

My Dunya

دنياي · "My life"

A whole life of money choices in the UAE, one month at a time.

Genre: life sim with short mini-games

Audience: 15 and up: school leavers, students, young workers, families and schools

Languages: English and Arabic (fully right to left), each with a simple-language mode

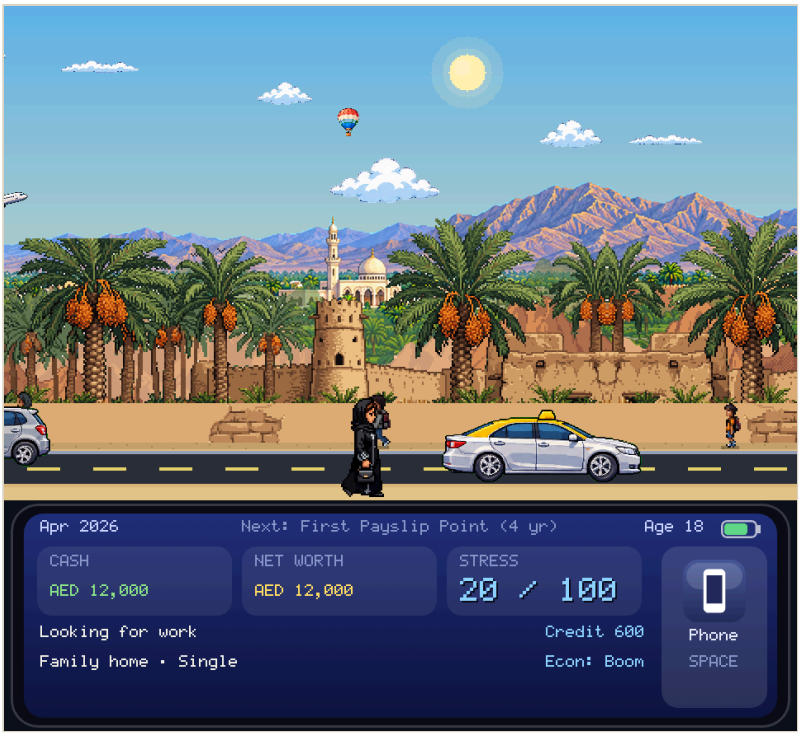
Studio: Basement Vibes Studio

Platforms: any web browser (desktop, tablet and phone) and itch.io today; Steam (Windows and macOS), iOS and Android once funded

Session: PLAY NOW starts a life in one page. A whole life takes anywhere from 13 minutes to about an hour, your pick. Landmark runs take 3 to 5 minutes.

Status: finished and out of beta, version 0.3.22 (November 2026)

Play it: basementvibesstudios.itch.io/mydunya



Concept and game design document for the Zoud GameLab jam. Updated in November 2026 for version 0.3.22, with my plan for after the jam laid out on Zoud's milestones in section 8. The costs are in the game budget v2.

1. The pitch

You've just finished secondary school in the UAE. You're 18, you've got a dream, a bit of graduation money and 32 years ahead of you. Every choice moves you down the road. Study or work? Rent or buy? Save or spend? A car on finance, or a cushion in the bank? Life answers back with promotions and layoffs, weddings and babies, market crashes, scams and lucky breaks. At 50 the game adds up what you're worth (everything you own minus everything you owe), tells you what kind of money person you turned into, and shows you what three small changes would have done.

My Dunya is a walk down your own road, one month per step, past the landmarks of a life: Graduation Gate, First Payslip Point, Rent Cheque Ridge, Thirty Dunes, Family Oasis, Hajar Midlife Pass, Compound Creek and Retirement Shore. It looks like a 16-bit console game seen through your own phone, and it teaches money the way life does. You make the call, you feel what happens (sometimes years later), and only then does the game put a name to the lesson.

Design pillars

- **Choices come back to you, sometimes years later.** The SUV on a 60-month loan feels great at 22. Then the layoff comes at 26 and there's nothing in the bank.
- **You pick the dream. Your choices pick the job.** There are six dreams (footballer, doctor, founder, pilot, creator and space engineer) and 137 real UAE job roles, with 56 ways in. You can go back to college at any age and change course.
- **Money works the way it does in the UAE.** Dirhams, VAT, gratuity or pension, rent cheques, AECB credit scores, Central Bank limits, Islamic or conventional banking, and zakat.
- **Learn it by living it.** A lesson only goes into your journal after you've been through it.

