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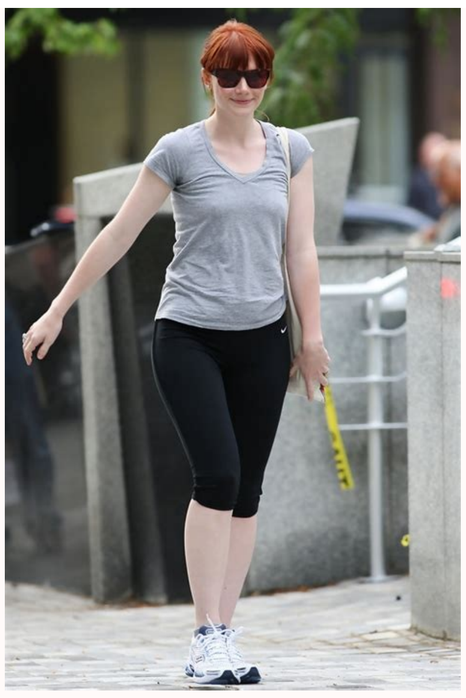

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These banks have the best savings accounts for kids. Here are some of the best accounts to help show you the basics of finance. The number of American households without a bank account last year fell to the lowest level since 2009, in part because people opened accounts for financial assistance during the pandemic. a new report said. About 4.5% of American households, or 5.9 million households, did not have a checking or savings account with a bank or credit union in 2021, a record high score, according to a recent study by the Federal Deposit Insurance Corporation. Households without and unmaintained bank accounts. About 45% of households that received a stimulus payment, unemployment benefits or other government assistance after the pandemic began in March 2020 said the funds helped them open an account, according to the biennial report. has been in place since 2009. "Safe and accessible bank accounts give more Americans access to the banking system and will continue to play an important role in promoting economic inclusion for all Americans," said FDIC Acting President Martin J. Gruenberg. in the announcement. A lack of banking options has delayed some households' ability to receive federal payments that will help the state weather the economic impact of the COVID-19 health crisis. Fight against payday loans: Mississippi social justice firm fights 'predatory lending' in low-income communities. Some unused bank checks were delivered late. For unbanked Americans, pandemic stimulus checks came slowly and at higher fees. But that may change. The FDIC has launched an education campaign to get more Americans to open a direct deposit account for these funds. And banks like Capital One and Ally Financial have ended overdraft fees and other fees that have been a major barrier to accessing the banking system for some Americans. What it means to beA household is considered unbanked if no one in the household has a bank or credit union account. This proportion of households has almost halved since 2009. And since 2011, when 8% of US households were unbanked, the highest since the survey began, and a record low in 2021, about half of the decline has been attributed to a change in the FDIC's financial health of US households. Who is underserved? Those who have a checking or savings account but also use financial alternatives such as check cashing services are considered underserved. Last year, 14% of American households, or 18.7 million, were unbanked. Â Â Why do people have little or no bank accounts? Many of those who don't have a bank account say they can't afford one due to insufficient funds and overdraft fees. About 29% said the top reason for not having a checking or savings account was fees or not having a minimum balance, up from 38% who listed these barriers in 2019. Do some groups tend to be unbanked? The number of unbanked people was higher in households with people of working age and disabilities, people with low incomes, including single mothers, black or Hispanic people. For example, among white households, 2 percent were unbanked last year, compared with 11% and Meanwhile, nearly 15% of households with a working-age disabled person were unbanked. compared to almost 4% of other households. And nearly 16% of single mother households didn't have a bank account, compared to about 2% of married couples that did. Keith Ernst, deputy director of consumer research and analysis for the FDIC, told the media about the report.Will the number of nonbanks increase if the US goes into recession? Maybe. “Bank lending rates really went up during the last recession,” said Karien Chu, head of banking research at the Center for Financial Research. In addition, households where the head of household was unemployed in the last period of the year were almost five times more likely to have no bank account than those where the head of household was employed. Recession Predictions for 2023: Is a Recession Inevitable in 2023? Here's what the experts say." So much so that revenues are falling ... which is usually associated with an increase in non-bank rates, “Chu said. Vampire Survivors is a gothic casual horror game with rogue-lite elements where your choices will let you quickly face hundreds of monsters that will attack you, you have nowhere to hide, all you can do is survive the cursed night and collect both more gold for the next survivor before Death inevitably ends your fight. October 2, 2022 Get ready for an all-new RPG experience