

Gosiverse 2.0

A financial-literacy metaverse that teaches through a conversational AI mentor, a competitive board-game economy, and a persistent life sim.

FINANCIAL-LITERACY METAVERSE · VR / IOS / ANDROID / WINDOWS · UNITY3D

GENRE	Edu-sim metaverse — conversational AI, competitive board-game economy, life sim
PLATFORM / ENGINE	VR (Oculus, HTC Vive), iOS, Android, Windows — built in Unity3D
TARGET AUDIENCE	GOSI members and institutional users seeking financial literacy education

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1 Executive Summary

Gosiverse is not a single game but a three-module financial-literacy platform built around one connective idea: every module feeds a shared profile, and that profile is the actual product. Phase L1 introduces Grace, an AI 'twin' of the user aged into their sixties, who talks, listens, and reacts through OpenAI-driven text, text-to-speech, and Omni facial animation — establishing an ongoing relationship before any game mechanic is introduced. Phase L2 delivers Dominion of Insight, a multiplayer 3D Monopoly-style game where budgeting, housing, and job decisions are the actual play space, plus a cluster of standalone simulators (budget, investment, risk-analytics). Phase L3 wraps both into Sacred Tails, a persistent single-player sandbox where the user manages a virtual house and daily finances, and a companion app that surfaces profile data, achievements, and leaderboards drawn from L1 and L2.

THE PITCH IN ONE LINE *Financial literacy taught not as a lesson but as a relationship (Grace), a competition (Dominion of Insight), and a habit (Sacred Tails), unified by one persistent profile.*

The ambition here is structural rather than mechanical: the proposal bets that a shared data layer across three very different genres — conversational AI, competitive multiplayer board game, and life sim — will feel like one coherent world rather than three bundled apps. That bet is the central design question this study examines, alongside whether each module is deep enough on its own to justify the four-month, three-platform build it's scoped against.

2 Core Loop & Mechanics Analysis

Each module has a distinct core loop, and the proposal's real design challenge is making the three feel like they belong to the same world rather than three vendors' demo apps stapled together.

What works

- **Grace as an onboarding ramp, not a feature.** Placing the AI-twin conversation module (L1) first is the right sequencing decision. It asks nothing mechanically of the user — no rules, no UI to learn — while establishing the emotional hook (talking to an aged version of yourself about money) that gives the later systems a reason to matter. A budgeting mini-game lands differently once Grace has already made the stakes personal.
- **A single, load-bearing constraint across L2.** Dominion of Insight's design pulls budgeting, housing, groceries, and jobs into one Monopoly-shaped turn loop, and layers an in-game AI advisor over it so a player can ask 'why did that decision cost me' mid-turn. That combination — a familiar competitive frame plus a just-in-time explainer — is the strongest single mechanic in the document, because it turns a teachable moment into a turn-order event instead of a pause-and-read tutorial.
- **Sacred Tails converts literacy into maintenance.** A persistent house-and-finances sandbox with real-time tracking is a good fit for spaced-repetition learning: managing an ongoing budget daily is a closer analogue to real financial behaviour than a one-off scenario, and cosmetic rewards tied to literacy milestones (rather than to genuinely learned financial skill) give a reason to return.

Where friction lies

- **Three genres, one onboarding budget.** A player meets a conversational AI, a competitive multiplayer economy game, and a life sim inside the same four-month build. Nothing in the scope of work describes a

single connective UI moment — a hub, a shared currency, a visible 'this unlocks that' thread — that makes L3's profile/achievements system feel earned rather than administrative. Without it, the shared profile risks reading as a login screen that happens to sit behind three unrelated apps.

- **Dominion of Insight's AI advisor and WebRTC voice chat are two integration-heavy features layered onto a brand-new multiplayer build.** Real-time voice plus a context-aware AI system embedded in a turn-based economy game is ambitious scope for the eight-week window (Weeks 5–8) the plan allocates to L2 core development and its simulators simultaneously.
- **Sacred Tails' naming outruns its described scope.** The document's own module label calls it a 'Blockchain RPG game with Sims-like adventures and battles,' but the scope-of-work text underneath describes only a single-player house-management sandbox with IAP cosmetics — no blockchain layer, no RPG progression, no battle system appears anywhere in Section 4. That's either an unbuilt ambition or a labelling error, and either way it needs resolving before a client reads the SOW as a commitment.

DESIGN VERDICT *The individual loops are sound and well-matched to financial literacy; the platform's success depends entirely on a connective layer between them that the current scope doesn't yet describe.*

3 User Motivation & Retention

Because Gosiverse is aimed at an institutional population (GOSI members) rather than an open consumer market, retention should be read as habitual engagement and completion, not acquisition — but the same day-1/day-7/day-30 lens still exposes where the design is strong and where it thins out.