2. How it plays

Starting out: one page

YOUR DUNYA puts a whole new life on one card. You choose your name and how your story starts: a school leaver at 18, a university student, new in Dubai at 24, a shop owner at 30, or a Saudi graduate living under Saudi money rules. You pick Emirati or expat, man or woman, and your family's means. A harder start multiplies your score, and if you start at 24 or 30 it also sets the savings you bring and what your family needs from you. Then you pick a dream and how long a month lasts, from a whole life in 13 minutes to one that takes an hour.

YEAR ONE comes next, on one page: your path at 18 (university, a cheaper university, a diploma or straight to work) and your first money plan. **PLAY NOW** skips straight to YEAR ONE with a random life, so a new player is making a money decision within seconds. The first stop on the road is the graduation sale, with "buy now, pay later" and a first credit card on offer.

A year on the road

1. **The road.** The months go by on a scrolling road through ten UAE places, like the marina, the old town, the desert, the oasis, the Hajar mountains, the port, the mangroves and a heritage fort. Your family walks with you, you get visibly older, and your clothes match your job. At night the city lights up and the towers blink. Behind the road there's a wide HD view under a sky that goes from dawn to night, and on

the road there's UAE traffic: taxis, 4x4s, supercars and convertibles with people in them. Under the road sits **your panel**, with your cash, your net worth, your stress (a battery that runs down), your job, home and family, the next stop and your phone.

2. **Every month** the money adds up. Pay comes in, along with pension or gratuity. Out go living costs (VAT included), rent cheques, debt payments and your savings plan, and markets and prize draws move. The small, everyday stuff turns up as **bank notifications**. There are 71 kinds, like the AC service before summer, a radar fine, school uniforms, an exchange-house fee or Eid clothes.
3. **Life happens.** There are 169 everyday decisions (a friend wants a loan, someone's offering "guaranteed 30% a month", the family has a business idea) and 23 life-changing events (a crash, a layoff, an illness, twins, an inheritance). Scam messages land on your phone, and some offers have a catch. Any answer can turn out well, so-so or badly, but wise answers make the good outcome more likely.
4. **Pause, and your phone slides up.** It has twelve apps: your bank statement, your money plan, lifestyle, work pace, town, lessons, your life board and more.
5. **Every two years you plan the next chapter.** You look back at where the money went, set a goal and a money plan, and pick one thing to work on in your free time. Then you head into town: the bank, the investing app, the gold souk, National Bonds, housing, the car showroom, loans and cards, the job board and college.
6. **Each year ends on its own stretch of road.** You stand on the year card carrying what the year left you: a sack on your back for your debts, a water skin for how many months you could walk with no pay. You carry the same things down the road all next year. There are five bars named for the road (What you kept, Water for the road, The load you carry, What you invested and Your stride), a grade, and the zakat line: this year's nisab from the price of 85 g of gold, your zakatable wealth, and the 2.5% paid from your giving. Then your mother, father or spouse asks you to make one of two promises for the year ahead. Keep it, and it becomes a stone on your road in the Journal.

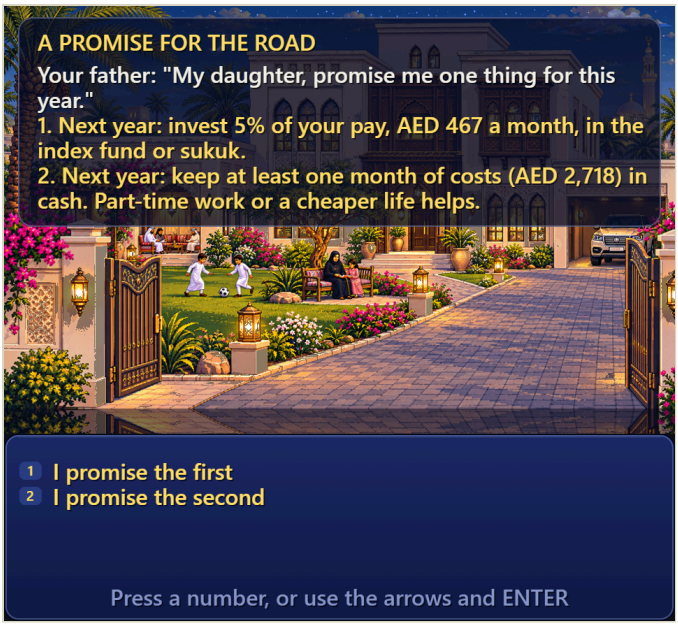
The karak cart: a family business on your road

