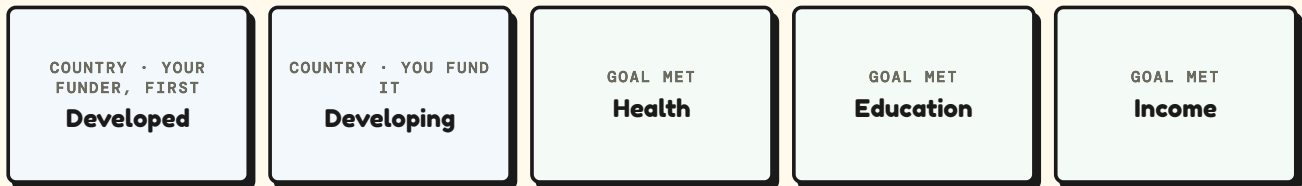


The World Bank Game

AP HUMAN GEOGRAPHY • UNIT 7 – INDUSTRIAL & ECONOMIC DEVELOPMENT

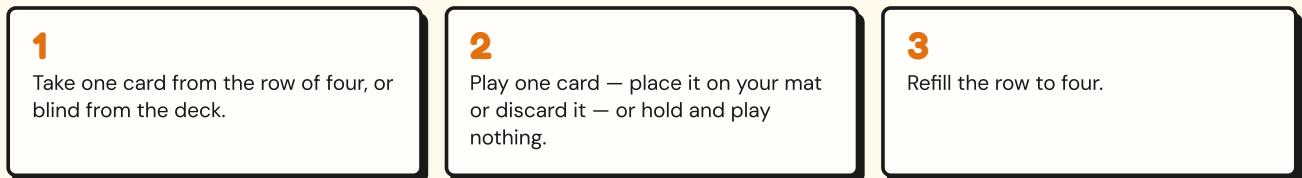
You are the World Bank. End extreme poverty by promoting the international trade path, focus on developing states, and grant loans to government projects.

The mission – five cards



The developed state is where the loans, FDI and foreign aid come from. The developing state is where you spend them. The three goals are the Human Development Index: a long life, years of schooling, income per person.

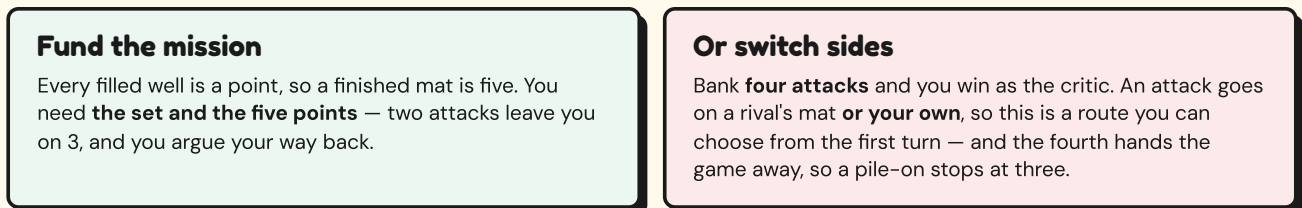
Your turn



One card, one play. A country, a trait, an argument or an event — whichever you put down is your turn. **Hold 6** — at 6 you must play one.

The funder comes first: nothing goes on your mat until a developed state does, so with no funder you hold, you discard, or you start taking the attacks.

Two ways to win



An Argue card is one sentence and never says whose side it is on. Supports the Bank: your own mat, +1. Attacks it: any mat, -1 to whoever holds it and one step toward switching sides.

Reach either line and you have claimed it. Play the round out. Attacks after your claim do not take it back, and a rival who reaches a line the same round is level with you — higher score wins. **The lead passes one seat left each round.** **Deck runs out?** The Bank's money is spent — furthest along their own route wins.

Challenges

Every card asks the same question: where does this go? A country is developed or developing. A trait is health, education or income. An argument supports the Bank or attacks it. **No card ever says.** The player says, out loud, and anyone may challenge. **Challenge upheld** — the card is discarded. **Challenge failed** — the challenger loses their next draw. Some cards can be defended either way, and a challenge against one of those always fails. The teacher's answer key settles it. Get away with it? The card is played.

Print double-sided, flip on the long edge, and cut on the lines.

Print at 100% — not "fit to page" — or the sizing drifts.

63 cards a deck, seven decks in this file. The number on the back says which deck a card belongs to.

Answer Key

TEACHER REFERENCE • THE WORLD BANK GAME

RULING A CHALLENGE. The challenger names the category they think is right and the placer defends. If the defense uses a real measure, the card stands, even against this sheet. Award the point to whoever makes the better case.

Countries

THE PRINCIPLE. Judge by GNI per capita and HDI, never by the size of the total economy. China has the second-largest economy on earth and a GNI per capita a fraction of Japan's. Ask a student who calls it developed: developed for whom?

DEVELOPED	DEVELOPING	CONTESTED — EXPECT A FIGHT
United States Japan Germany Norway Italy Canada Australia Finland	China Turkey Vietnam Indonesia India Nigeria Ghana Afghanistan	China — Second-largest economy, upper-middle income. GNI per capita is a fraction of Japan's and the interior lags the coast. Turkey — Scores very high on HDI and is still classed upper-middle income. The closest call in the deck. Vietnam — Upper-middle income since 2026, rising fast. Indonesia — Upper-middle income and a G20 member, still developing by income per person. India — Lower-middle income, large economy, low GNI per capita.

Traits

THE PRINCIPLE. The three categories are the Human Development Index. If a trait does not move a long life, years of schooling or income per person, it does not belong in a slot.

HEALTH	EDUCATION	INCOME
Infant mortality rate falls Maternal mortality rate falls Access to clean drinking water Access to sanitation Vaccination rates rise Malnutrition rate falls Life expectancy rises	Adult literacy rate rises Pupil-teacher ratio improves Mean years of schooling rise Girls' literacy catches boys' Gender parity in secondary school Primary school completion rises Expected years of schooling rise	GNI per capita rises GDP per capita rises PPP per capita rises GINI coefficient falls Microloans reach the poor Female labor force participation * Tertiary and quaternary jobs grow

* Defensible either way. A challenge against it always fails.

Arguments P = SUPPORTS THE BANK, +1 ON YOUR OWN MAT • N = ATTACKS IT, -1 ON A RIVAL'S

P	Open markets track the fastest sustained growth...	N	Profits go home. The host keeps the...
P	Specialize, export, buy the rest — the...	N	Transnational firms take the market local companies...
P	Foreign investment brings capital and jobs a...	N	The country trains its doctors, then loses...
P	South Korea and Singapore climbed the stages...	N	Colonial extraction built these economies to supply...
P	Microloans reach people no commercial bank would...	N	The core needs a periphery, so the...
P	The Bank funds roads and clinics no...	N	The government now spends more on interest...
P	Extreme poverty has fallen faster in thirty...	N	Export crops pushed subsistence farmers off the...
N	Structural adjustment cut health and education budgets...	P*	The state sells the water system to...
N	Projects it financed pushed 3.4 million people...	N*	The government raises tariffs on imported steel...
N	Most of the Bank's projects do not...	P*	The government takes the oil fields into...
N	The money reaches the people who already...		

* Either reading holds. A challenge against one of those three always fails.

COUNTRY

United States

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Infant mortality rate falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Open markets track the fastest sustained growth on record.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

Political Corruption

Mismanagement halts the investment.
A rival loses their developed country card.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Japan

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Maternal mortality rate falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Specialize, export, buy the rest — the fastest route out of poverty.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

Political Corruption

Mismanagement halts the investment.
A rival loses their developed country card.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Germany

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

[illegible]

TRAIT

Access to clean drinking water

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Foreign investment brings capital and jobs a poor state cannot raise.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Heavily Indebted Poor Country

The loans have bankrupted the government. A rival loses their developing state card. Their traits stay.

PLAYING THIS IS YOUR CARD FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Norway

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Access to sanitation

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

South Korea and Singapore climbed the stages and reached take-off.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Heavily Indebted Poor Country

The loans have bankrupted the government. A rival loses their developing state card. Their traits stay.

