

10+

1-4

CONTENTS: 110 cards

Ornery  
Designs

## OBJECTIVE OF THE GAME

Be the first to collect enough passive income from assets ● to be twice your total expenses from liabilities ■. Collect your pay, buy assets, pay off loans, and avoid liabilities. Also, **remember to keep some cash on hand** for unexpected expenses in this entrepreneurial life experience.

## SETUP!

1

Remove the Quick Start Rules cards from the pack and hand them out for reference.

2

Shuffle the rest of the cards well and deal five to each player, face down, as your Cash on Hand (CoH) ■.

3

Put the remaining cards face down in the centre to create the draw pile. Asset Cards are multipurpose and represent both money and function.

4

To help decide who goes first, the player who deals starts the game. Play then continues clockwise.

## PLAY!

### Initial portfolio

Everyone starts the same; each has a:

- **Salary** ▲ that pays **\$5K income every payday**, which represents approximately a month's pay cheque.
- **Basic \$3K a month living expenses** ■, \$1K necessary living expenses and \$2K rent/mortgage. And...
- **Savings of \$5K**, as Cash on Hand (CoH) ■, which was dealt out in step 2 of the setup.

This represents an average individuals income and necessary expenses without loans, loan payments, or any children.

### On your turn

- 1 **Collect your pay.** Your pay is your ● + ▲ less your ■. Your pay is taken from the top of the pile and added to your CoH which can be spent later. For example your first turn will be  $\$5K - \$3K = \$2K$ .
- 2 **Draw another card.** Turn it over and read it out loud.
- 3 **Follow actions on the card.** Such as pay for expenses, collect money, etc., and you may perform any other additional actions listed below:



**Purchase the asset or shares** listed on the drawn card with your CoH ■. If you buy an asset keep the card and discard your cash face up to the discard pile next to the draw pile. Buy shares as shown on the next page.

**Sell assets or shares** if the drawn card allows it. If selling assets discard them to the discard pile. Sell shares as shown on the next page.

**Take out or pay off loans.** See more details below.

**Trade** properties or businesses with other players.



- 4 **Allow other players to sell** ● cards. If the drawn card allows for it.
- 5 **End your turn.**

### Loans & Bankruptcy

Sometimes you run out of money and need to pay for an expense or buy an asset. This is when taking out a loan may be necessary.

**To take out a loan**, draw multiples of \$5K. For each \$5K drawn, add a \$2K to your ■. This expense will be recurring until the principal is paid as an expense

NOTE: the recurring ■ does not pay off the principal. It must be paid separately.

**To Pay off a loan**, pay multiples of \$5K. For each \$5K paid off the principal loan, reduce your ■ by \$2K.

The loan tracker on the Quick Start Rules card can help you manage loans.

**Bankruptcy:** The bank will not allow you more than \$25K in loans. If you cannot afford an expense without going further into debt you must declare bankruptcy and drop out for the remainder of the game.

# THE DRAW PILE

When the draw pile runs low or out of cards, flip the discard pile so it is face down and add it to the bottom of the draw pile.

If the draw pile and discard pile combined have 5 cards or fewer, everyone must shuffle their CoH and pay half as a tax. (if holding an odd number, round down, e.g. if holding \$3K CoH, shuffle all \$3K and pay \$1K, if holding \$11K CoH; shuffle and pay \$5K)

# THE END OF THE GAME

When one player's ● is twice their ■ or more, that player has achieved financial freedom and has won the game.

**NOTE:** only the players income from ● is counted, this doesn't include their base ▲ of \$5K (or any pay rises).

# THE CARDS

## Assets ●



**Properties**, these produce a passive income through rent from tenants who pay to live in the property you own. When you purchase these, hold onto them and add the rent to your income. Can be sold to other players (negotiate price). If sold, you lose the rent and the other player will receive it.

**Businesses**, these produce a profit through sales of the products and services your business provides. When you purchase these, hold onto them and add the profit to your income. Can be sold to other players (negotiate price). If sold, you lose the profit, and the other player will receive it. TIP: A business is not your job; it is a system that makes you money.



**Shares**, although they don't produce a passive income, they offer the opportunity to increase your CoH.



**\*To buy shares**, record the name and number of shares you are purchasing and discard the CoH and share card.

**\*To sell shares**, when a player draws a share card, you can sell your shares at their listed value. To do this, collect the CoH they sell for and update your record for the number sold.

## Expenses ■



**Everyday expenses**, such as eating out, having fun, looking nice, and getting around, have their costs.

**Liabilities**, these expenses have recurring costs either indefinitely or until paid off (such as loans).



## Chance ★



**Property and business buyers**, developers are on the lookout for properties and businesses they can buy and upscale. Are you interested in selling them for a large payout?

**Property damage and business audits**, unfortunately sometimes tenants damage your property or your business books aren't up to date; these things have their costs to fix.



**Money bonus opportunities** come around. They could be cash bonuses, pay raises, or even pay bonuses to help pay off expensive loans.

## Example of play: mid-game