with Persona 5 Royal set in the universe of the award-winning Persona series! Mask of the Joker and join the Phantom Thieves of Hearts. Break free from the shackles of modern society and organize grand heists to get into the minds of corrupt people and force them to change their way of life! Persona 5 Royal is full of new characters, confidants, a deep story, new locations to explore, and a new grappling hook mechanic that allows you to stealthily access new areas. In the new semester at Shujin Academy, get ready to sharpen your skills in the Metaverse and everyday life. Persona 5 Royal features a unique visual style, and award-winning composer Shoji Meguro returns with an all-new soundtrack. Explore Tokyo, unlock new characters, customize your personal thieves' lair, discover andstoryline, cutscenes, alternate endings and more! Even for the most experienced Phantom Thieves Persona 5 Royal is a new challenge: defy convention, unleash your inner strength and fight for justice. Put on the mask. Reveal your truth. 3. On October 21, 2022, get ready for a brand new RPG in Persona 5 Royal, set in the universe of the award-winning Persona series! Put on the Joker mask and join the Phantom Thieves of Hearts. Break free from the chains of modern society and organize grand heists to get into the minds of corrupt people and force them to change their lifestyle! Persona 5 Royal features new characters, confidants, story depth, new locations to explore, and a new hook mechanic for sneaky access to new areas. In the new semester at Shujin Academy, prepare to strengthen your skills in the metaverse as well as in everyday life. Persona 5 Royal features a unique visual style, with award-winning composer Shoji Meguro returning with a brand new soundtrack. Explore Tokyo, unlock new characters, customize your own Den of Thieves, discover never-before-seen storylines, cutscenes, alternate endings and more! Even for the most experienced Phantom Thieves Persona 5 Royal is a new challenge: defy convention, unleash your inner strength and fight for justice. Put on the mask. Reveal your truth. November 9, 2022 The icy winds of Fimbulwinter have reached Midgard, making Kratos, Atreus and Mimir's survival in the Scandinavian wilderness even harder than before. Kratos, still aware of his past mistakes, wants to spare Atreia the bloody lessons he learned during his conflict with the gods. He wants his son's safety above all else, and their confrontation with Baldr has convinced him that further conflicts with the Æsir will only lead to tragedy. Kratos and Atreus will have to decide together which path to take. Whatever they choose will decide the fate of all the inhabitants of the Nine.approaching Ragnarok. No matter which battle strategy you choose, the enemies that await you in God of War Ragnarök are ready. The lands have become more challenging, and a whole host of new creatures from Norse mythology will test your skills. God of War Ragnarök takes you to previously inaccessible locations in Vanaheim, Svartalfheim and Asgard, as well as new locations from the last game. Exploring the realms will take you everywhere from lush, otherworldly jungles to intricate networks of underground mines. The next installment of this series will feature more diverse, beautiful and mysterious locations than any other God of War game. 5. October 21, 2022 Forced to transfer to a high school in Tokyo, the hero has a strange dream. “You really are a prisoner of fate. In the near future you will be doomed. In order to "rehabilitate", he must save others from their twisted desires by donning the mask of a ghostly thief. Get ready for a brand new RPG based on the universe of Persona 5 Royal's award-winning Persona series! Put on the mask of the Joker and join the Phantom Thieves of Hearts. Break free from the shackles of modern society and stage grand heists to infiltrate the minds of the corrupt and force them to change their behavior! Persona 5 Royal is full of new characters, familiar faces, a deep story, new locations to explore, and a new hook mechanic that gives you secret access to new areas. With a new semester at Shujin Academy, prepare to strengthen your skills in the metaverse and everyday life. Persona 5 Royal showcases a unique visual style, and award-winning composer Shoji Meguro returns with a brand new soundtrack. Explore Tokyo, unlock new characters, customize your den of thieves, discover never-before-seen storylines, cutscenes, alternate endings, and more! Even for the most seasoned phantom thieves among us, Persona 5 Royal has a new challenge to explore that breaks the usual norms.inner strength and struggle for justice. Put on the mask. Reveal your truth. 