PLAYING THIS IS YOUR CARD FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Italy

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Vaccination rates rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

[illegible]

ARGUE

Microloans reach people
no commercial bank
would ever lend to.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

UN Diplomat

Your country is heard at last. Take any
one card out of the discard pile.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Canada

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Malnutrition rate falls

HEALTH • EDUCATION • INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The Bank funds roads and
clinics no investor would
pay for.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

COUNTRY

Australia

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Life expectancy rises

HEALTH • EDUCATION • INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Extreme poverty has
fallen faster in thirty years
than ever before.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

COUNTRY

Finland

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

[illegible]

TRAIT

Adult literacy rate rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Structural adjustment cut health and education budgets across Africa.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

China

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Pupil-teacher ratio improves

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Projects it financed pushed 3.4 million people off their land.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Turkey

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Mean years of schooling rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Most of the Bank's projects do not meet their own stated goals.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Vietnam

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Girls' literacy catches boys'

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The money reaches the people who already had money.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Indonesia

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Gender parity in secondary school

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Profits go home. The host keeps the pollution and the low wages.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

India

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Primary school completion rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Transnational firms take the market local companies were building.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Nigeria

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Expected years of schooling rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The country trains its doctors, then loses them to richer countries.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Ghana

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

GNI per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Colonial extraction built these economies to supply, not to develop.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Afghanistan

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

GDP per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The core needs a periphery, so the structure keeps reproducing itself.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

TRAIT

PPP per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

THE WORLD BANK GAME 1 . THE WORLD

ARGUE

The government now
spends more on interest
than on schools.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

GINI coefficient falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Export crops pushed
subsistence farmers off
the land that fed them.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Microloans reach the
poor**

Grameen Bank.

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The state sells the water
system to a private
company.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Female labor force
participation**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The government raises
tariffs on imported steel.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Tertiary and quaternary
jobs grow**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The government takes the
oil fields into public
ownership.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

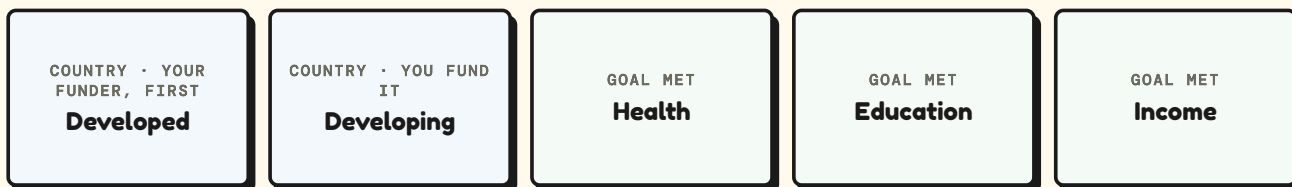
[illegible]

The World Bank Game

AP HUMAN GEOGRAPHY • UNIT 7 – INDUSTRIAL & ECONOMIC DEVELOPMENT

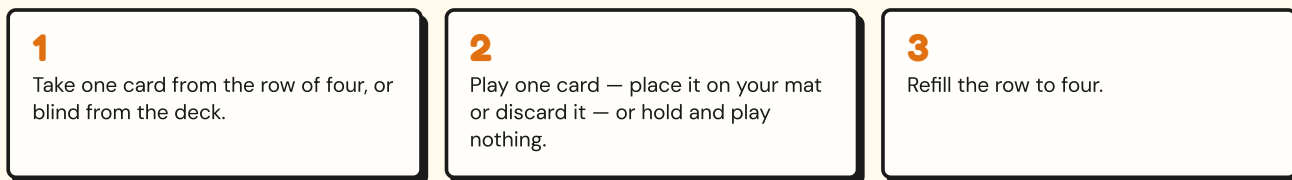
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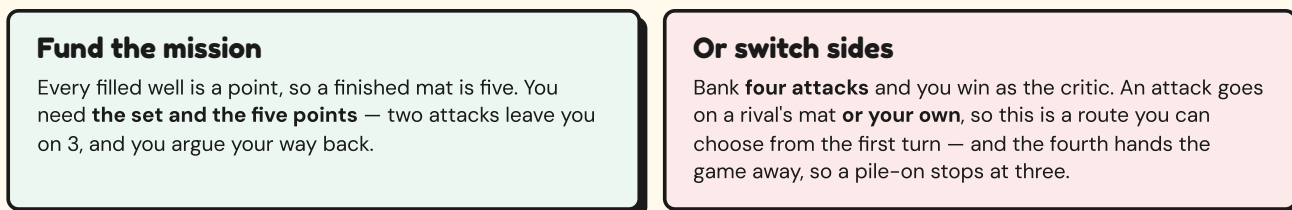
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Challenges

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THE PRINCIPLE. Judge by GNI per capita and HDI, never by the size of the total economy. China has the second-largest economy on earth and a GNI per capita a fraction of Japan's. Ask a student who calls it developed: developed for whom?

DEVELOPED	DEVELOPING	CONTESTED — EXPECT A FIGHT
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Traits

THE PRINCIPLE. The three categories are the Human Development Index. If a trait does not move a long life, years of schooling or income per person, it does not belong in a slot.

HEALTH	EDUCATION	INCOME
Infant mortality rate falls Maternal mortality rate falls Access to clean drinking water Access to sanitation Vaccination rates rise Malnutrition rate falls Life expectancy rises	Adult literacy rate rises Pupil-teacher ratio improves Mean years of schooling rise Girls' literacy catches boys' Gender parity in secondary school Primary school completion rises Expected years of schooling rise	GNI per capita rises GDP per capita rises PPP per capita rises GINI coefficient falls Microloans reach the poor Female labor force participation * Tertiary and quaternary jobs grow

* Defensible either way. A challenge against it always fails.

Arguments P = SUPPORTS THE BANK, +1 ON YOUR OWN MAT • N = ATTACKS IT, -1 ON A RIVAL'S

P	Open markets track the fastest sustained growth...	N	Profits go home. The host keeps the...
P	Specialize, export, buy the rest — the...	N	Transnational firms take the market local companies...
P	Foreign investment brings capital and jobs a...	N	The country trains its doctors, then loses...
P	South Korea and Singapore climbed the stages...	N	Colonial extraction built these economies to supply...
P	Microloans reach people no commercial bank would...	N	The core needs a periphery, so the...
P	The Bank funds roads and clinics no...	N	The government now spends more on interest...
P	Extreme poverty has fallen faster in thirty...	N	Export crops pushed subsistence farmers off the...
N	Structural adjustment cut health and education budgets...	P*	The state sells the water system to...
N	Projects it financed pushed 3.4 million people...	N*	The government raises tariffs on imported steel...
N	Most of the Bank's projects do not...	P*	The government takes the oil fields into...
N	The money reaches the people who already...		

* Either reading holds. A challenge against one of those three always fails.

COUNTRY

United States

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

**Infant mortality rate
falls**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Open markets track the
fastest sustained growth
on record.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

Political Corruption

Mismanagement halts the investment.
A rival loses their developed country
card.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Japan

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

**Maternal mortality
rate falls**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Specialize, export, buy the
rest — the fastest route
out of poverty.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

Political Corruption

Mismanagement halts the investment.
A rival loses their developed country
card.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Germany

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

[illegible]

TRAIT

Access to clean drinking water

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Foreign investment brings capital and jobs a poor state cannot raise.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Heavily Indebted Poor Country

The loans have bankrupted the government. A rival loses their developing state card. Their traits stay.

PLAYING THIS IS YOUR CARD FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Norway

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Access to sanitation

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

South Korea and Singapore climbed the stages and reached take-off.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Heavily Indebted Poor Country

The loans have bankrupted the government. A rival loses their developing state card. Their traits stay.