Any life can buy a karak cart and run it. Each month you choose the spot, how many cups, the price and what you pay yourself, then watch a 30-second trading day and read the slip. **Who runs it** is a family decision. It can be you in the evenings, your younger brother or sister (paid, or unpaid, and the family notices), your husband or wife, or a hired worker you have to give a visa, housing and a wage. The spots move with your life: by the university, near your flat, by the family home. Regulars from your own road keep coming back for a fair cup and stop coming after a pricey one. Abu Saif across the road answers every price cut with one of his own.

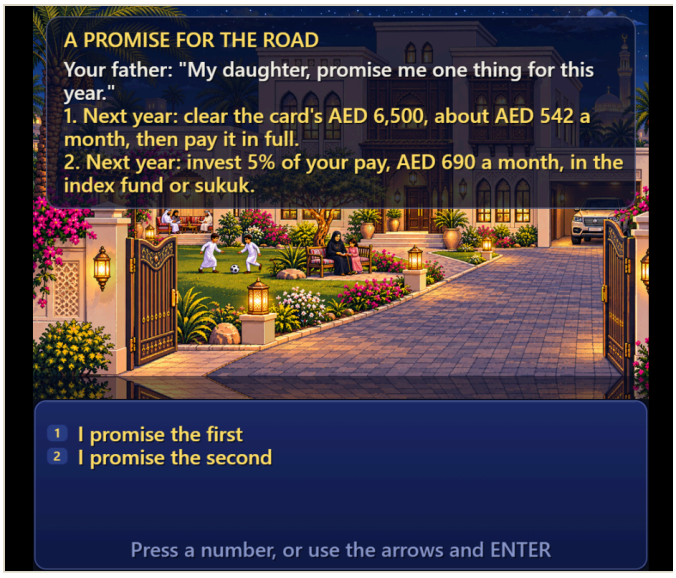
At a reputation of 60 you decide what's next. You can get a food truck, open a shop with a **musharakah** partner who shares the profit and loss by agreed shares (you buy out his share a tenth at a time), or hand the cart on to your brother or sister. At 50, your life story and your score count what you built and what you passed on.

Landmark runs: 3 to 5 minutes

These are three short stretches of a life you can start from the title screen. Each one ends at its landmark, with three stars to earn, and the events are the same every time, so a second go really tests a new plan. **First Payslip Point (22)** is your first six paydays. **Thirty Dunes (30)** is the card balance that kept growing. **Family Oasis (35)** is the year the markets fell, and it ends by showing you "three other walkers on this road" who held on, kept buying or sold in the fall. Your saved life is never touched.



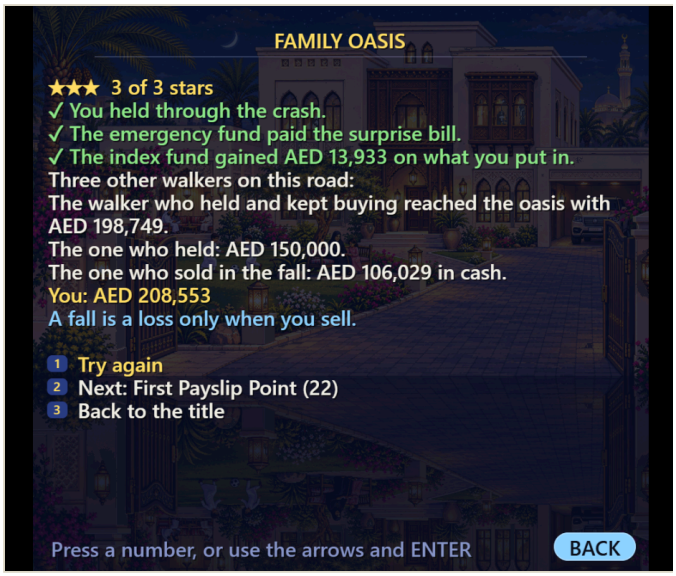
The year card: you on your stretch of road with your load and water, five bars and the nisab line.



