



AGES 8+
2-4 Players
B9058

CONTENTS

Gameboard • Die • 4 tokens • 64 Mail cards • 16 Deal cards • Pay Day money • Savings and Loan Record pad

OBJECT

Be the player who has the most cash and savings at the end of the game. The length of the game is decided by the players. With four players, a three-month game takes about an hour and a six-month game takes about two hours.

SETUP

1. Determine the number of months to be played.
2. Shuffle the Mail and Deal cards separately and place each stack face down, near the board.
3. Each player selects a token and places it on the Start Here space.

HOW TO PLAY

Select two players: one will be the Banker and the other will be the Record Keeper.

- Banker, you are responsible for all the money that goes in or out of the Bank, and you begin by giving each player \$325.
- Record Keeper, you are responsible for keeping track of the number of months played *and* for writing in all financial transactions on the Savings and Loan Record pad. You begin by writing each player's name across the top of the pad.

THE SAVINGS AND LOAN RECORD

REMEMBER: You may have either a savings account *or* a loan—never both at the same time.

When you put money into your savings account, the amount is recorded on the Savings and Loan Record pad and you pay the money to the Bank.

When you take out a loan, it is recorded on the pad and you receive the amount loaned from the Bank.

To record a financial transaction, the Record Keeper marks an S (for savings) or an L (for a loan) in the S/L column, and then records the amount of the transaction in the right-hand column under the player's name. Each time the amount of a player's savings or loan changes, the old total is crossed out and the new total is recorded in the box below it.

FOR EXAMPLE: You take out a loan for \$200. The Banker gives you the money and the Record Keeper records this transaction by writing an L in the S/L column and \$200 (the amount of the loan) in the right-hand column under your name. On your next turn, you take out another loan for \$300. You receive the money from the Bank, and the Record Keeper crosses out the first loan and writes in a new balance of \$500 in the box below it.

SAVINGS

It is to your advantage to add as much to your savings account as you can.

All savings transactions must be made in \$100 amounts. You may open a savings account or add to one only on Pay Day.

You must pay a \$50 fine for each withdrawal made *before* Pay Day, but you will not be fined if your withdrawal is made *on* Pay Day.

You receive 10% interest on the balance in your savings account every time you land on Pay Day. Therefore, the more money you have in the Bank, the more interest you earn.

For easy calculation of interest on savings or loans, refer to the Savings and Loan Interest Chart (see panel inside box).

LOANS

A loan may be taken out or increased at any time in even \$100 amounts.

You must pay 20% interest on your outstanding loan balance every time you land on Pay Day.

In addition to paying the interest due, you may pay off part or all of your loan on Pay Day. Loans may not be paid off at any other time during the month.

THE PLAY

Choose one player to go first. Player one, roll the die and move your token the number of days indicated, starting with Monday 1 and moving through the calendar, week by week, to Pay Day. Follow the instructions pertaining to the day on which your token lands. Some of the instructions are on the calendar itself, while more detailed instructions are outlined below. Your turn ends when you have followed the instructions for the day on which you have landed. Play then passes to the player on your left.

SPECIAL INSTRUCTIONS FOR EACH DAY

MAIL

1. Draw from the stack of Mail cards the number of cards indicated on the mailbox space. All postcards and advertising come free of charge and are immediately discarded.

Note: All discarded mail is placed in a discard pile away from the regular mail stack. When the mail stack is depleted, shuffle the discard pile and reuse.

2. Insurance cards must be purchased or discarded immediately. If purchased, the Insurance card is held by its owner throughout the game and cancels only the type of bills specified which are received after the purchase is made.
3. Keep all your bills—except those cancelled by Insurance—until you land on Pay Day. At that time, you must pay and discard them.

SPECIAL MAIL CARDS

LOTTERY TICKET: Comes free of charge and may be cashed in at the Bank only if you land on Lottery Draw during the month in which the ticket was received. All your Lottery Tickets may be redeemed if you land on Lottery Draw, but must be discarded at the end of the month if not used.

SWELLFARE: (You are in debt if your loan, plus loan interest due, plus bills are greater than your cash.) If you are in debt you may gamble up to \$100 and receive from the Bank ten times the amount of the bet if you roll a five or a six. If you roll any other number, the amount you have bet goes into the Pot (the space to the right of Pay Day on the gameboard).

SPECIAL SPACES ON THE BOARD

DAYLIGHT SAVINGS TIME: Each player in turn, starting with the player who landed there, moves his or her token back one space and follows the instructions as in a regular turn.

Note: If your token is on the Start Here space when another player lands on Daylight Savings, simply collect another \$325 and leave your token on Start Here. (A player on Monday 1 shall move back to Start Here with no further consequences.) The Daylight Savings process takes place only once on any turn and should not be repeated if a player lands there as a result of another player having landed there first.

DEAL

Draw the top card from the Deal stack. You may purchase the Deal for the indicated cost *immediately* or return the card to the bottom of the stack. (You may take out a loan to pay for a Deal.) The Deal is held until you land on Buyer at any time during the remainder of the game. A Deal card has no value if it remains unsold at the end of the game.

IMPORTANT: Whenever a Deal is purchased, all players have a chance to win the Commission shown on the Deal card. Each player in turn rolls the die and the highest roller collects the Commission from the Bank.

BUYER

If you have one or more Deal cards, collect from the Bank the Value shown on any *one* of them and return that card, face down, to the bottom of the Deal stack.

TOWN ELECTION

All players must contribute. If you do not have the cash, you must withdraw from your savings or take out or increase a loan. The next player to roll a six during the course of the game wins the Pot (including any Swelfare money that may already be there).

POKER GAME

Each player has the option of placing \$100 on the board. All poker-game participants roll the die and the highest roller collects all the money.

PAY DAY

Stop here, regardless of additional counts on the die. When you reach Pay Day, go through the following steps in this order:

1. Collect your monthly wages of \$325.
2. Collect 10% interest on your savings account or pay 20% interest due on your loan.
3. Pay all bills you have received during the month and place them in the discarded Mail stack. If you do not have enough cash you must withdraw money from your savings account. If you do not have a savings account you must take out or increase a loan. The Record Keeper must show these changes under your name on the Savings and Loan Record.
4. OPTION: You may pay off all or any part of your loan in \$100 amounts without paying a fine. You may withdraw or add to your savings in \$100 amounts without paying a fine.
5. Discard any unused Lottery Tickets. At the end of the *last month of play* you must also discard all Deal cards.
6. The Record Keeper notes the month you are starting. Place your token on the Start Here space unless you have completed your last month of play. If you are continuing, start off again on your next turn.

WINNING THE GAME

Once you have completed your last month, retire from the game. Play continues until all players have completed the proper number of months. When the last player has completed his or her final month of play, each player totals their cash (after all bills have been paid up) and adds their savings or subtracts their loans. The player with the greatest total is the winner. If all players are in debt, the player who is least in debt is the winner!

© 1975, 2015 Hasbro, Pawtucket, RI 02861-1059 USA. All Rights Reserved. TM & ® denote U.S. Trademarks.

Consumer contact: USA and Canada: Hasbro Games, Consumer Affairs Dept., P.O. Box 200, Pawtucket, RI 02861-1059 USA. TEL. 800-255-5516. Hasbro Australia Ltd., Level 4, 67-71 Epping Rd, Macquarie Park, NSW 2113, Australia. TEL. 1300 138 697. Hasbro NZ (a branch of Hasbro Australia Ltd.), 221 Albany Highway, Auckland, New Zealand. TEL. 0508 828 200.

Hasbro Gaming®

HASBROGAMING.COM