6. Sep 22, 2022 Experience an adventure puzzle game that reaches beyond your window and creates a unique bond with the main character. In OneShot: World Machine Edition, you will find a strange desktop operating system with an offline world installed. Explore this world, discover its secrets and help your child in his quest to bring back the long-dead sun. You hear that saving the world may no longer be possible... But you think it's worth a try. Now with collectible content and features exclusive to the World Machine Edition! 7. October 21, 2022 Forced to transfer to a high school in Tokyo, the hero has a strange dream. “You really are a prisoner of fate. Ruins await you in the near future." With the goal of "rehabilitation" hanging over his head, he must save others from their twisted desires by donning the mask of the Phantom Thief. Get ready for a brand new RPG, Persona 5 Royal, set in the world of the award-winning Persona series! Put on the mask of the Joker and join the Heart for phantom thieves.Break free from the shackles of modern society and stage grand heists to get into the minds of corrupt people and force them to change their ways! Persona 5 Royal features new characters, confidants, story depth, new locations to explore, and a new hook mechanic that lets you sneak access new locations Get ready to sharpen your skills in the metaverse and everyday in the new semester at Shujin Academy Persona 5 Royal introduces a unique visual style and award-nominated composer Shoji Meguro returns with an all-new soundtrack Explore Tokyo, unlock new characters, customize your Den of Thieves, discover never-before-seen scenes, scenes, alt alternate endings and more! Even the most experienced Phantom Thieves Persona 5 Royal has a new challenge: defy conventions, release your inner strength and fight for justice. to wearReveal your truth. September 8, 2022 The Crossbell State, located in the west of the Earth, was once the site of bitter territorial battles, and has since become one of the continent's leading trade and financial centers. However, pressure from the Erebon Empire and the Kalvard Republic continues to grow. While corrupt officials on both sides remain embroiled in political squabbles, the mafia and underground criminal organizations prepare to wage war. In all this chaos, the Crossbell Police Department has lost the trust of its people. Among them are Lloyd Bannings, a newcomer, Eli MacDowell, the granddaughter of Mayor Crossbell, Tio Plato, a young witch with an orbal wand, and Randy Orlando, a former guard. All four are assigned to a new department, the Special Support Section, where they have no choice but to join forces in the face of adversity. This is the story of four unusual heroes trying to overcome the walls that define their way of life. 9 September 20, 2022 If you don't get it right the first time, Die, Die Again Team Arkane Lyon brings you a new perspective on the first-person action. DEATHLOOP takes players to the lawless island of Blackreef in an eternal battle between two extraordinary killers. Explore stunning environments and carefully crafted levels in an addictive game that lets you approach any situation the way you want. Hunt targets all over the island and try to break the cycle once and for all. Remember, if you fail the first time, die, die again. 10 October 6, 2022 NieR:Automata The End of YoRHa Edition is the Nintendo Switch version of NieR:Automata, the award-winning post-apocalyptic action RPG that has gained immense popularity worldwide. Far in the future... Aliens from another world attack without warning and unleash a new kind of threat: a weapon known as "machine lifeforms".threat, humanity is expelled from the earth and takes refuge on the moon. Playing as 2B, a member of the android squad newly organized by YoRHa, players will engage in a fierce battle to take back the planet. Experience a gripping story that goes beyond mere entertainment and evokes a wide range of emotions as it unfolds through cross-genre action in a beautiful desert open world. This product includes DLC content "3C3C1D119440927".