A promise for the road. Your family asks for one of two.



A month of the karak cart: the spot, cups, price, pay, the till and who runs it.



The end of a Landmark run: three stars, and three other walkers on the same road.



Pause and your phone comes up, with an app for everything you can check or change.

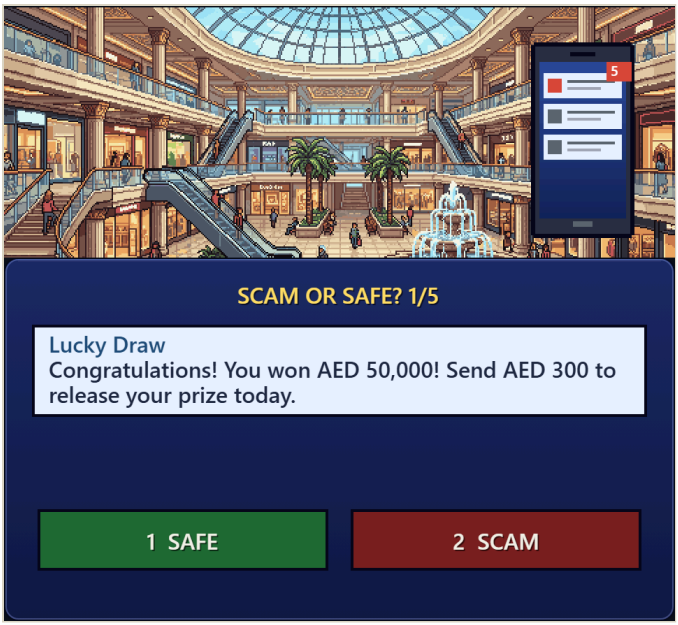


Life happens. Every choice has a price, now or years later.

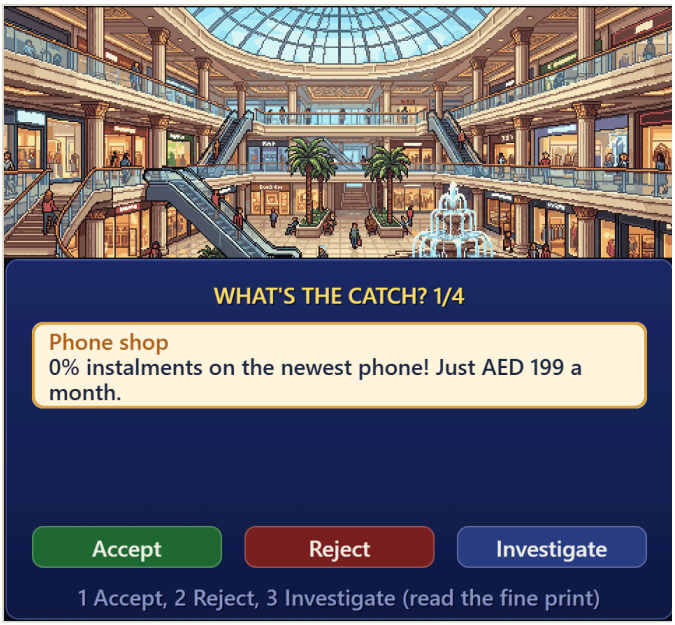
Mini-games: decisions you play, not just pick

