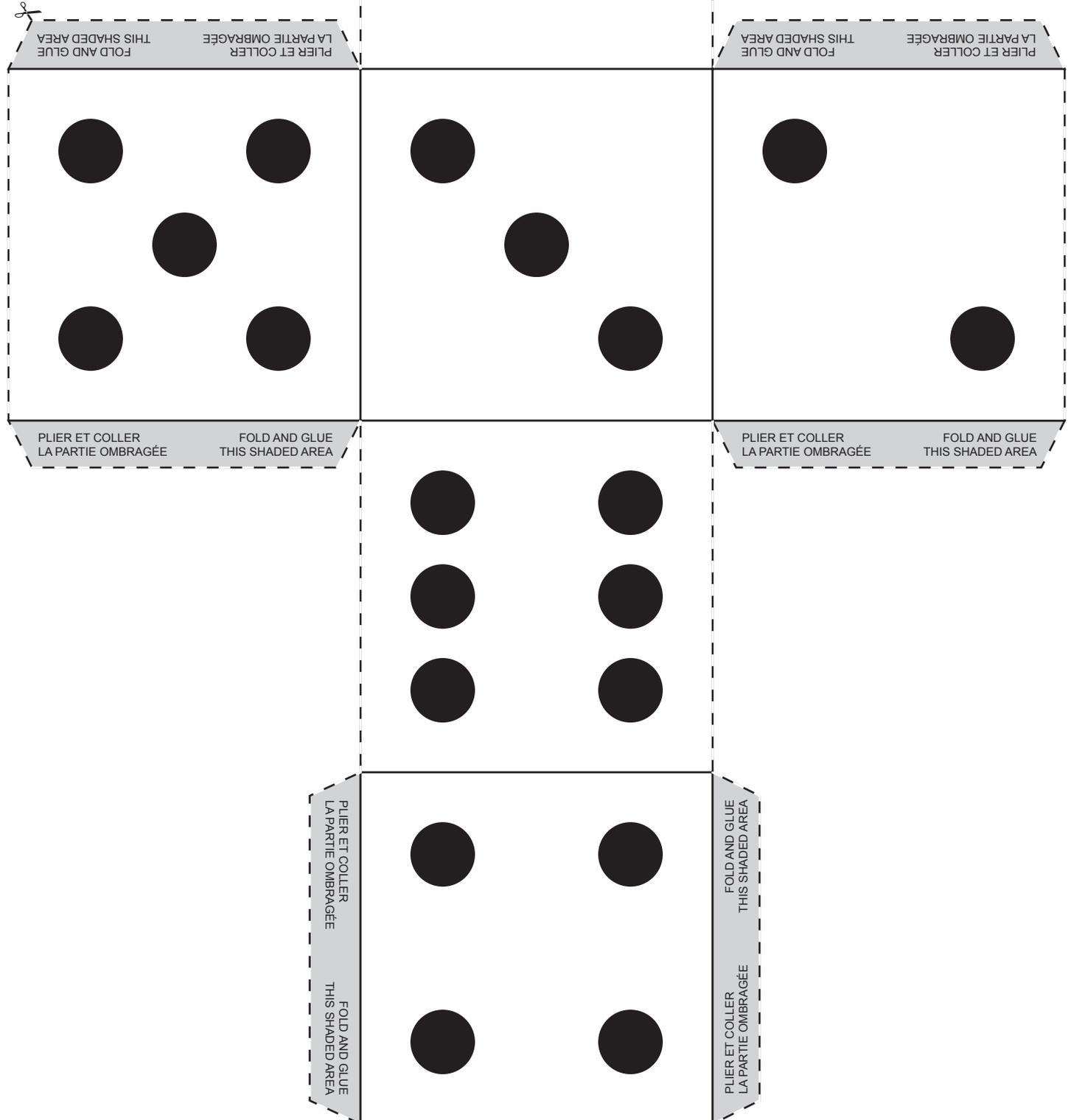




The Die

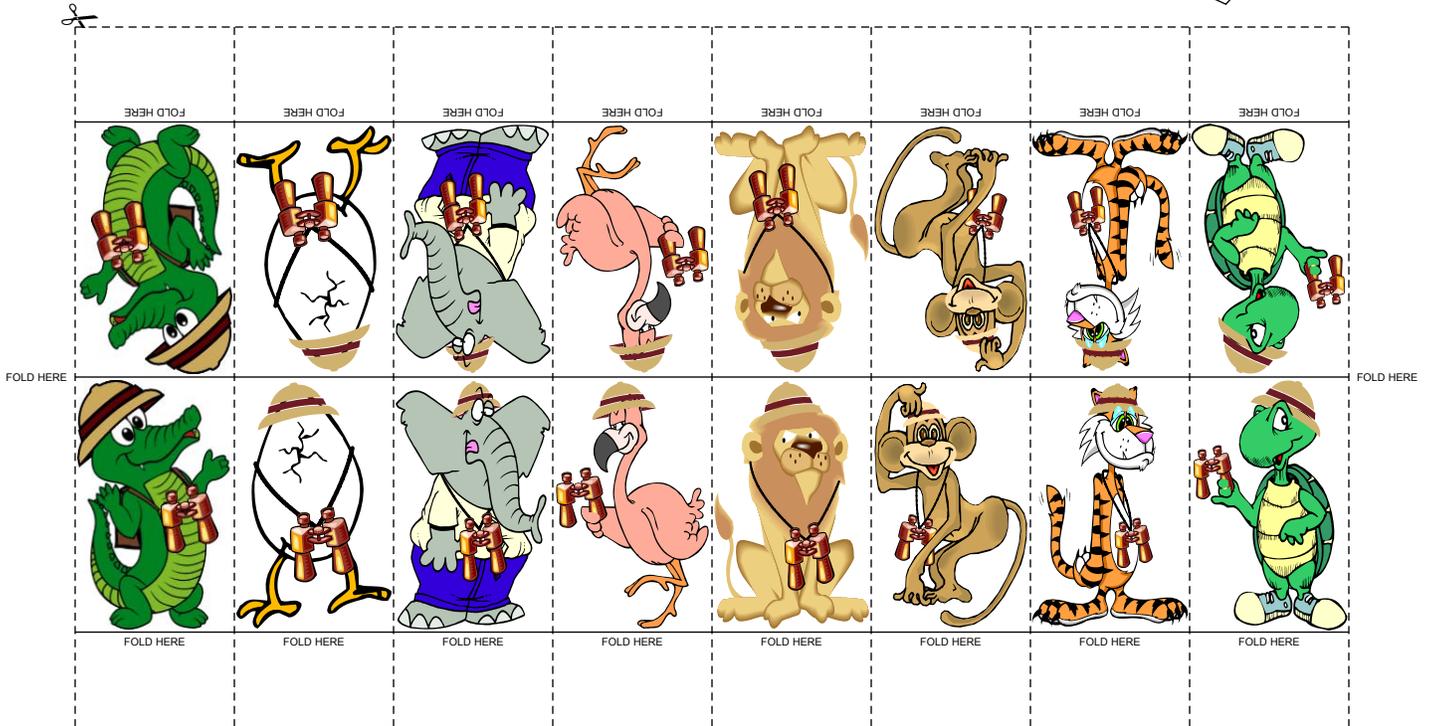
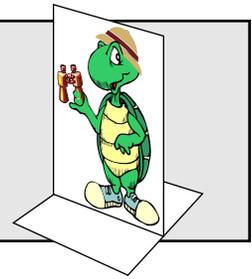
You may use a die from home or create one by following these instructions.

Follow the dotted lines to cut out the die. The solid lines tell you where you must fold. Once you have folded along all the solid lines, apply glue on shaded areas of the die and assemble. It is best to tuck in surface number 1 of the die last.