* Three types of colosseum and three types of costumes based on characters from the related title "NieR Replicant" are included and can be purchased as a reward. *In order to enjoy this content, you must complete a certain path through the main story of the game. There are also some scenes in the main game scenario where this content is not available. Page 2 By MetaScore By UserScore Page 3 GOD THIS IS AWESOME! He is even less healthy than the first. AND I HATE IT TOO! Okay, first of all. LORD, THIS IS AWESOME! He is even less healthy than the first. AND I HATE IT TOO! Well, first of all... difficulties are everywhere. It does not make sense. You really can't change your tactics at all. Each battle becomes a celebration of exploitation of vulnerabilities. There are common... and generally VERY common SMT enemies that will shoot at you as soon as you get to the next floor if you are not guarding the group. Even after you level up and equip yourself the best you can, it becomes a 3-shot affair. There's not much relaxation or room for other tactics, which is a shame. The story is just as one-dimensional as the first, even if it feels a bit out of place. For example... Q1 was stereotypical and obviously not heard as much as the personality of the game. But the team, while happy to see them again, doesn't feel "at home". You will know when you play it. It's not a person. It's not a personality! I can't... emphasize how much I don't mind polishing. Done right, it's a breezeit's like taking over your party. There are times when you are already cleaning out the bottom of the XP barrel and if you had ONLY 5 more levels your strategy would work. These are the boss fights in the second quarter. I know what it is, it's the DLC microtransactions that atlus has been adding over the past few years. Slow down experience gain and charge an extra $2 for each cheat addon or superpowered Persona. *sigh* For reasons like this... I can't recommend any of these Atlus games over the past few years. They're still fine, just different from previous games that felt smooth and natural. Overall, there are many Atlus games that are still DIFFICULT but balanced. You thresh it for an hour and you are back on your feet. Or at best OP. *sigh* Back on the strange path.. or maybe Etrian3. I love you, but I hate you, Atlus." Expand Page 4 Play Audio Persona Q2: The New Movie Maze - Phantom Thieves Trailer Description: The characters from Persona 5 travel to Persona Q2: The New Movie Maze on a brand new adventure. Release on Nintendo 3DS June 4th. Page 5 LORD THIS IS AWESOME! It's even less atonement than the first one. AND I HATE IT TOO! Okay, first of all... difficulties are everywhere. It does not make sense. You really can't change tactics at all. Each battle becomes a celebration of exploitation of vulnerabilities. There are common... and generally VERY common SMT enemies that will kill you with two shots as soon as you get to the next one. LORD THIS IS AWESOME! It's even less atonement than the first one. AND I HATE IT TOO! Okay, first of all... difficulties are everywhere. It does not make sense. You really can't change tactics at all. Each battle becomes a celebration of exploitation of vulnerabilities. There are common... and generally VERY common SMT enemies that will shoot at you as soon as you get to the next floor if you don't guard your group. Even after leveling up and better equipment, it will be level 3Romance. There's not a lot of scope or scope for different tactics, which is a shame. The story is just as one-dimensional as the first one, although this part makes you feel a bit uncomfortable. For example... Q1 was a cliché and of course you didn't hear it as much as in RPGs. But the group, while nice to see them again, doesn't feel "at home". You will find out when you play. It's not human. It's not human! I can't... stress how much I don't mind grinding. Done right, it's no nonsense and will make your party seem over the top. There are also times when you've already hit the bottom of the XP barrel and if you had ONLY 5 more levels your strategy would have worked. These are the boss fights in Q2. I know what it is, it's the DLC microtransactions that atlus has been putting in everything for the past few years. Drop your XP gain and charge another $2 for a cheated DLC or an incapacitated character. *sigh* For reasons like these... I can't recommend any of Atlus' games over the last few years. They're still good, just not like the previous games, which felt balanced and natural. Overall, there are many Atlus games that are still HARD but balanced. You grind it for an hour and set off again. Or OP at best. *sigh* Back to Strange Journey...or maybe Etrian3. I love you but I hate you, Atlus. Expand Page 6 Person Q2: New Cinema Labyrinth is not only a great dungeon crawler, but also a great swan song for the Nintendo 3DS. A long game with good plot for fans who only lack English dubbing and 3D effect. All reviews for this release Read the full review It's hard to believe that Persona Q2: New Cinema Labyrinth could be the last