Moment	What you do	What it teaches or changes
Scam Spotter	Messages pop up on your phone. Safe or scam? Trust a scam and it costs you real money. Ignore a real bill and you pay a late fee.	Never share an OTP. Check through the official app.
What's the catch?	Accept, reject or look into an offer (read the fine print first)	0% deals, "guaranteed" funds and free trials hide costs, though some offers really are good
Payday jars	Drop each coin of your pay into Needs, Wants or Save	Budgeting by share of pay
Needs or wants?	Sort a month's spending left or right before the card drops	A sharp eye earns you a year of lower living costs
The supermarket	Which tag is the better buy per kilo or litre?	Unit prices. Get it right and your living costs drop for two years.
Haggling (souk and showroom)	Make one offer on a swinging needle. The showroom remembers you all month.	Prices can be negotiated, pushing too hard backfires, and walking away works
Driving theory test	Five real UAE traffic rules, fines and black points, against the clock	A licence costs money and know-how
The majlis	Get through five moments of Emirati hospitality before the silence gets awkward	Manners and trust open doors, and jobs
Exams, interviews, the year-end review	Pick a skill, then stop the marker in the green	Getting in, landing jobs, getting promoted
Gym reps, a money quiz, a delivery run	Short timing games in your free time	Your skills grow. A side gig pays, but it wears you out.

Every timing game can be set to Slow or Auto (Auto lets your stats decide), so nobody gets locked out.



Scam Spotter: safe or scam?



What's the catch? Read the fine print, then decide.

The end, at 50

You see your whole life in one line, a chart of your net worth with the big moments marked on it. You see the money you earned and where it went, and your **money personality** as a mix of Saver, Investor, Spender, Builder, Risk Taker and Giver. Your **legacy** is written out in sentences: your home, your children, your debts, your giving and your family. Then comes **What if...?**, three small changes worked out from your own life: investing 10% of every payslip, investing the interest you paid instead, and living one step more simply. Last come your score, 15 achievements and a Hall of Fame.



What if...? Three small changes, worked out from this very life.



The life board: home, car, family, education, work, dream and achievements.

3. Financial literacy inside the mechanics

Every money idea is a rule of the world that you run into, not something to read:

Idea	How you run into it	What you learn by doing it
Budgeting, paying yourself first	Your money plan moves part of every payday into savings, National Bonds or an index fund before you spend. There are the payday jars and a printed bank statement too.	Saving first works. "Whatever's left over" savings almost never happen.
Needs vs wants, lifestyle creep	Your lifestyle sets your monthly costs, and every raise tempts an upgrade. Looking rich isn't being rich: friends ask for loans when you look richer than you are.	Spending rises to meet income unless you decide otherwise
Emergency fund	Layoffs, car repairs, the AC dying in August. Your statement shows "cushion: N months".	Three to six months of costs turns a disaster into a hassle
Credit cards, BNPL	3 to 4% a month on what you don't pay off. Pay the minimum or the full amount, and three missed payments means default.	A card balance can cost you over 40% a year
Credit score (AECB)	A score from 300 to 900 that drops with bounced cheques and missed payments. A poor score means higher rates, half the card limit, bigger down payments, fewer rent cheques allowed, no bank jobs and declined loans.	Your history follows you, in ways you can feel
Loans and limits	The bank follows Central Bank rules: up to 20 times your salary, over 48 months, with debt payments at no more than 50% of your pay. A "Declined" is a chance to learn.	Debt-burden ratios, and why lenders say no
Compound growth	Every "how much?" screen shows what that amount could grow into, and so does the What if...? page at 50	Time in the market matters more than timing it
Risk and diversification	Savings, gold, an index fund, one hot stock and crypto all behave differently, and crashes test your nerve	Spread your risk. Panic selling locks in losses.
Scams and fine print	Scam Spotter, What's the catch?, unlicensed platforms that disappear, a family "venture" that might be a rug pull	Check the regulator. "Guaranteed" is a warning sign.
Insurance	ILOE unemployment cover, plus car, home and family cover, change how hard things hit you	Small premiums, big protection
Big purchases	The showroom (haggling, add-ons at signing, finance), the driving licence, and homes with about 7% in fees	What owning something really costs
Education as an investment	University fees against earning now. Evening college later in life opens new jobs.	Education pays back, and it's never too late
Family and community	Weddings, school fees, money sent home, zakat and family standing	Big life choices are money choices

4. Educational impact

What players come away with

After one life, a player should be able to:

- explain "pay yourself first" and why you keep three to six months of costs for emergencies;
- say why a card's minimum payment is a trap, what a debt-burden ratio is, and how a credit score changes what you pay;
- tell a need from a want, and spot lifestyle creep and "looking rich";
- explain compound growth, and why holding on through a crash usually beats selling;
- recognise a scam message, and an offer with a catch;
- understand how money works in the UAE: VAT, gratuity or pension, rent cheques, AECB scores, Islamic finance and zakat.