Day 1 — the relationship hook

Grace is a strong day-1 draw precisely because it requires no mechanical investment: a conversation with an aged self-twin is novel and personal on first contact, satisfying curiosity (Bartle's Explorer) without demanding any system mastery. This is the right place to spend novelty.

Day 7 — competence and competition

Dominion of Insight is built to carry the first week: multiplayer competition against other GOSI members serves Achievers and Killers directly, and the embedded AI advisor builds competence (Self-Determination Theory) by explaining consequences in the moment rather than punishing blind trial and error. This is the platform's strongest retention engine, assuming the multiplayer matchmaking pool (institutional users, not a global player base) is large enough to keep queues short — a population-size risk the document doesn't address.

Day 30 — where the proposition thins

Sacred Tails' persistent house sandbox is the intended day-30 spine, but its stated reward loop — cosmetic house items unlocked by 'financial literacy rewards' — is thin as a standalone meta-progression system once the novelty of the first sandbox session wears off. The document does not describe a long-tail goal structure (a curriculum arc, a mastery ladder, escalating scenario difficulty) that would give a returning user a reason to open Sacred Tails in week 5 rather than week 1. Pairing cosmetic unlocks with a visible skill/curriculum ladder — e.g., unlocking harder investment scenarios in L2 as Sacred Tails milestones clear — would directly connect the three modules and shore up the weakest horizon.

RETENTION VERDICT *Day 1 and day 7 are well designed; day 30 depends on a cross-module progression spine that the scope of work does not yet specify.*

4 Narrative & Aesthetic Alignment

The document specifies relatively little art direction beyond 'age-appropriate and relatable aesthetics' and accessibility basics (colour contrast, readable fonts), which is reasonable for a technical proposal but leaves the aesthetic question of how three visually distinct genres — a talking-head AI interface, a Monopoly board, and a SIMS-style house — read as one coherent product largely open.

What's aligned

- **The AI-twin concept is the strongest narrative device in the proposal.** Rendering Grace as an aged version of the user, rather than a generic mascot or assistant, gives the entire platform's premise — 'learn now so future-you is okay' — a face. That's a genuinely differentiated framing device for a financial-literacy product, and it should be the visual and tonal anchor the other two modules are styled to match.
- **A shared iconography plan is already scoped.** Section 4.2 calls for 'visual themes aligned with financial literacy (e.g., icons for budgeting, investments)' across modules, which is the right instinct — a consistent icon/colour language for money concepts (budgeting, risk, investment) is what will make L1's chat UI, L2's board game, and L3's house sim feel like one world rather than three.

Where it needs sharpening

- **Omni facial animation carries a lot of narrative weight for a text-input interaction.** Grace's realism (synchronized facial animation, TTS voice) sets a high fidelity bar; if the Monopoly board and SIMS house are built with comparatively simpler, more stylised 3D assets — which the medium/large job-sizing in Table 4 suggests is the budget reality — the tonal gap between 'photorealistic aged mentor' and 'stylised board game pieces' could read as inconsistent rather than intentionally varied.

AESTHETIC VERDICT *The AI-twin device is a genuine hook; committing to one shared visual language for financial concepts across all three modules is what will make Gosiverse read as a world instead of a suite.*

5 Commercial Viability & Deployment Model

Gosiverse is structured as an institutional deployment — built for GOSI, funded by GOSI (the proposal explicitly puts OpenAI, TTS, Omni, app-store, and AWS hosting costs on the client), and distributed to GOSI's member base rather than sold direct-to-consumer. That reframes the usual monetisation questions: the relevant metric is member engagement and educational outcome, not conversion or ARPU.

What's sound

- **Cost allocation is realistic.** Section 4.4 correctly places recurring third-party API costs (OpenAI, TTS, Omni, Firebase, AWS) with the client rather than absorbing them into the studio's fee — a sustainable structure for an ongoing AI-driven product, since usage-based costs will scale with member adoption.

- **The quarterly post-launch support plan is well matched to an institutional product.** A dedicated team (server engineer, two Unity developers, solution architect, QA specialist, PM) with a 99.5% uptime target and a defined quarterly cadence (stabilisation, feedback integration, security review, annual planning) is the right operating model for a platform that must keep working for a captive institutional audience rather than simply staying profitable.