PLAYING THIS IS YOUR CARD FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Italy

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Vaccination rates rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

[illegible]

ARGUE

Microloans reach people
no commercial bank
would ever lend to.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

UN Diplomat

Your country is heard at last. Take any
one card out of the discard pile.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Canada

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Malnutrition rate falls

HEALTH • EDUCATION • INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The Bank funds roads and
clinics no investor would
pay for.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

COUNTRY

Australia

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Life expectancy rises

HEALTH • EDUCATION • INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Extreme poverty has
fallen faster in thirty years
than ever before.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

COUNTRY

Finland

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

[illegible]

TRAIT

Adult literacy rate rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Structural adjustment cut health and education budgets across Africa.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

China

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Pupil-teacher ratio improves

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Projects it financed pushed 3.4 million people off their land.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Turkey

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Mean years of schooling rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Most of the Bank's projects do not meet their own stated goals.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Vietnam

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Girls' literacy catches boys'

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The money reaches the people who already had money.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Indonesia

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Gender parity in secondary school

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Profits go home. The host keeps the pollution and the low wages.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

India

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Primary school completion rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Transnational firms take the market local companies were building.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Nigeria

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Expected years of schooling rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The country trains its doctors, then loses them to richer countries.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Ghana

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

GNI per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Colonial extraction built these economies to supply, not to develop.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Afghanistan

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

GDP per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The core needs a periphery, so the structure keeps reproducing itself.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

TRAIT

PPP per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

[illegible]

ARGUE

The government now
spends more on interest
than on schools.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

GINI coefficient falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Export crops pushed
subsistence farmers off
the land that fed them.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Microloans reach the
poor**

Grameen Bank.

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The state sells the water
system to a private
company.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Female labor force
participation**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The government raises
tariffs on imported steel.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Tertiary and quaternary
jobs grow**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The government takes the
oil fields into public
ownership.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

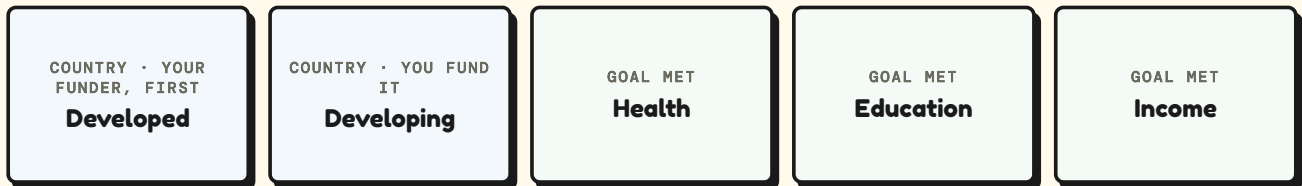
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The World Bank Game

AP HUMAN GEOGRAPHY • UNIT 7 – INDUSTRIAL & ECONOMIC DEVELOPMENT

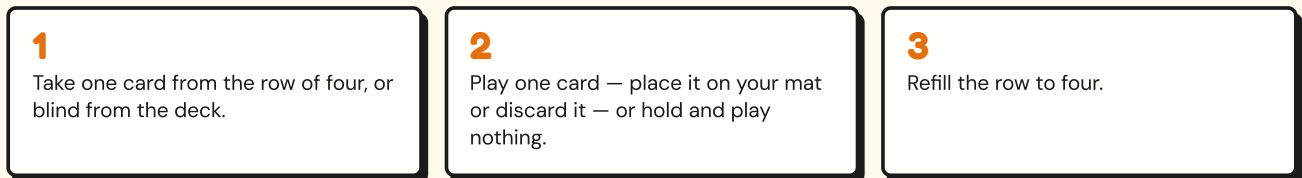
You are the World Bank. End extreme poverty by promoting the international trade path, focus on developing states, and grant loans to government projects.

The mission – five cards



The developed state is where the loans, FDI and foreign aid come from. The developing state is where you spend them. The three goals are the Human Development Index: a long life, years of schooling, income per person.

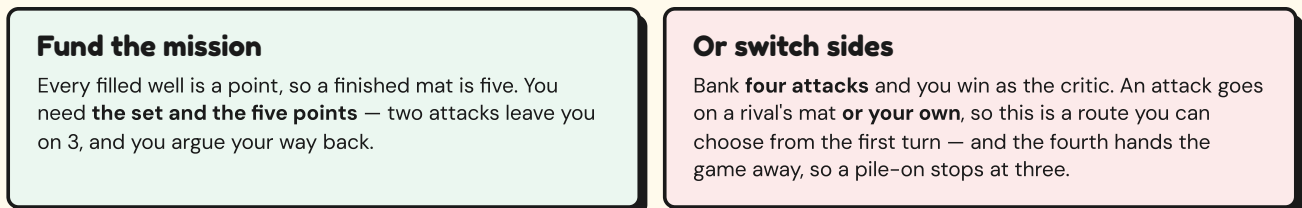
Your turn



One card, one play. A country, a trait, an argument or an event — whichever you put down is your turn. **Hold 6** — at 6 you must play one.

The funder comes first: nothing goes on your mat until a developed state does, so with no funder you hold, you discard, or you start taking the attacks.

Two ways to win



An Argue card is one sentence and never says whose side it is on. Supports the Bank: your own mat, +1. Attacks it: any mat, -1 to whoever holds it and one step toward switching sides.

Reach either line and you have claimed it. Play the round out. Attacks after your claim do not take it back, and a rival who reaches a line the same round is level with you — higher score wins. **The lead passes one seat left each round.** **Deck runs out?** The Bank's money is spent — furthest along their own route wins.

Challenges

Every card asks the same question: where does this go? A country is developed or developing. A trait is health, education or income. An argument supports the Bank or attacks it. **No card ever says.** The player says, out loud, and anyone may challenge. **Challenge upheld** — the card is discarded. **Challenge failed** — the challenger loses their next draw. Some cards can be defended either way, and a challenge against one of those always fails. The teacher's answer key settles it. Get away with it? The card is played.

Print double-sided, flip on the long edge, and cut on the lines.

Print at 100% — not "fit to page" — or the sizing drifts.

63 cards a deck, seven decks in this file. The number on the back says which deck a card belongs to.

Answer Key

TEACHER REFERENCE • THE WORLD BANK GAME

RULING A CHALLENGE. The challenger names the category they think is right and the placer defends. If the defense uses a real measure, the card stands, even against this sheet. Award the point to whoever makes the better case.

Countries

THE PRINCIPLE. Judge by GNI per capita and HDI, never by the size of the total economy. China has the second-largest economy on earth and a GNI per capita a fraction of Japan's. Ask a student who calls it developed: developed for whom?

DEVELOPED	DEVELOPING	CONTESTED — EXPECT A FIGHT
United States Japan Germany Norway Italy Canada Australia Finland	China Turkey Vietnam Indonesia India Nigeria Ghana Afghanistan	China — Second-largest economy, upper-middle income. GNI per capita is a fraction of Japan's and the interior lags the coast. Turkey — Scores very high on HDI and is still classed upper-middle income. The closest call in the deck. Vietnam — Upper-middle income since 2026, rising fast. Indonesia — Upper-middle income and a G20 member, still developing by income per person. India — Lower-middle income, large economy, low GNI per capita.

Traits

THE PRINCIPLE. The three categories are the Human Development Index. If a trait does not move a long life, years of schooling or income per person, it does not belong in a slot.

HEALTH	EDUCATION	INCOME
Infant mortality rate falls Maternal mortality rate falls Access to clean drinking water Access to sanitation Vaccination rates rise Malnutrition rate falls Life expectancy rises	Adult literacy rate rises Pupil-teacher ratio improves Mean years of schooling rise Girls' literacy catches boys' Gender parity in secondary school Primary school completion rises Expected years of schooling rise	GNI per capita rises GDP per capita rises PPP per capita rises GINI coefficient falls Microloans reach the poor Female labor force participation * Tertiary and quaternary jobs grow

* Defensible either way. A challenge against it always fails.