How the game makes it stick

- **Consequences that land years later** make cause and effect easy to remember. **Playing again** with a different dream, background or strategy lets players experiment safely.
- **The Lessons Journal** holds 80+ short money rules. Each one only appears once the player has lived it, you flip through them with the arrow keys, and they're recapped at the end.
- **Looking back at 50**: the money personality, the legacy and What if...? (worked out from the player's own pay and interest) get people rethinking their choices and trying again.
- **No walls of jargon.** The language is plain, there's a simple-language mode, and every screen that asks for an amount shows you the result before you commit.
- **It fits a classroom.** A life fits in one lesson (13 minutes on Quick pace), and the journal, the life board and What if...? make easy discussion starters.

5. Made for the UAE

- **Full Arabic.** Every screen, event, lesson and tip is in Arabic, right to left. The traveller walks the other way, amounts read "1,500 د.إ", and the Arabic can be read aloud. There's an Arabic simple-language mode too.
- **Money systems that are actually right.** I fact-checked them in October 2026 against the Central Bank, AECB, GPSSA, MOHRE, DEWA, National Bonds and the federal traffic rules. There's no income tax, but there's 5% VAT. Expats get gratuity and Emiratis get a GPSSA pension. There are Nafis top-ups, the marriage grant and housing loan, rent cheques and Ejari, ILOE, AECB scores, and the real driving theory rules, fines and black points.
- **Interest-free choices.** You can bank conventionally or the Islamic way (murabaha, ijara, takaful). Each is explained in one line, and neither is ranked above the other. **Zakat** (2.5% of your savings once they reach the nisab of 85 g of gold) comes up in Ramadan, along with sadaqah. National Bonds take the place of any lottery or gambling.
- **Places and people that mean something here.** Emirati and expat lives side by side, the majlis, gahwa and dates, Ramadan and Eid, National Day, the gold souk, Dubai Marina, Al Fahidi, the Hajar mountains, Al Ain's oasis and the mangroves. Marriage is a family event, and there's no dating, alcohol or gambling.



Arabic, right to left.



The phone in Arabic.



Town in Arabic.

6. Inclusion and accessibility

Need	What the game does
Seeing	Smooth, high-resolution text and a large-text mode. Colour-blind meters (blue and orange, with patterns) and ✓/✗ marks on every answer. A high-contrast mode with black panels and white text. The text window never covers more than a third of the picture.
Hearing	Captions for every sound that matters, shown even when the sound is off. Nothing important is sound-only.
Reading and thinking	Every page and menu can be read aloud (the browser's own voice, in English or Arabic). There's a simple-language mode, a welcome tour before the first year, a "Need help?" button in town and a guided first year. You see results before you commit, and you choose how long a month lasts.
Moving	Keyboard, mouse, touch or a game controller. The arrow keys and ENTER (or taps) play the whole game. Timing games can be set to Slow or Auto, and a reduced-motion mode stops anything sliding, bobbing or sparkling.
Background	Emirati and expat players, men and women, four levels of family means, and People of Determination in the hardest mode, all written with respect
Money knowledge	You don't need to know anything first. A lesson only shows up after you've lived it, in plain words.

7. Look, sound and technology

- **Art.** HD pixel art: 55 scene pictures drawn at twice the game's resolution, several with night versions whose lights come on as the year goes by. Behind every road there's a wide view under a day-to-night sky with clouds, jets and hot-air balloons. There are 20 UAE cars with turning wheels, characters drawn at every five years of age, children who grow up, and expressive faces. The phone has its own drawn app icons, and the Arabic uses the game's own Kufi font.
- **Sound.** A soft, dreamy Gulf soundtrack of 19 tracks (pads, felt piano, oud and qanun) that follows how your life is going and gets muffled when you're stressed. There are no high, sharp sounds. Every place has its own ambience by day and by night, and every event has a sound effect with a caption. If the game is funded, a composer will write an original score to replace the AI-made music.
- **Technology.** Plain JavaScript on an HTML canvas with no engine, about 24 MB. It runs in any modern browser, on phones and on itch.io. Bots play whole lives on every build to check that it's stable and balanced.