game to grace the 3DS, but it's a fantastic conclusion if it does. The Persona series' style and characters fit the Etrian Odyssey template perfectly, and this entry in the Q sub-series feels a little more compellingthan the last one. The film aesthetic is smart and well executed throughout this long adventure, the exploration and combat are still as exciting as ever, the Persona system is pleasantly deep and flexible, and the excellent soundtrack ties it all together extremely well. If you consider yourself an RPG fan and still haven't sold your old 3DS, we highly recommend this game; as the latest release on a platform that has had a proud and successful streak, it's a great way to go. All reviews for this publication Read the full review If Persona Q2: New Cinema Labyrinth is indeed the last major 3DS release, it's a bloody swan song. The game is simpler than its predecessor, but this change plays to the strengths of many of the Persona characters. Overall, it's a flagship game that's worth investing hundreds of hours into before you play it to appreciate its nuances. All reviews for this publication Read the full review Persona Q2 is a serious addition to Nintendo's dual-screen console. It won't shake any established patterns, but with a satisfying gameplay loop and charming presentation, this crawler fills that hole for those looking to fix their Persona. All reviews for this publication Read full review Even if dungeon crawling isn't your thing, Persona Q2 is a great game. It features a lot of fan service and fan reviews of the main Persona titles, as well as a complex and rewarding combat and exploration loop that makes it worth playing even if it's your first Persona game. All reviews for this publication Read the full Persona Q2 review: New Cinema Labyrinth is a conservative game for its first part, but it quickly manages to connect with fans, as the exploration and combat systems are still fun and a huge number of characters from the series make their way to the screen. All reviews for this publication Read the full Persona Q2 review,perhaps one of the last great games for the Nintendo 3DS, a great J-RPG that combines the gameplay of Persona, including social interactions, with the dungeons of Etrian Odyssey. So if you like those games, you'll love them... even with their weaknesses: you have to grind a lot, the dungeons are a bit uninspiring. All reviews for this release Read full review As a relative newcomer to the spinoff series, I found Persona Q2 very easy to understand. It certainly helps that Persona Charm exudes a solid formula that includes a quality combat system and beautiful aesthetics. If this is the swan song for the Nintendo 3DS, then it's definitely a quality one. All reviews for this release Read full review If you loved the original Persona Q, Persona Q2 ticks the same boxes and adds a few new twists to the formula. As a Persona fan, this feels like the ultimate tribute to the last 13 years of the series, with nostalgic music and flashbacks. When I wasn't laughing at the banter between the cast, I enjoyed connecting new personalities and eventually beating a long and punishing boss battle. Persona Q2 is a worthy last hurray for the 3DS and helps take the system to the next level. All reviews for this release Read full review Fans of the Persona series will love this sequel to the crawler, featuring characters from the 3 most recent titles in the main series. If you manage to overcome the initial difficulties, you will happily spend hours in this fun and challenging world full of mazes. All reviews for this release Read the full review. This is your 3DS' last chance to shine, and if you're a fan of the Persona series or JRPGs in general, this is a 50-hour romp not to be missed. even if the first game's dungeon design was slightly better. All reviews for this release Read full review Although Persona Q2 has lost some of its complexity, it's a great way to experience the best of the Persona franchise in a fun and entertaining way. webefore the last big Nintendo 3DS game. All reviews for this release Read full review Persona Q2: New Cinema Labyrinth is a beautiful veil for the 3DS license. The gameplay is solid and the production is packed with personality, both visually and musically. As long as you've created a Persona, interactions between characters that never should have happened will be enjoyable and fun. The story develops smoothly and this time not too Manichean - it even ends on an emotional streak. So it's pretty much all right - a good end to Persona and a good start to trying out the Etrian Odyssey series. All Reviews for