What needs scrutiny

- **In-app purchases sit oddly inside an institutionally funded, education-mandated product.** Section 4.1 mentions IAP for cosmetic house items in Sacred Tails 'tied to financial literacy rewards.' If GOSI is funding the platform for its members' benefit, monetising cosmetics on top of that access is a policy question as much as a design one — does revenue go to GOSI, to the studio, or is 'IAP' actually meant as an internal rewards currency with no real-money transaction at all? The proposal doesn't say, and a client is very likely to ask before sign-off.
- **Three separate app-store submissions (iOS, Android, plus VR platform certification) inside a 16-week plan is a distribution risk, not just a technical one.** Table 5 already flags platform approval delays as medium-probability/medium-impact; recommend submitting beta builds in Month 3 as scoped, but also recommend confirming GOSI's own developer accounts and enterprise distribution status (many institutional deployments use managed/enterprise app distribution rather than public app stores) before committing to public store timelines.

COMMERCIAL VERDICT *The cost model is sound for an institutional build; the cosmetic-IAP detail and public app-store dependency both deserve a direct conversation with GOSI before the SOW is finalised.*

6 Risk Assessment & Strategic Recommendations

The proposal already includes a risk register (Table 5) that is unusually thorough for this stage of a document — a genuine strength worth naming before adding to it. The three risks below are ones the existing register underweights or omits.

Risk 1 — The connective layer between modules is unscoped (Design)

- Nothing in Section 4 describes the specific UI, currency, or narrative thread that makes L3's shared profile feel like a payoff for L1/L2 activity rather than a dashboard. If Gosiverse ships as three disconnected experiences behind one login, the core pitch — one coherent financial-literacy world — will not land, no matter how well each module is built individually. Mitigation: scope a lightweight 'hub' moment (even a single shared home screen showing Grace, a Dominion of Insight leaderboard snippet, and a Sacred Tails house thumbnail together) as an explicit L3 deliverable, and design one cross-module reward (e.g., a Sacred Tails unlock earned only through an L2 milestone) as a proof of concept before full production.

Risk 2 — Sacred Tails' label promises more than its scope describes (Scope / Client Expectations)

- The 'Blockchain RPG... with adventures and battles' framing versus the sandbox-only scope-of-work text (Section 4.1) is a real inconsistency that will surface at UAT if not resolved earlier — GOSI stakeholders reading the module name will reasonably expect blockchain and battle mechanics that the SOW does not commit to building. Mitigation: reconcile the naming with the client explicitly during Milestone 1

requirements finalisation (Sep 1–14) and update either the module name or the scope of work in writing before development begins, so acceptance criteria in Section 4.5 aren't ambiguous.

Risk 3 — Multiplayer population size for Dominion of Insight is unaddressed (Technical / Market)

- A Monopoly-style multiplayer game depends on enough concurrent players to fill a match; an institutional audience (GOSI members) is finite and won't behave like an open matchmaking pool. If concurrent usage is thin outside peak hours, the multiplayer core loop — the platform's strongest retention driver per Section 3 — could sit idle. Mitigation: build an AI-opponent or asynchronous-turn fallback mode for Dominion of Insight from the outset, not as a post-launch patch, so the game remains playable regardless of live population.

Bonus Risk — AI response latency across three integration points (Technical)

- Grace's conversational responses, Dominion of Insight's in-game AI advisor, and Sacred Tails' financial-advisory AI all depend on the same third-party OpenAI integration; a rate-limit or latency event affects three modules simultaneously rather than one. The existing register (Table 5) treats this as a single 'AI integration' risk — recommend load-testing all three integration points concurrently during the Week 1 proof-of-concept, not sequentially by phase, since L1's integration testing (Month 1) won't reveal contention that only appears once L2 and L3 are also calling the same API.

RISK SUMMARY *The technical and schedule risks are already well tracked; the open questions are structural — module cohesion, one internal naming inconsistency, and a fallback for thin multiplayer populations.*

7 Final Verdict

Gosiverse's underlying idea — teach financial literacy through a relationship (Grace), a competition (Dominion of Insight), and a habit (Sacred Tails) rather than through a single lesson format — is a genuinely well-reasoned instructional design choice, and each module's core mechanic is individually sound and well-matched to its learning goal. The proposal's project management is also unusually mature for this stage: a detailed weighted deliverables log, an eight-milestone schedule, a nine-item risk register, and a full quarterly post-launch support plan all suggest a team that has shipped institutional software before.

The risks that remain are structural rather than fundamental, and all are addressable before development starts rather than after: define the connective layer that makes the shared profile feel earned, resolve the Sacred Tails naming-versus-scope gap with the client in writing, and build a fallback for Dominion of Insight's multiplayer population before treating live competition as the platform's guaranteed retention engine. None of these require rethinking the core concept — they require making explicit, in the SOW, what is currently implied. Handled well, Gosiverse has a real chance to be a distinctive institutional product: financial literacy platforms are common, but few attempt to unify a conversational AI mentor, a competitive economy game, and a persistent life sim into one member experience.