8. From jam entry to store launch: the plan on Zoud's milestones

The jam build is finished and out of beta. It's a whole life from 18 to 50, in two languages, accessible, live on the web, and tested by our own QA community and by bots that play whole lives.

Finishing it properly will cost USD 108,400 over 12 months, and the game budget has every line. That's me as lead developer and designer for the whole year, two contract developers for two months each to make the Steam and phone builds, my AI tools, and short contracts for a composer, a UAE finance and Islamic-finance review, Arabic editing, art and the beta. On top of that there's 10% for contingency and 10% for marketing. Everyone is paid a fair rate. **Zoud's award (up to USD 70,000) would cover every cash cost, and my own year of work (USD 38,400) is what I put in**, earned back from sales.

Every milestone has a pass test, so we'll all know when it's done. The must-haves ship first: class seed mode for schools (at M1), the store launch, the full life sim, 30 new jobs and side activities, the living market and leaderboards with friends. Online multiplayer, My Life Worldwide, narration, and lesson plans and school licences come as time, sales or extra funding allow. The first step after the jam is encounters with real temptation: today one answer is clearly best in about 6 of 10 encounters, and the plan turns more of them into true trade-offs. With USD 30,000 or 15,000 I'd still meet every milestone, just on fewer platforms.

Zoud milestone	By	What I deliver
M1: Game Design Document approved	month 2	This document, updated with the milestone plan, the store plan and the beta plan. The first finance and Islamic-finance review of every rule and lesson, the first Arabic edit, and the contracts (each contractor signs the rights to their work over to me). Class seed mode: a teacher makes a seed, the whole class plays the same life, and a teacher board compares the results. **Done when** Zoud signs off the GDD, the reviewers have no open corrections, both contracts are signed, and 20 bot lives on one seed meet the same world events in the same months, with all 20 on the teacher board.
M2: playable alpha, all core mechanics, start to finish, on the target systems	month 6	A whole life on the Steam build (Windows and macOS) with controller support and cloud saves, the phone layouts, and the Steam page up and collecting wishlists. **Done when** a whole life plays through on Steam and the web, our bots get through 100 lives in English and Arabic without a crash or a stuck screen, and 10 testers rate the fun at 7/10 or higher.
M3: playtest beta, 35+ independent testers in two rounds, with a findings report	month 9	Round 1 is our own QA community of regular testers, who already write up a report on every build. Round 2 is sessions at UAE schools and universities. The iOS and Android apps join, along with the second finance review, a Steam Next Fest demo, and the findings report with the fixes that come out of it. **Done when** 35+ people have tested it over two rounds, no serious bugs are left open, and the average fun rating is 7.5/10 or higher.
M4: commercial launch on a store, stable, with an approved 60-day launch plan	month 12	Launch on Steam, the App Store and Google Play, with the web version still free. The new soundtrack, store art and trailer, the second Arabic edit, the launch marketing and the 60-day plan below. **Done when** it's live on all three stores, 99% of sessions are crash-free in the first two weeks, and Zoud approves the 60-day plan.

The first 60 days. Before launch, the Steam page goes up at the alpha, there's a demo in Steam Next Fest and pre-registration opens on the app stores. In days 1 to 14 there's a launch discount, devlogs in English and Arabic, and the press kit goes out to UAE and Gulf media and education sites. In days 15 to 45 come sessions

at the schools and universities from the beta, and a Ramadan or National Day update with a themed Landmark run. In days 46 to 60 I send Zoud a sales and retention report and put out a second update.