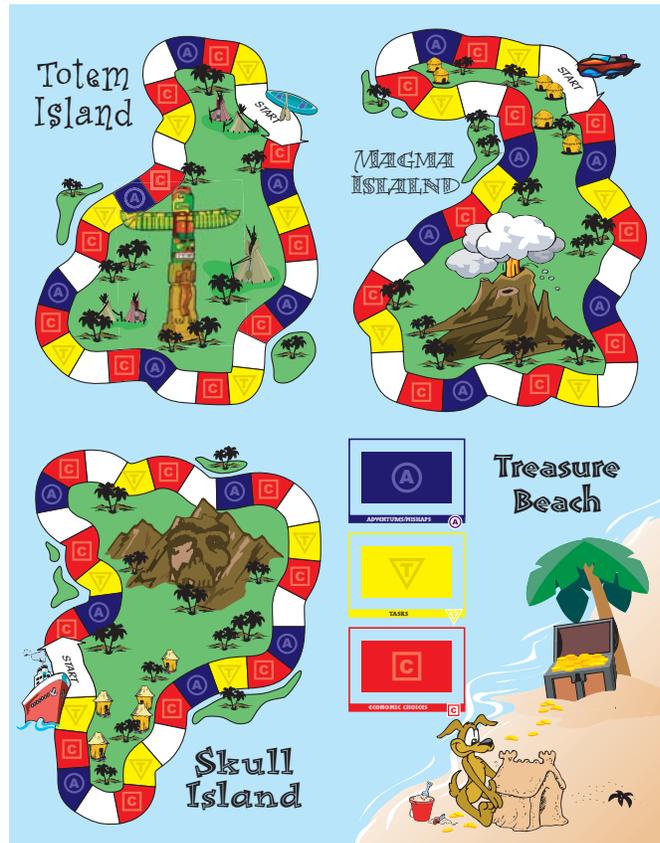
Tokens

Follow the dotted lines to cut out the tokens. The solid lines tell you where to fold.
Add a piece of tape at the base, underneath the token.
The tokens should look like this one.

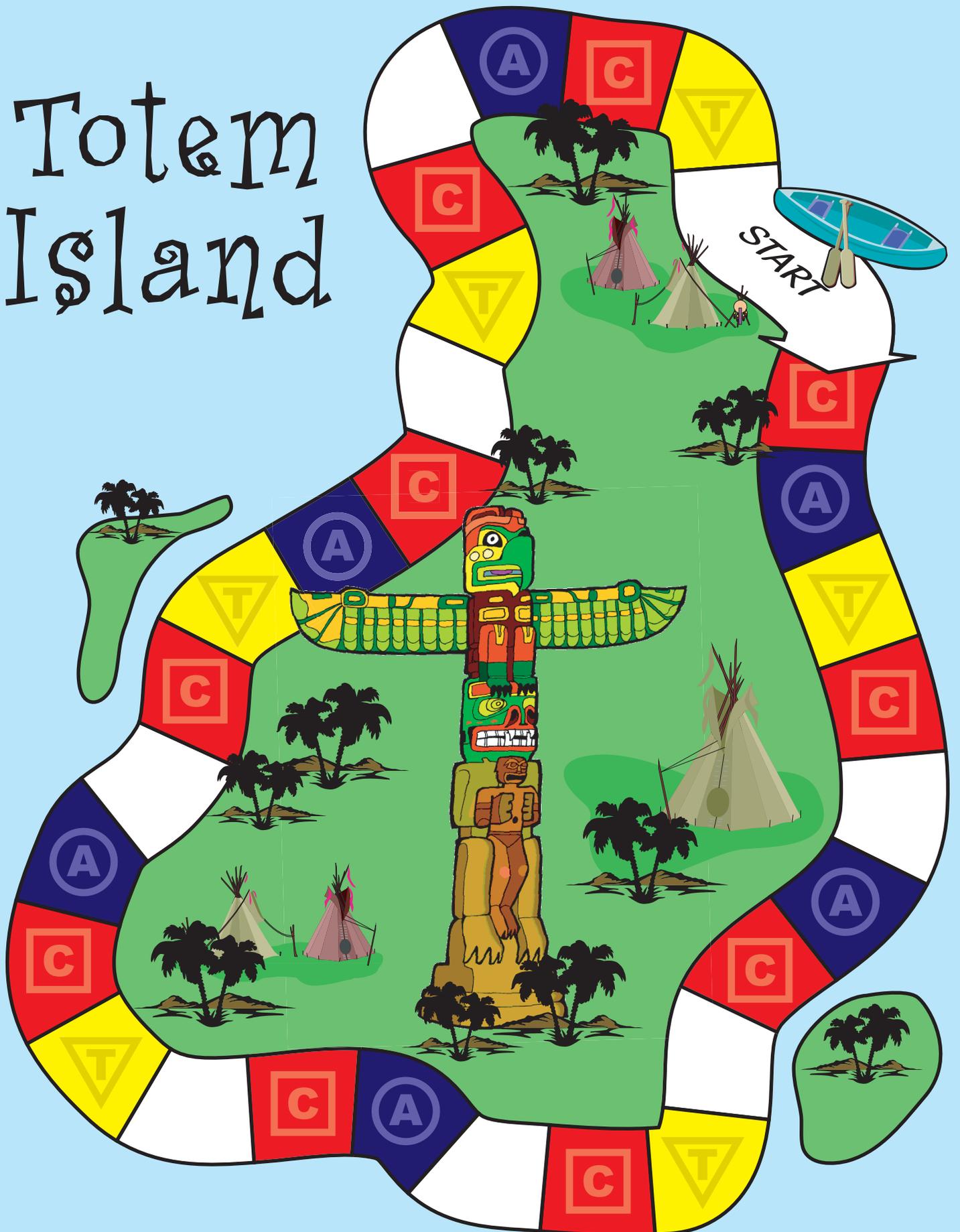


Game Board

The following are the 4 sheets that make up the game board. Once printed, place them as illustrated and tape them together on the reverse side.