Arguments P = SUPPORTS THE BANK, +1 ON YOUR OWN MAT • N = ATTACKS IT, -1 ON A RIVAL'S

P	Open markets track the fastest sustained growth...	N	Profits go home. The host keeps the...
P	Specialize, export, buy the rest — the...	N	Transnational firms take the market local companies...
P	Foreign investment brings capital and jobs a...	N	The country trains its doctors, then loses...
P	South Korea and Singapore climbed the stages...	N	Colonial extraction built these economies to supply...
P	Microloans reach people no commercial bank would...	N	The core needs a periphery, so the...
P	The Bank funds roads and clinics no...	N	The government now spends more on interest...
P	Extreme poverty has fallen faster in thirty...	N	Export crops pushed subsistence farmers off the...
N	Structural adjustment cut health and education budgets...	P*	The state sells the water system to...
N	Projects it financed pushed 3.4 million people...	N*	The government raises tariffs on imported steel...
N	Most of the Bank's projects do not...	P*	The government takes the oil fields into...
N	The money reaches the people who already...		

* Either reading holds. A challenge against one of those three always fails.

COUNTRY

United States

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Infant mortality rate falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Open markets track the fastest sustained growth on record.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Political Corruption

Mismanagement halts the investment.
A rival loses their developed country card.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Japan

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Maternal mortality rate falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Specialize, export, buy the rest — the fastest route out of poverty.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Political Corruption

Mismanagement halts the investment.
A rival loses their developed country card.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Germany

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Access to clean drinking water

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Foreign investment brings capital and jobs a poor state cannot raise.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Heavily Indebted Poor Country

The loans have bankrupted the government. A rival loses their developing state card. Their traits stay.

PLAYING THIS IS YOUR CARD FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Norway

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Access to sanitation

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

South Korea and Singapore climbed the stages and reached take-off.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Heavily Indebted Poor Country

The loans have bankrupted the government. A rival loses their developing state card. Their traits stay.

PLAYING THIS IS YOUR CARD FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Italy

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Vaccination rates rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

[illegible]

ARGUE

Microloans reach people
no commercial bank
would ever lend to.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

UN Diplomat

Your country is heard at last. Take any
one card out of the discard pile.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Canada

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Malnutrition rate falls

HEALTH • EDUCATION • INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The Bank funds roads and
clinics no investor would
pay for.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

COUNTRY

Australia

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Life expectancy rises

HEALTH • EDUCATION • INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Extreme poverty has
fallen faster in thirty years
than ever before.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

COUNTRY

Finland

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

[illegible]

TRAIT

Adult literacy rate rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Structural adjustment cut health and education budgets across Africa.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

China

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Pupil-teacher ratio improves

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Projects it financed pushed 3.4 million people off their land.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Turkey

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Mean years of schooling rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Most of the Bank's projects do not meet their own stated goals.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Vietnam

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Girls' literacy catches boys'

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The money reaches the people who already had money.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Indonesia

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Gender parity in secondary school

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Profits go home. The host keeps the pollution and the low wages.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

India

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Primary school completion rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Transnational firms take the market local companies were building.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Nigeria

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Expected years of schooling rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The country trains its doctors, then loses them to richer countries.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Ghana

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

GNI per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Colonial extraction built these economies to supply, not to develop.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Afghanistan

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

GDP per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The core needs a periphery, so the structure keeps reproducing itself.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

TRAIT

PPP per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

[illegible]

ARGUE

The government now
spends more on interest
than on schools.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

GINI coefficient falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Export crops pushed
subsistence farmers off
the land that fed them.

POSITIVE: +1 YOUR MAT
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THE WORLD BANK GAME

TRAIT

**Microloans reach the
poor**

Grameen Bank.

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The state sells the water
system to a private
company.

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THE WORLD BANK GAME

TRAIT

**Female labor force
participation**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The government raises
tariffs on imported steel.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Tertiary and quaternary
jobs grow**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The government takes the
oil fields into public
ownership.

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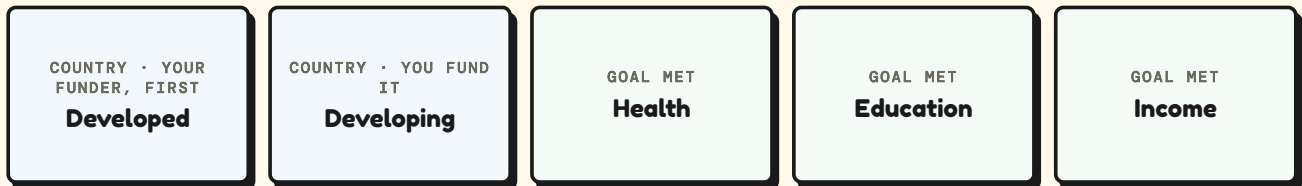
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The World Bank Game

AP HUMAN GEOGRAPHY • UNIT 7 – INDUSTRIAL & ECONOMIC DEVELOPMENT

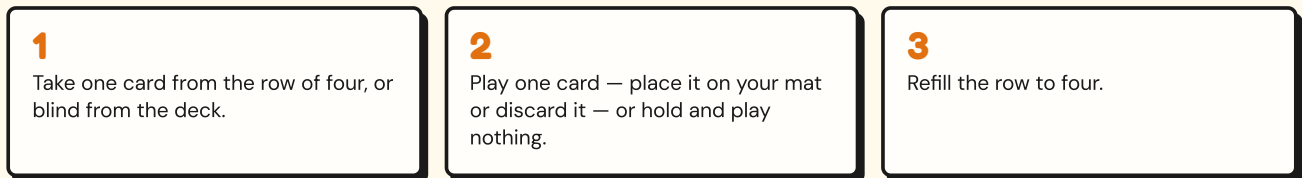
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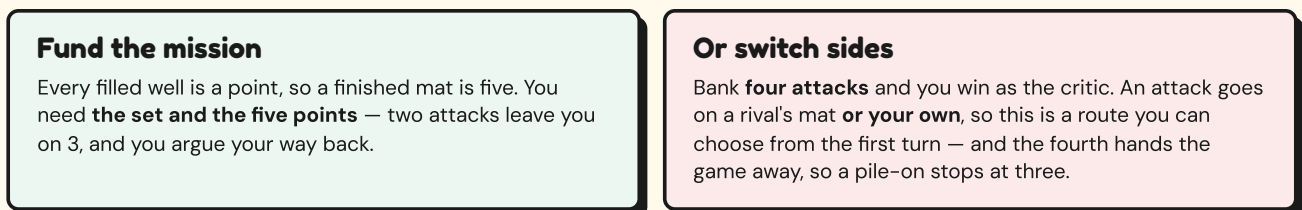
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Traits

THE PRINCIPLE. The three categories are the Human Development Index. If a trait does not move a long life, years of schooling or income per person, it does not belong in a slot.

HEALTH	EDUCATION	INCOME
Infant mortality rate falls Maternal mortality rate falls Access to clean drinking water Access to sanitation Vaccination rates rise Malnutrition rate falls Life expectancy rises	Adult literacy rate rises Pupil-teacher ratio improves Mean years of schooling rise Girls' literacy catches boys' Gender parity in secondary school Primary school completion rises Expected years of schooling rise	GNI per capita rises GDP per capita rises PPP per capita rises GINI coefficient falls Microloans reach the poor Female labor force participation * Tertiary and quaternary jobs grow

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Arguments P = SUPPORTS THE BANK, +1 ON YOUR OWN MAT • N = ATTACKS IT, -1 ON A RIVAL'S

P	Open markets track the fastest sustained growth...	N	Profits go home. The host keeps the...
P	Specialize, export, buy the rest — the...	N	Transnational firms take the market local companies...
P	Foreign investment brings capital and jobs a...	N	The country trains its doctors, then loses...
P	South Korea and Singapore climbed the stages...	N	Colonial extraction built these economies to supply...
P	Microloans reach people no commercial bank would...	N	The core needs a periphery, so the...
P	The Bank funds roads and clinics no...	N	The government now spends more on interest...
P	Extreme poverty has fallen faster in thirty...	N	Export crops pushed subsistence farmers off the...
N	Structural adjustment cut health and education budgets...	P*	The state sells the water system to...
N	Projects it financed pushed 3.4 million people...	N*	The government raises tariffs on imported steel...
N	Most of the Bank's projects do not...	P*	The government takes the oil fields into...
N	The money reaches the people who already...		