this Edition Read Full Review Given the high school setting of the Persona games, it seems fitting that in order to get the most out of Persona Q2, you need to do your homework first! [Issue #40 - July/August 2019, pg 68] Persona Q2 is a clever spin-off of Persona 5's highly advanced combat system and a very fun challenge. Its story isn't quite the serious social commentary of its console sibling, but the entertainment and fan service offerings are fantastic. All reviews for this edition Read full review The new movie labyrinth is perfect for fans of the TV show. For Persona fans looking forward to Persona 5 the Royale, this is a great way to bridge the gap and worth paying to get in just to see how the characters from these different games interact. With so many inside jokes that fans will really appreciate. Of course, the level design could be a lot better, and the mazes themselves pale in comparison to the Etrian Odyssey mazes it emulates. Fortunately, an engaging map, Persona-inspired combat, plenty of side quests, and a solid story more than make up for the shortcomings. All reviews in this issue Read the full review Persona Q2: New Cinema Labyrinth is a complex fusion of Persona psychology and Etrian Odyssey methodology. Like - maybe a littlelike "Shadow of the Labyrinth" covers a lot of ground without exploring a new direction. The new Cinema Labyrinth, typical of eight-year-old hardware, is battle-tested, secure and fails to surprise. All reviews for this publication Read the full review Persona Q2: New Cinema Labyrinth is not a perfect game in the immersive environment of today's video games. As for the platform, it is one of the best. Aside from one technical issue encountered during gameplay, it uses as much or (almost) as little hardware as the player wants. The story is deep and full of great moments as the three members of the best RPG of all time interact with each other (watch how Kanji tries to hug Morgan). Persona Q2: New Cinema Labyrinth, which will keep the 3DS dust-free for a long time, is the perfect farewell to Nintendo's handheld that will appeal to fans of the franchise and old-school crawlers alike. All reviews for this publication Read full review While I wasn't moved by the stories of the characters in Q2: New Cinema Labyrinth, the game does a good job of incorporating the show's long history of characters into a coherent and entertaining story. Combining familiar and new mechanics, this is a great title for Persona fans on the go. Persona Q2: New Cinema Labyrinth is one of the best handheld RPGs out there, one of, if not the last, major title to hit the Nintendo 3DS. All reviews for this publication Read the full review Of course, fans of the Persona series will also like this game. This is basically a stripped down version of the standard Persona experience. Get your 3DS charger ready, because you're in for another great game. All reviews for this publication Read full review It's not a blockbuster, and many may not notice it, but Persona Q2: New Cinema Labyrinth is a unique take on a fun and niche gaming genre. It looks great, sounds great, and even fights in battleit's worth the price of the entrance ticket. All reviews for this release Read the full Persona Q2 review The pros and cons are exactly what you'd expect from the series. It features the same mechanics that are alternately debilitating, punishable, and strategically exciting, as well as the ability for many dysfunctional characters to tease, flirt, and eventually fight. Like Endgame, Q2 is both a fitting endgame and a preview. As long as people love watching big characters beat each other up on the big screen, so will the Marvel movies. While people enjoy spending dozens of hours partying and dungeon crawling, Atlus will continue to make games for Nintendo handhelds. This era is over, but the genre lives on. All reviews for this release Read the full review Some of the inconveniences do not significantly affect Persona Q2. Like a dungeon, it's challenging and exciting, but it doesn't feel addictive or overwhelming. As part of the Persona fan service, it features merchandise with adorable crossover antics and a cute theme. It all comes together in a nifty little RPG that can keep you on your toes throughout your playthrough. The 3DS curtain may be closing, but Persona Q2 is a great way to end the show. All reviews in this issue Read the full review 7 How I rate games: gameplay, music/sound, graphics and visuals, story/worldbuilding, and characters, all of which are rated 0–2 for a total score of /10. 