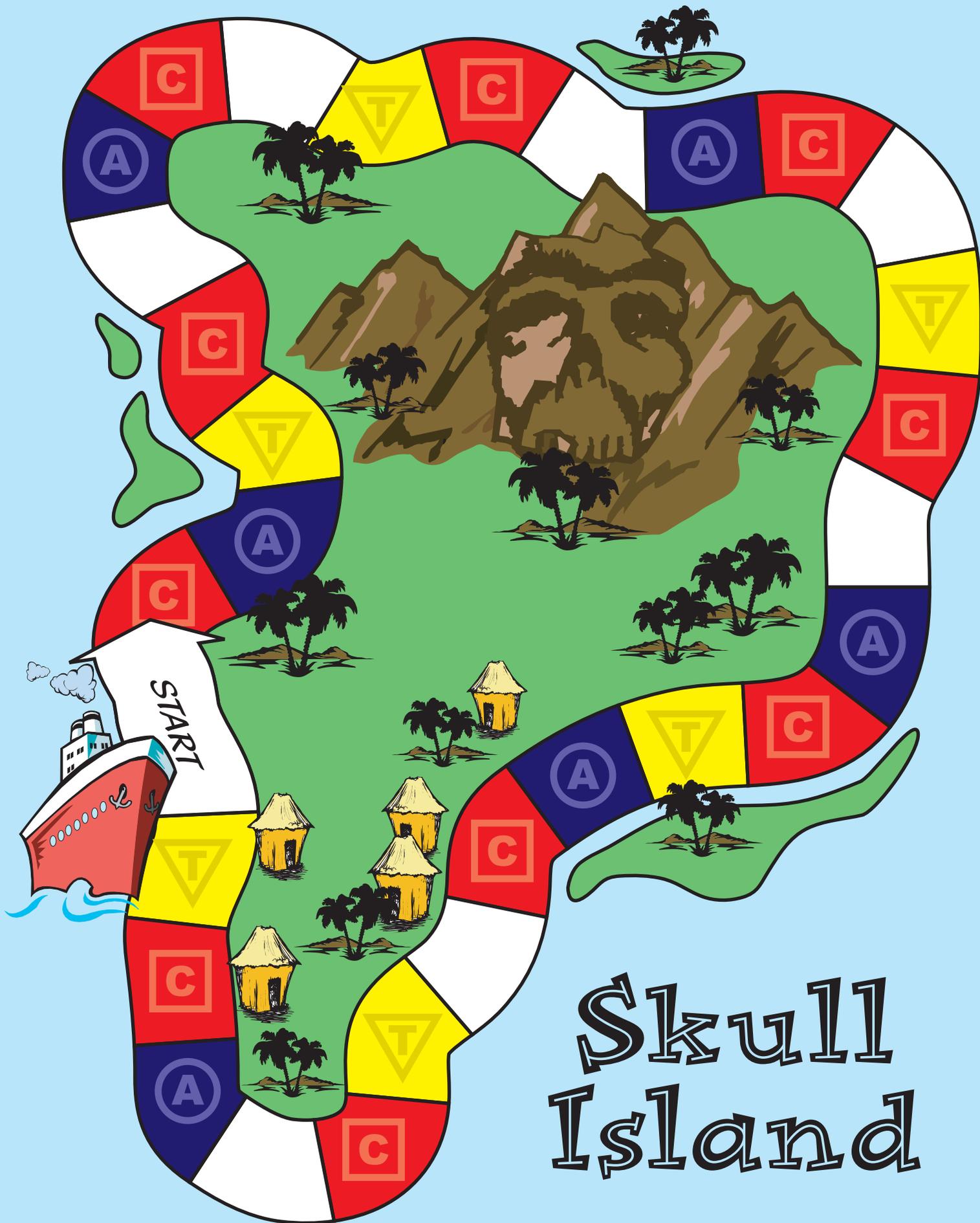
Totem Island





MARGARITA
ISLAND

START



Skull Island

Treasure Beach



ADVENTURES/MISHAPS



TASKS



ECONOMIC CHOICES