* Either reading holds. A challenge against one of those three always fails.

COUNTRY

United States

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

**Infant mortality rate
falls**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Open markets track the
fastest sustained growth
on record.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

Political Corruption

Mismanagement halts the investment.
A rival loses their developed country
card.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Japan

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

**Maternal mortality
rate falls**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Specialize, export, buy the
rest — the fastest route
out of poverty.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

Political Corruption

Mismanagement halts the investment.
A rival loses their developed country
card.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Germany

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

[illegible]

TRAIT

Access to clean drinking water

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Foreign investment brings capital and jobs a poor state cannot raise.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Heavily Indebted Poor Country

The loans have bankrupted the government. A rival loses their developing state card. Their traits stay.

PLAYING THIS IS YOUR CARD FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Norway

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Access to sanitation

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

South Korea and Singapore climbed the stages and reached take-off.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Heavily Indebted Poor Country

The loans have bankrupted the government. A rival loses their developing state card. Their traits stay.

PLAYING THIS IS YOUR CARD FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Italy

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Vaccination rates rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

[illegible]

ARGUE

Microloans reach people
no commercial bank
would ever lend to.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

UN Diplomat

Your country is heard at last. Take any
one card out of the discard pile.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Canada

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Malnutrition rate falls

HEALTH • EDUCATION • INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The Bank funds roads and
clinics no investor would
pay for.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

COUNTRY

Australia

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Life expectancy rises

HEALTH • EDUCATION • INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Extreme poverty has
fallen faster in thirty years
than ever before.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

COUNTRY

Finland

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

[illegible]

TRAIT

Adult literacy rate rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Structural adjustment cut health and education budgets across Africa.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

China

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Pupil-teacher ratio improves

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Projects it financed pushed 3.4 million people off their land.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Turkey

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Mean years of schooling rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Most of the Bank's projects do not meet their own stated goals.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Vietnam

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Girls' literacy catches boys'

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The money reaches the people who already had money.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Indonesia

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Gender parity in secondary school

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Profits go home. The host keeps the pollution and the low wages.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

India

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Primary school completion rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Transnational firms take the market local companies were building.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Nigeria

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Expected years of schooling rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The country trains its doctors, then loses them to richer countries.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Ghana

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

GNI per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Colonial extraction built these economies to supply, not to develop.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Afghanistan

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

GDP per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The core needs a periphery, so the structure keeps reproducing itself.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

TRAIT

PPP per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

[illegible]

ARGUE

The government now
spends more on interest
than on schools.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

GINI coefficient falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Export crops pushed
subsistence farmers off
the land that fed them.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Microloans reach the
poor**

Grameen Bank.

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The state sells the water
system to a private
company.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Female labor force
participation**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The government raises
tariffs on imported steel.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Tertiary and quaternary
jobs grow**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The government takes the
oil fields into public
ownership.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

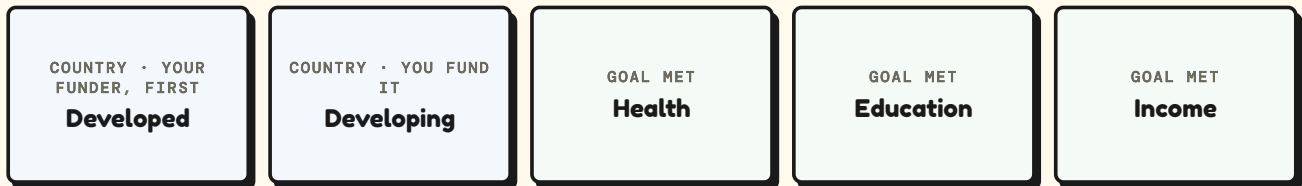
[illegible]

The World Bank Game

AP HUMAN GEOGRAPHY • UNIT 7 – INDUSTRIAL & ECONOMIC DEVELOPMENT

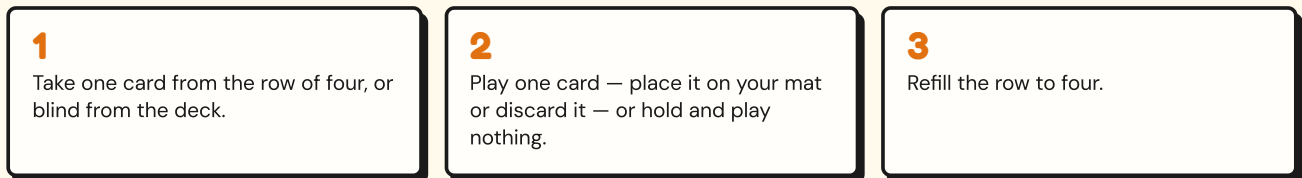
You are the World Bank. End extreme poverty by promoting the international trade path, focus on developing states, and grant loans to government projects.

The mission – five cards



The developed state is where the loans, FDI and foreign aid come from. The developing state is where you spend them. The three goals are the Human Development Index: a long life, years of schooling, income per person.

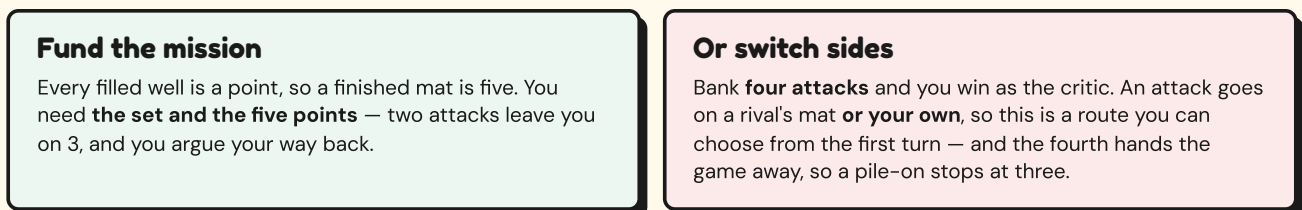
Your turn



One card, one play. A country, a trait, an argument or an event — whichever you put down is your turn. **Hold 6** — at 6 you must play one.

The funder comes first: nothing goes on your mat until a developed state does, so with no funder you hold, you discard, or you start taking the attacks.

Two ways to win



An Argue card is one sentence and never says whose side it is on. Supports the Bank: your own mat, +1. Attacks it: any mat, -1 to whoever holds it and one step toward switching sides.

Reach either line and you have claimed it. Play the round out. Attacks after your claim do not take it back, and a rival who reaches a line the same round is level with you — higher score wins. **The lead passes one seat left each round.** **Deck runs out?** The Bank's money is spent — furthest along their own route wins.

Challenges

Every card asks the same question: where does this go? A country is developed or developing. A trait is health, education or income. An argument supports the Bank or attacks it. **No card ever says.** The player says, out loud, and anyone may challenge. **Challenge upheld** — the card is discarded. **Challenge failed** — the challenger loses their next draw. Some cards can be defended either way, and a challenge against one of those always fails. The teacher's answer key settles it. Get away with it? The card is played.

Print double-sided, flip on the long edge, and cut on the lines.

Print at 100% — not "fit to page" — or the sizing drifts.

63 cards a deck, seven decks in this file. The number on the back says which deck a card belongs to.

Answer Key

TEACHER REFERENCE • THE WORLD BANK GAME

RULING A CHALLENGE. The challenger names the category they think is right and the placer defends. If the defense uses a real measure, the card stands, even against this sheet. Award the point to whoever makes the better case.

Countries

THE PRINCIPLE. Judge by GNI per capita and HDI, never by the size of the total economy. China has the second-largest economy on earth and a GNI per capita a fraction of Japan's. Ask a student who calls it developed: developed for whom?

DEVELOPED	DEVELOPING	CONTESTED — EXPECT A FIGHT
United States Japan Germany Norway Italy Canada Australia Finland	China Turkey Vietnam Indonesia India Nigeria Ghana Afghanistan	China — Second-largest economy, upper-middle income. GNI per capita is a fraction of Japan's and the interior lags the coast. Turkey — Scores very high on HDI and is still classed upper-middle income. The closest call in the deck. Vietnam — Upper-middle income since 2026, rising fast. Indonesia — Upper-middle income and a G20 member, still developing by income per person. India — Lower-middle income, large economy, low GNI per capita.