Who it's for, and how it makes money

- **Players:** 15 to 30 year-olds in the UAE and the Gulf, on phones and the web, plus families playing together. The Arabic and simple-language modes open it up to younger players and newer readers.
- **Schools and universities:** free to play. From M1, **class seed mode**: a teacher makes a seed, everyone in the class plays the same life, and a teacher-only board compares goal metrics (the report-card grade, goals met, months of emergency fund, debt-free age, zakat paid) and the turning points side by side. There are no accounts and no personal data, and codes expire. Lesson plans and school licences come later, through Zoud's education programmes.
- **Partners:** sponsored editions for the financial-wellbeing programmes of banks, employers and National Bonds, each with its own welcome screen and links to the partner's real tools, while the game's content stays neutral.
- **Players at home:** the web version stays free. It's USD 9.99 on Steam. On phones the first years of a life are free and one purchase unlocks the whole life (the price isn't set yet; I'm planning USD 4.99). There are no ads aimed at minors and nothing that works like gambling. My careful estimate is USD 24,000 to 76,000 net in the first year (2,000 to 6,000 Steam copies and 3,000 to 10,000 phone unlocks), which would give Zoud about USD 12,000 to 38,000 over five years.
- **Growth:** more emirates and careers, seasonal events like Ramadan and National Day, and a Gulf edition. A Saudi Arabia preview is already playable, with riyals, 15% VAT, GOSI and SANED, the one-third loan cap and Sah sukuk. Oman, Bahrain, Kuwait and Qatar come next, each researched country by country, plus light classroom reports that don't collect much data.

Why I can deliver it

- **You can see the progress.** 49 versions in 26 days of public testing, from 0.1.0 on October 17 to 0.3.22 on November 12, with update notes on itch.io. A QA team tested every option in a life (about 390 options and 169 encounters), and what they found was fixed in the next build. Playtesters' written feedback turned into features: family standing, What's the catch?, the money personality, a starter credit card, and loans and cards in town.
- **It's live and stable.** It's hosted on our own server and on itch.io, bots play full lives on every build, and the money rules have a written fact check.
- **A small team that already has its tools.** Me as developer and designer working with AI tools (listed below), two contract developers for the platforms, and specialists on contract for the review, Arabic editing, music and art. The code is our own plain JavaScript, so there are no engine licences to pay.
- **The jam month was the vertical slice.** It ran on about USD 1,000 of my own money. The limit was budget, not pace: in that one month I made 137 job roles, 169 everyday decisions, 82 lessons and 47 builds. The 12-month plan asks for far less new content than that (30 new jobs is a fifth of one month's 137), and this budget pays for exactly what the jam month couldn't:
  - AI music → a composer (USD 1,300)
  - AI-checked Arabic → a native Arabic editor (1,500)
  - no finance review → a finance and Islamic-finance review (2,000)
  - AI faces and store art → a pixel artist (2,000)
  - web only → Steam and phone developers (12,800)
  - in-house QA only → school and university beta rounds (2,400)
  - no marketing → a marketing budget (9,000)

    - capped AI plans → full AI plans (27,000, about twice the jam month's spend)

- **Launch-ready around month 6.** At the jam month's pace I aim to be content-complete and launch-ready around month 6. The 12-month plan keeps the rest as a buffer, because reviews, Arabic editing, school betas and store approvals run on other people's calendars, and Zoud pays by milestone. Months 7 to 12 then go to the stretch goals and support after launch.
- **How I work.** I build with AI tools every day, bring in specialists on short contracts only where they make the biggest difference, and put out a public build almost every day for our QA testers and bots to check. My motto is "a single person with the determination of an army; as long as a vision exists, it can be built." It's how I've shipped AeroX, Path To Glory, Cyber City, Crown & Conquest, World War Tactics and Cyber Pets alongside My Dunya.
- **The rights are all in one place.** Every tool and asset source is in my rights register with its licence (paid plans for the commercial tools, and the Arabic font under the SIL Open Font License). Contractors sign their work over to me, and I'll redraw the faces of the people you meet before launch.

9. Studio and tools

Basement Vibes Studio makes retro-styled browser games, including AeroX, Path To Glory, Shell Struck and Cyber City. Right now it's just me, one developer and designer working with the AI tools listed below. With the grant, two contract developers join me for the platforms. My contact details are in the jam submission form.

AI use (disclosed): Claude (Anthropic) helped write the code and draft the text, and checked the money rules against UAE sources, always under my direction and review. ChatGPT's image generation made the HD scenes, views, cars and cover. PixelLab and my own PIXLE tool made the characters, walk cycles and road layers. Meshy and Blender made a few 3D models that were rendered into pictures. ElevenLabs made the music and the sound effects. Read aloud uses the player's own browser voices.