

LIFE 2.0 • Rules

Source: <https://tablepress.space/life-2-0/rules/> · Rebuilds with the site.

LIFE 2.0 — Rules

2–4 players · 25 minutes · ages 8+ · 54 cards + scrap paper for debt

Box pitch

Bid on modern careers and life milestones while bills keep landing. Eight years later, the best balance sheet wins—not the flashiest résumé.

Components

- 24 Paycheck cards (numbers 1–6, four each)
- 30 Life deck cards: 16 Careers, 6 Life, 6 Bills, 2 Wild
- Debt tokens: scrap paper, one sheet per player

Setup (under 2 minutes)

1. Split the deck: Paycheck pile (24) and Life deck (30). Shuffle each.
2. Deal each player 3 Paycheck cards and 2 Life deck cards. Life deck stays face down.
3. Everyone starts at Income 2 (you will draw two Paycheck cards each year).
4. Youngest player takes the Year marker. Play 8 years (10 in a 2-player game).

Goal

When the last year ends, highest net worth wins.

A year (one sentence)

Draw your income, everyone pays the bill, then bid on each market card or pass.

1. Income

Draw Paycheck cards from the Paycheck pile equal to your Income (see below). If the pile is empty, shuffle the Paycheck discard.

2. Bill

Flip the top Life deck card. If it is a Bill, everyone pays its cost plus your life tax (Partner +1, Home +1, Kid +2—stack Kid). Pay by discarding Paycheck cards whose numbers add up to at least the cost. Side Hustle counts as 4. If you cannot or will not pay, take 1 debt (write a mark). Emergency Fund on your board may cancel one debt instead, once ever.

If the flipped card is not a Bill, put it in the Market row and flip again until a Bill appears (non-Bills stay in the Market).

3. Market

Flip Life deck cards face up until there are one fewer than players (in 2-player: flip 1). These are this year's auctions.

4. Auctions

For each Market card, left to right:

- Start player: whoever has the most debt (ties: closest left of the Year marker). They get –1 on their winning bid (minimum 1).
- Once around: each player, in seat order, either raises the high bid or passes. A bid is a total of Paycheck cards (and Side Hustle as 4) you will discard if you win.
- Winner pays that total, takes the card to their board (face up), and resolves it:
- Career: one per track (○ ♦ △ □ + ◇ ★ #). Senior replaces Starter in the same track. Recalculate Income.

- Life: keep for points and effects (see cards).
- Wild — Side Hustle: keep in hand; it is a Paycheck 4.
- Wild — Layoff: resolve immediately—discard your lowest career, or take 2 debt if you have no career.
- Unsold Market cards go to the Life discard.

Income = 2 + sum of career steps (Starter +1, Senior +2 in that track) + 1 if Cert upgraded a maxed track. Maximum 6.

5. Hand limit

Keep at most 7 cards (Paychecks and Side Hustle). Discard extras to the Paycheck discard.

Pass the Year marker. If that was year 8 (or 10 at two players), go to scoring.

Scoring

Net worth = cash in hand (sum Paycheck numbers and Side Hustle as 4) + board points (numbers on Life cards) – 3 per debt.

Careers score 0 but drive income. Ties: fewer debts, then most board cards, then shared win.

Two-player variant

10 years, 1 market card per year, same rules otherwise.

Sample turn (3 players, Year 3)

Board before: Alex Income 3 (Data Analyst ○1), Brook Income 2, Case Income 4 (ML Engineer ♦2 + Partner +4).

Income: Alex draws 3 Paychecks (2, 3, 1). Brook draws 2 (4, 1). Case draws 4 (3, 3, 5, 2).

Bill — Rent Due (3): Alex pays 3. Brook pays 2+1. Case pays 3; with Partner, bill is 4—pays 3+1.

Market: Cloud Architect □2, Index Fund +8, Cert Program ↑.

Auction 1 — Cloud Architect: Case (most debt) opens at 2. Alex bids 3. Brook passes. Alex pays 3, replaces nothing (new track), Income now 4.

Auction 2 — Index Fund: Case opens 4. Alex passes. Brook bids 5. Case passes. Brook pays 5, scores +8 at end.

Auction 3 — Cert: Alex opens 2. All pass. Alex takes Cert, upgrades ML track—already senior, so Income +1 → 5.

Hand limit: Everyone discards to 7.

Interesting decision: Brook overpaid for Index Fund while bills are rising—was the +8 worth losing bidding power next year?

Edge-case FAQ

- | Situation | Rule |
- | --- | --- |
- | Cannot pay bill | Take 1 debt; you do not discard cards. |
- | Cannot raise bid | Pass. You may pass even if you are not winning. |
- | Tie bid | First tied player earlier in the auction order wins. |
- | Empty Life deck | Shuffle discard. If still empty, skip Market that year. |
- | Empty Paycheck pile | Shuffle Paycheck discard. |
- | Two careers same track | Illegal; senior replaces starter when won. |
- | Layoff with one career | Discard it; take 2 debt only if you had no career. |
- | Side Hustle in bid | Discard it as 4; it is gone unless you somehow kept a copy. |

Stuck board / no legal bid	You may always pass; income and bills still happen.
Empty hand at bill	Take debt.
Simultaneous debt tie for start player	Closest left of Year marker.
Kingmaking last year	Unsold cards matter less; cash and points already scored.

Accessibility

- Reading: Numbers are spoken aloud (“pay four”). Icons repeat the track letter.
- Color: Types use icons (○ ◆ △ □ + ◇ ★ # ! \$)—not color alone.
- One hand: Hand limit 7; board is public.
- Cognitive load: One year phase at a time; player aid on print sheet.

Human playtest protocol

> If I raise bill costs after Partner/Home from +1 to +2, players will delay life cards until mid-game careers by Year 4 instead of racing Partner in Year 1.

Watch without coaching. Note said vs did on bids. Track whether anyone sits out before Year 4.