Traits

THE PRINCIPLE. The three categories are the Human Development Index. If a trait does not move a long life, years of schooling or income per person, it does not belong in a slot.

HEALTH	EDUCATION	INCOME
Infant mortality rate falls Maternal mortality rate falls Access to clean drinking water Access to sanitation Vaccination rates rise Malnutrition rate falls Life expectancy rises	Adult literacy rate rises Pupil-teacher ratio improves Mean years of schooling rise Girls' literacy catches boys' Gender parity in secondary school Primary school completion rises Expected years of schooling rise	GNI per capita rises GDP per capita rises PPP per capita rises GINI coefficient falls Microloans reach the poor Female labor force participation * Tertiary and quaternary jobs grow

* Defensible either way. A challenge against it always fails.

Arguments P = SUPPORTS THE BANK, +1 ON YOUR OWN MAT • N = ATTACKS IT, -1 ON A RIVAL'S

P	Open markets track the fastest sustained growth...	N	Profits go home. The host keeps the...
P	Specialize, export, buy the rest — the...	N	Transnational firms take the market local companies...
P	Foreign investment brings capital and jobs a...	N	The country trains its doctors, then loses...
P	South Korea and Singapore climbed the stages...	N	Colonial extraction built these economies to supply...
P	Microloans reach people no commercial bank would...	N	The core needs a periphery, so the...
P	The Bank funds roads and clinics no...	N	The government now spends more on interest...
P	Extreme poverty has fallen faster in thirty...	N	Export crops pushed subsistence farmers off the...
N	Structural adjustment cut health and education budgets...	P*	The state sells the water system to...
N	Projects it financed pushed 3.4 million people...	N*	The government raises tariffs on imported steel...
N	Most of the Bank's projects do not...	P*	The government takes the oil fields into...
N	The money reaches the people who already...		

* Either reading holds. A challenge against one of those three always fails.

COUNTRY

United States

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Infant mortality rate falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Open markets track the fastest sustained growth on record.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

Political Corruption

Mismanagement halts the investment.
A rival loses their developed country card.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Japan

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Maternal mortality rate falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Specialize, export, buy the rest — the fastest route out of poverty.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

Political Corruption

Mismanagement halts the investment.
A rival loses their developed country card.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Germany

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

[illegible]

TRAIT

Access to clean drinking water

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Foreign investment brings capital and jobs a poor state cannot raise.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Heavily Indebted Poor Country

The loans have bankrupted the government. A rival loses their developing state card. Their traits stay.

PLAYING THIS IS YOUR CARD FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Norway

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Access to sanitation

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

South Korea and Singapore climbed the stages and reached take-off.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Heavily Indebted Poor Country

The loans have bankrupted the government. A rival loses their developing state card. Their traits stay.

PLAYING THIS IS YOUR CARD FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Italy

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Vaccination rates rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

[The background of the entire page features a dense, repeating pattern of the text "THE WORLD BANK GAME 5 . THE WORLD BANK GAME 5 . THE WORLD BANK GAME 5 ." oriented diagonally from top-left to bottom-right.]

ARGUE

Microloans reach people
no commercial bank
would ever lend to.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

UN Diplomat

Your country is heard at last. Take any
one card out of the discard pile.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Canada

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Malnutrition rate falls

HEALTH • EDUCATION • INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The Bank funds roads and
clinics no investor would
pay for.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

COUNTRY

Australia

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Life expectancy rises

HEALTH • EDUCATION • INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Extreme poverty has
fallen faster in thirty years
than ever before.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

COUNTRY

Finland

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

[illegible]

TRAIT

Adult literacy rate rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Structural adjustment cut health and education budgets across Africa.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

China

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Pupil-teacher ratio improves

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Projects it financed pushed 3.4 million people off their land.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Turkey

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Mean years of schooling rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Most of the Bank's projects do not meet their own stated goals.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Vietnam

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Girls' literacy catches boys'

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The money reaches the people who already had money.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Indonesia

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Gender parity in secondary school

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Profits go home. The host keeps the pollution and the low wages.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

India

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Primary school completion rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Transnational firms take the market local companies were building.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Nigeria

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Expected years of schooling rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The country trains its doctors, then loses them to richer countries.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Ghana

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

GNI per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Colonial extraction built these economies to supply, not to develop.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Afghanistan

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

GDP per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The core needs a periphery, so the structure keeps reproducing itself.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

TRAIT

PPP per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

[illegible]

ARGUE

The government now
spends more on interest
than on schools.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

GINI coefficient falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Export crops pushed
subsistence farmers off
the land that fed them.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Microloans reach the
poor**

Grameen Bank.

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The state sells the water
system to a private
company.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Female labor force
participation**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The government raises
tariffs on imported steel.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Tertiary and quaternary
jobs grow**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The government takes the
oil fields into public
ownership.

POSITIVE: +1 YOUR MAT
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THE WORLD BANK GAME

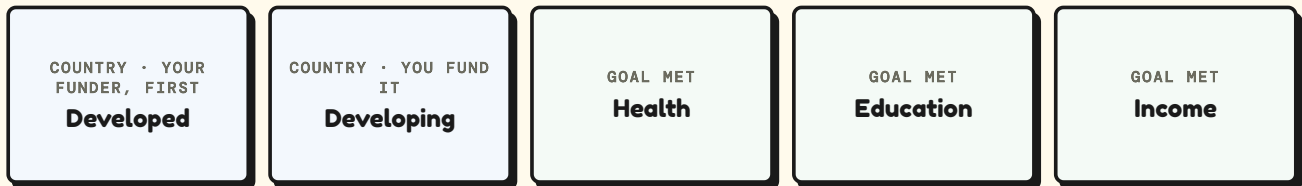
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The World Bank Game

AP HUMAN GEOGRAPHY • UNIT 7 – INDUSTRIAL & ECONOMIC DEVELOPMENT

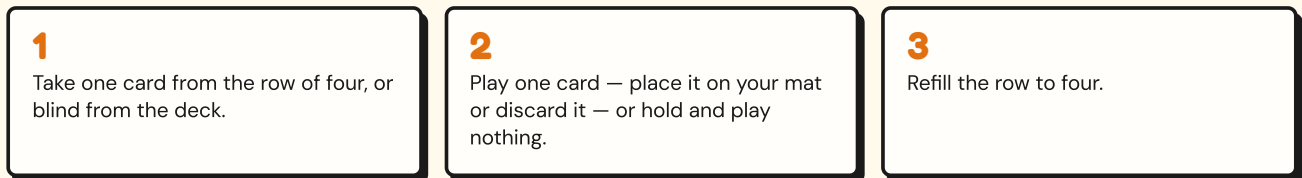
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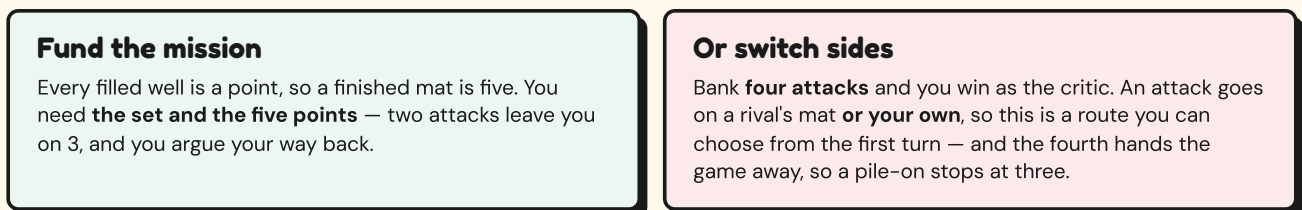
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63 cards a deck, seven decks in this file. The number on the back says which deck a card belongs to.