0 - none or poor, 1 - average or not applicable, 2 - better than average. Gameplay: 1. Not playable but unnecessarily hard to use like the first PQ. Music/Sound: 1. The music is great, with lots of good new tracks and my appreciation for games: gameplay, music/sound, graphics and visuals, story/worldbuilding and characters. receives 0-2 points, which gives a score of /10. 0 - none or poor, 1 - average or not applicable, 2 - better than average. Gameplay: 1 Not playable, but unnecessarily difficult to disassemble, as well as1. Music/Sound PQ: 1 The music is great, lots of good new tracks as well as the old ones taken from the original P4, P3 and P5 games, but the English sound is missing due to budget cuts. Graphics and Visuals: 1. The chibi style is a nice change that gives PQ its own personality compared to the main games and other spin-offs, but not much different from the previous PQ game. and much less unique than the first. The game struggles with such a large cast, and the multi-fact plot that explains the presence of P3's main character feels like an excuse and is poorly handled. This time they bit off more than they could chew. Characters: 0 Most of the characters become jokes, their personalities are neutered in favor of gags, and the new characters aren't even close to being memorable. OVERALL: 3/10¦ Expand Page 8 How I Rate The Games: Gameplay, Music/Sound, Art & Visuals, Story/World Creation, and Characters are rated 0-2 with a total of /10. 0 - none or bad, 1 - average or not applicable, 2 - better than average. Gameplay: 1. Unplayable but needlessly difficult to get the same distinction as the first PQ Music/Sound: 1 Music is great, lots of good new entries and how I rate games: Gameplay, Music/Sound, Graphics and Visuals , story/creation. the world and characters score between 0 and 2 points, for a total of /10 points. 0 - none or bad, 1 - average or not applicable, 2 - better than average. 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OVERALL: 3/10¦ Expand Page 9 How I rate the games: Gameplay, music/sound, graphics and visuals, story/world creation, and characters are rated from 0 to 2, with a total of /10. 0 - none or bad, 1 - average or not applicable, 2 - better than average. Gameplay: 1. Unplayable but needlessly difficult to get the same distinction as the first PQ Music/Sound: 1 Music is great, lots of good new entries and how I rate games: Gameplay, Music/Sound, Graphics and Visuals , story/creation. the world and characters score between 0 and 2 points, for a total of /10 points. 0 - none or bad, 1 - average or not applicable, 2 - better than average. Gameplay: 1. Unplayable but needlessly difficult to get something like the first PQ Music/Sound: 1 Music is great, lots of good new tracks as well as old ones taken from the original P4, P3 and P5 games but with a budget cut . no english audio. Graphics and Visuals: 1. 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It is even less salutary than the first. AND I LOVE IT TOO! Well, first of all… trouble is everywhere. It does not make sense. You really can't change tactics. Every battle becomes an exploitation of weakness. There are common… and all-too common SMT-style enemies that will shoot you twice when you reach the next floor if you don't take care of the children in your party. Even after the best settlement and transfer, it becomes a triple affair. There is not much relaxation or room for different tactics, which is a pity. The story is just as one-dimensional as the first, although this one feels a bit left out. For example... Q1 was stereotypical and of course you couldn't hear as much as personality games. But the band, while nice to see them again, doesn't feel like home. You'll know when you play. He is not a person. It's not human! I can't... emphasize how much I don't mind sanding. Get it right, it's unnecessary and it looks like you're overloading your party. There are also times when you are already at the bottom of the xp barrel and if you had ONLY 5 levels more your strategy would fail. These are the boss fights in the second quarter. I know what it is, it's DLC microtransactions that atlus has been using on everything for a few years now. Slow down your XP gain and charge an extra $2 for a dlc you cheat or an incapacitated person. *sigh* I can't recommend any of the recent Atlus games for these reasons. They're still good, just because they're not like the previous gamesand naturally. Overall, there are many Atlus games that are still DIFFICULT but balanced. You take it off for an hour and you're on your way again. Or OP at best. *sigh* Back on a strange journey... or maybe Etrian3. I love you, but I hate Atlus. Expand Expand