Answer Key

TEACHER REFERENCE • THE WORLD BANK GAME

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THE PRINCIPLE. Judge by GNI per capita and HDI, never by the size of the total economy. China has the second-largest economy on earth and a GNI per capita a fraction of Japan's. Ask a student who calls it developed: developed for whom?

DEVELOPED	DEVELOPING	CONTESTED — EXPECT A FIGHT
United States Japan Germany Norway Italy Canada Australia Finland	China Turkey Vietnam Indonesia India Nigeria Ghana Afghanistan	China — Second-largest economy, upper-middle income. GNI per capita is a fraction of Japan's and the interior lags the coast. Turkey — Scores very high on HDI and is still classed upper-middle income. The closest call in the deck. Vietnam — Upper-middle income since 2026, rising fast. Indonesia — Upper-middle income and a G20 member, still developing by income per person. India — Lower-middle income, large economy, low GNI per capita.

Traits

THE PRINCIPLE. The three categories are the Human Development Index. If a trait does not move a long life, years of schooling or income per person, it does not belong in a slot.

HEALTH	EDUCATION	INCOME
Infant mortality rate falls Maternal mortality rate falls Access to clean drinking water Access to sanitation Vaccination rates rise Malnutrition rate falls Life expectancy rises	Adult literacy rate rises Pupil-teacher ratio improves Mean years of schooling rise Girls' literacy catches boys' Gender parity in secondary school Primary school completion rises Expected years of schooling rise	GNI per capita rises GDP per capita rises PPP per capita rises GINI coefficient falls Microloans reach the poor Female labor force participation * Tertiary and quaternary jobs grow

* Defensible either way. A challenge against it always fails.

Arguments P = SUPPORTS THE BANK, +1 ON YOUR OWN MAT • N = ATTACKS IT, -1 ON A RIVAL'S

P	Open markets track the fastest sustained growth...	N	Profits go home. The host keeps the...
P	Specialize, export, buy the rest — the...	N	Transnational firms take the market local companies...
P	Foreign investment brings capital and jobs a...	N	The country trains its doctors, then loses...
P	South Korea and Singapore climbed the stages...	N	Colonial extraction built these economies to supply...
P	Microloans reach people no commercial bank would...	N	The core needs a periphery, so the...
P	The Bank funds roads and clinics no...	N	The government now spends more on interest...
P	Extreme poverty has fallen faster in thirty...	N	Export crops pushed subsistence farmers off the...
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N	Most of the Bank's projects do not...	P*	The government takes the oil fields into...
N	The money reaches the people who already...		

* Either reading holds. A challenge against one of those three always fails.

COUNTRY

United States

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Infant mortality rate falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Open markets track the fastest sustained growth on record.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Political Corruption

Mismanagement halts the investment.
A rival loses their developed country card.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Japan

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Maternal mortality rate falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Specialize, export, buy the rest — the fastest route out of poverty.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Political Corruption

Mismanagement halts the investment.
A rival loses their developed country card.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Germany

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Access to clean drinking water

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Foreign investment brings capital and jobs a poor state cannot raise.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Heavily Indebted Poor Country

The loans have bankrupted the government. A rival loses their developing state card. Their traits stay.

PLAYING THIS IS YOUR CARD FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Norway

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Access to sanitation

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

South Korea and Singapore climbed the stages and reached take-off.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Heavily Indebted Poor Country

The loans have bankrupted the government. A rival loses their developing state card. Their traits stay.

PLAYING THIS IS YOUR CARD FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Italy

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Vaccination rates rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

[illegible]

ARGUE

Microloans reach people
no commercial bank
would ever lend to.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

UN Diplomat

Your country is heard at last. Take any
one card out of the discard pile.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Canada

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Malnutrition rate falls

HEALTH • EDUCATION • INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The Bank funds roads and
clinics no investor would
pay for.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

COUNTRY

Australia

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Life expectancy rises

HEALTH • EDUCATION • INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Extreme poverty has
fallen faster in thirty years
than ever before.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

COUNTRY

Finland

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

(The background features diagonal watermark text repeating "THE WORLD BANK GAME 6")

TRAIT

Adult literacy rate rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Structural adjustment cut health and education budgets across Africa.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

China

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Pupil-teacher ratio improves

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Projects it financed pushed 3.4 million people off their land.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Turkey

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Mean years of schooling rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Most of the Bank's projects do not meet their own stated goals.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Vietnam

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Girls' literacy catches boys'

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The money reaches the people who already had money.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Indonesia

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Gender parity in secondary school

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Profits go home. The host keeps the pollution and the low wages.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

India

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Primary school completion rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Transnational firms take the market local companies were building.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Nigeria

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Expected years of schooling rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The country trains its doctors, then loses them to richer countries.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Ghana

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

GNI per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Colonial extraction built these economies to supply, not to develop.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Afghanistan

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

GDP per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The core needs a periphery, so the structure keeps reproducing itself.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

TRAIT

PPP per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

[illegible]

ARGUE

The government now
spends more on interest
than on schools.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

GINI coefficient falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Export crops pushed
subsistence farmers off
the land that fed them.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Microloans reach the
poor**

Grameen Bank.

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The state sells the water
system to a private
company.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Female labor force
participation**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The government raises
tariffs on imported steel.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Tertiary and quaternary
jobs grow**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The government takes the
oil fields into public
ownership.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

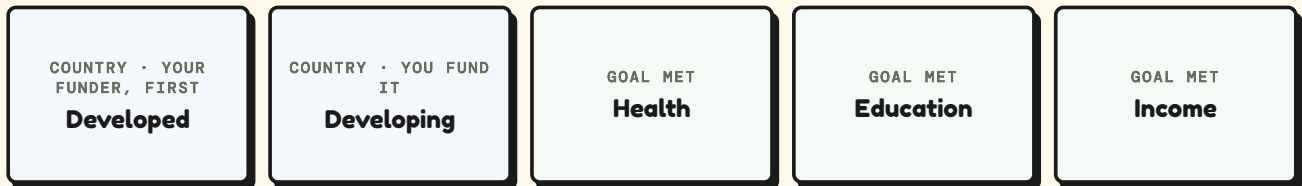
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The World Bank Game

AP HUMAN GEOGRAPHY • UNIT 7 – INDUSTRIAL & ECONOMIC DEVELOPMENT

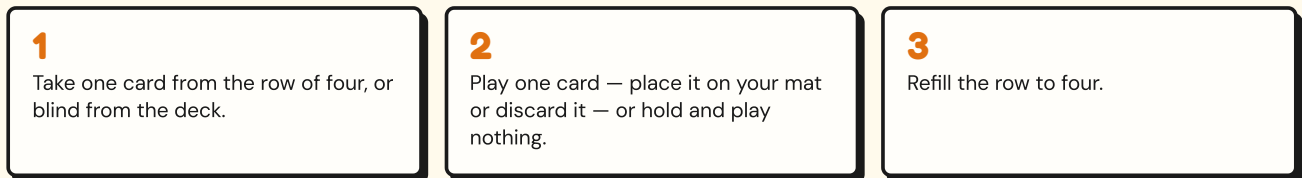
You are the World Bank. End extreme poverty by promoting the international trade path, focus on developing states, and grant loans to government projects.

The mission – five cards



The developed state is where the loans, FDI and foreign aid come from. The developing state is where you spend them. The three goals are the Human Development Index: a long life, years of schooling, income per person.

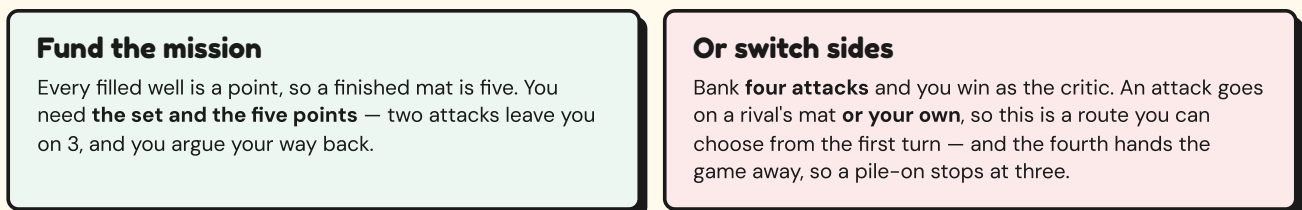
Your turn



One card, one play. A country, a trait, an argument or an event — whichever you put down is your turn. **Hold 6** — at 6 you must play one.

The funder comes first: nothing goes on your mat until a developed state does, so with no funder you hold, you discard, or you start taking the attacks.

Two ways to win



An Argue card is one sentence and never says whose side it is on. Supports the Bank: your own mat, +1. Attacks it: any mat, -1 to whoever holds it and one step toward switching sides.

Reach either line and you have claimed it. Play the round out. Attacks after your claim do not take it back, and a rival who reaches a line the same round is level with you — higher score wins. **The lead passes one seat left each round.** **Deck runs out?** The Bank's money is spent — furthest along their own route wins.

Challenges

Every card asks the same question: where does this go? A country is developed or developing. A trait is health, education or income. An argument supports the Bank or attacks it. **No card ever says.** The player says, out loud, and anyone may challenge. **Challenge upheld** — the card is discarded. **Challenge failed** — the challenger loses their next draw. Some cards can be defended either way, and a challenge against one of those always fails. The teacher's answer key settles it. Get away with it? The card is played.

Print double-sided, flip on the long edge, and cut on the lines.

Print at 100% — not "fit to page" — or the sizing drifts.

63 cards a deck, seven decks in this file. The number on the back says which deck a card belongs to.

Answer Key

TEACHER REFERENCE • THE WORLD BANK GAME

RULING A CHALLENGE. The challenger names the category they think is right and the placer defends. If the defense uses a real measure, the card stands, even against this sheet. Award the point to whoever makes the better case.

Countries

THE PRINCIPLE. Judge by GNI per capita and HDI, never by the size of the total economy. China has the second-largest economy on earth and a GNI per capita a fraction of Japan's. Ask a student who calls it developed: developed for whom?

DEVELOPED	DEVELOPING	CONTESTED — EXPECT A FIGHT
United States Japan Germany Norway Italy Canada Australia Finland	China Turkey Vietnam Indonesia India Nigeria Ghana Afghanistan	China — Second-largest economy, upper-middle income. GNI per capita is a fraction of Japan's and the interior lags the coast. Turkey — Scores very high on HDI and is still classed upper-middle income. The closest call in the deck. Vietnam — Upper-middle income since 2026, rising fast. Indonesia — Upper-middle income and a G20 member, still developing by income per person. India — Lower-middle income, large economy, low GNI per capita.

Traits

THE PRINCIPLE. The three categories are the Human Development Index. If a trait does not move a long life, years of schooling or income per person, it does not belong in a slot.

HEALTH	EDUCATION	INCOME
Infant mortality rate falls Maternal mortality rate falls Access to clean drinking water Access to sanitation Vaccination rates rise Malnutrition rate falls Life expectancy rises	Adult literacy rate rises Pupil-teacher ratio improves Mean years of schooling rise Girls' literacy catches boys' Gender parity in secondary school Primary school completion rises Expected years of schooling rise	GNI per capita rises GDP per capita rises PPP per capita rises GINI coefficient falls Microloans reach the poor Female labor force participation * Tertiary and quaternary jobs grow

* Defensible either way. A challenge against it always fails.

Arguments P = SUPPORTS THE BANK, +1 ON YOUR OWN MAT • N = ATTACKS IT, -1 ON A RIVAL'S

P	Open markets track the fastest sustained growth...	N	Profits go home. The host keeps the...
P	Specialize, export, buy the rest — the...	N	Transnational firms take the market local companies...
P	Foreign investment brings capital and jobs a...	N	The country trains its doctors, then loses...
P	South Korea and Singapore climbed the stages...	N	Colonial extraction built these economies to supply...
P	Microloans reach people no commercial bank would...	N	The core needs a periphery, so the...
P	The Bank funds roads and clinics no...	N	The government now spends more on interest...
P	Extreme poverty has fallen faster in thirty...	N	Export crops pushed subsistence farmers off the...
N	Structural adjustment cut health and education budgets...	P*	The state sells the water system to...
N	Projects it financed pushed 3.4 million people...	N*	The government raises tariffs on imported steel...
N	Most of the Bank's projects do not...	P*	The government takes the oil fields into...
N	The money reaches the people who already...		

* Either reading holds. A challenge against one of those three always fails.

COUNTRY

United States

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Infant mortality rate falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Open markets track the fastest sustained growth on record.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Political Corruption

Mismanagement halts the investment.
A rival loses their developed country card.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Japan

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Maternal mortality rate falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Specialize, export, buy the rest — the fastest route out of poverty.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Political Corruption

Mismanagement halts the investment.
A rival loses their developed country card.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Germany

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Access to clean drinking water

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Foreign investment brings capital and jobs a poor state cannot raise.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Heavily Indebted Poor Country

The loans have bankrupted the government. A rival loses their developing state card. Their traits stay.

PLAYING THIS IS YOUR CARD FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Norway

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Access to sanitation

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

South Korea and Singapore climbed the stages and reached take-off.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

EVENT

Heavily Indebted Poor Country

The loans have bankrupted the government. A rival loses their developing state card. Their traits stay.

PLAYING THIS IS YOUR CARD FOR THE TURN. DISCARD AFTER USE.

THE WORLD BANK GAME

COUNTRY

Italy

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Vaccination rates rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

[illegible]

ARGUE

Microloans reach people
no commercial bank
would ever lend to.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

EVENT

UN Diplomat

Your country is heard at last. Take any
one card out of the discard pile.

PLAYING THIS IS YOUR CARD
FOR THE TURN. DISCARD AFTER USE.
THE WORLD BANK GAME

COUNTRY

Canada

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Malnutrition rate falls

HEALTH • EDUCATION • INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The Bank funds roads and
clinics no investor would
pay for.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

COUNTRY

Australia

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

TRAIT

Life expectancy rises

HEALTH • EDUCATION • INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Extreme poverty has
fallen faster in thirty years
than ever before.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

COUNTRY

Finland

DEVELOPED (+1)
OR DEVELOPING (+1)
THE WORLD BANK GAME

[illegible]

TRAIT

Adult literacy rate rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Structural adjustment cut health and education budgets across Africa.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

China

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Pupil-teacher ratio improves

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Projects it financed pushed 3.4 million people off their land.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Turkey

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Mean years of schooling rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Most of the Bank's projects do not meet their own stated goals.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Vietnam

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Girls' literacy catches boys'

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The money reaches the people who already had money.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Indonesia

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Gender parity in secondary school

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Profits go home. The host keeps the pollution and the low wages.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

India

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

Primary school completion rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Transnational firms take the market local companies were building.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Nigeria

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

[illegible]

TRAIT

Expected years of schooling rise

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The country trains its doctors, then loses them to richer countries.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Ghana

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

GNI per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

Colonial extraction built these economies to supply, not to develop.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

COUNTRY

Afghanistan

DEVELOPED (+1)
OR DEVELOPING (+1)

THE WORLD BANK GAME

TRAIT

GDP per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

ARGUE

The core needs a periphery, so the structure keeps reproducing itself.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT

THE WORLD BANK GAME

TRAIT

PPP per capita rises

HEALTH · EDUCATION · INCOME
PICK ONE (+1)

THE WORLD BANK GAME

[illegible]

ARGUE

The government now
spends more on interest
than on schools.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

GINI coefficient falls

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

Export crops pushed
subsistence farmers off
the land that fed them.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Microloans reach the
poor**

Grameen Bank.

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The state sells the water
system to a private
company.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Female labor force
participation**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The government raises
tariffs on imported steel.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
THE WORLD BANK GAME

TRAIT

**Tertiary and quaternary
jobs grow**

HEALTH · EDUCATION · INCOME
PICK ONE (+1)
THE WORLD BANK GAME

ARGUE

The government takes the
oil fields into public
ownership.

POSITIVE: +1 YOUR MAT
NEGATIVE: -1 ON ANY MAT
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[illegible]