

THE BAG OR BROKE

OFFICIAL RULEBOOK & STRATEGY
GUIDE (WITH EXAMPLES)



INSTRUCTIONS

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INSTRUCTIONS

GAME OVERVIEW

Bag or Broke: NIL Money Moves is more than a board game—it's your real-world NIL simulation played across 40 strategic spaces, high-stakes decisions, and real-time digital score tracking.

From the moment you roll your NIL Tier, your path is yours to shape. **Will you invest smart?**



Finance that luxury? Risk big for a bigger return? Or protect your rep and lay the foundation for your legacy?

This simulation mirrors the **reality** student-athletes face today:

- Managing fast money
- Leveraging credit
- Building brand value
- Turning short-term fame into long-term power



Every card drawn, every lap completed, and every move you log into the Digital Tracker pushes your story forward.

And when the game **ends**, it doesn't just show you what you earned –it shows you who you are.

This is your Playbook in real time.

Play it with friends or teammates.

Educate your mind. Learn the rules. Stay in bounds.

Play to win. And let's see if you get the bag... or go broke.



INSTRUCTIONS

WHAT'S IN THE BOX

INSIDE YOUR GAME KIT:

- Game Board (40 color-coded spaces)
- 50 Investment Cards
- 50 Luxury Cards
- Player Tokens (up to 6 themed)
- Movement Die (1-6)
- Investment Die (1-6, used for ROI rolls)
- QR Code to Digital Score Tracker (located on box, card, and rulebook)



No physical money or score sheets included. All scores and actions are tracked digitally.

GAME OBJECTIVE



Finish with the highest Final Net Worth by:

- Making smart financial moves
- Growing your NIL brand
- Securing Career Points
- Protecting your reputation
- Navigating curveballs



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GAME SETUP

GET STARTED:

1. Scan the QR code to access the Digital Tracker.
2. Choose your Player Token.
3. Roll the Investment Die to determine your NIL Tier and starting funds:

ROLL	TIER	STARTING FUNDS
1	Walk-On	\$10,000
2	D1 Reserve	\$25,000
3	D1 Starter	\$50,000
4	3-Star	\$75,000
5	4-Star	\$100,000
6	5-Star	\$150,000



4. Log all financial moves in your Digital Tracker.

HOW TO PLAY (WITH BOARD SPACES)

Roll the Movement Die (1-6) and move forward.

Take action based on the color of your space:



COLOR SPACE TYPE ACTION DESCRIPTION

Investment Draw: Purchase with cash or finance.

Roll Investment Die for ROI.

Luxury Purchase: Optional. Buy with cash or finance if \$50K+.

Financial Curveball: Pay out a penalty in cash.

Life Curveball: Personal/brand penalty. Lose cash (not REP).

Career Opportunity: Gain 1 Career Point and listed REP value.

NIL Bonus: Receive a cash bonus or perk.

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DICE MECHANICS

Movement Die: Roll 1-6 to determine how far to move.

Investment Die: Roll when resolving Investment Cards based on selected risk level.

ROI OUTCOMES BY RISK LEVEL:



ROLL	LOW RISK	MED RISK	HIGH RISK
1	0%	-10%	-50%
2	+2%	0%	-25%
3	+3%	+10%	0%
4	+5%	+15%	+40%
5	+5%	+20%	+50%
6	+7%	+30%	+100%

CREDIT & FINANCING

WHAT CAN BE FINANCED:

- Any Investment Card
- Luxury Cards over \$50K (facilitator's discretion)



HOW IT WORKS:

1. Pay a 50% down payment.
2. Tracker logs the balance, interest, and payment plan.
3. Each time you complete a lap, you must make a payment.
4. Missed payments = REP loss + credit score drop.
5. Early payoff = bonus REP + credit score bump.

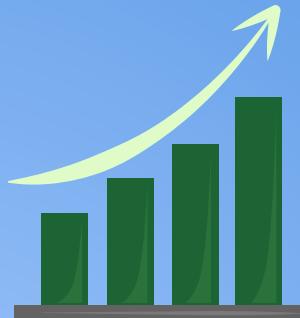


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INTEREST RATE BY CREDIT SCORE:

CREDIT SCORE INTEREST RATE

750-850	5%
700-749	10%
650-699	15%
600-649	20%
< 600	25%



GAME CARDS & HOW THEY WORK

INVESTMENT CARDS:

Include cost, risk level, and potential ROI. Some cards have pre-set risks, others let you choose.

- Pay outright or finance.
- Roll Investment Die to determine ROI.



LUXURY CARDS:

Provide lifestyle perks and REP points.

- Optional to purchase. Buy with cash or finance (if over \$50K).
- Boost your player style and brand.



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REPUTATION & CAREER POINTS



REP POINTS = \$2,500 each

CAREER POINTS = \$5,000 each

EARNED BY:

- Landing on Career Opportunities
- Playing high-value cards
- Making strong strategic decisions

LOST BY:

- Missing payments on financed items
- Drawing negative curveball penalties

All tracked in your Digital Score Tracker.



FINAL NET WORTH CALCULATION

When the game ends, calculate your Final Net Worth in the app:

- Cash on hand
- Investment gains
- Luxury resale value
- Penalties subtracted
- REP Points × \$2,500
- Career Points × \$5,000

The app will total your performance and determine your legacy.

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WINNING THE GAME

After completing all laps:

Choose your gameplay length:

- Short Game: 5 laps
- Long Game: 10 laps



The player with the highest Final Net Worth wins! A golden trophy icon with a star on top.

Optional Bonus Awards:

- Most REP Points
- Most Career Growth
- Best Investment ROI
- Best Overall Strategy

But don't forget—the real W comes when your Avatar is revealed. It shows the kind of NIL player you became and the legacy you've built.

STRATEGY GUIDE

WIN WITH WISDOM:



- Spend smart, don't blow the bag early.
- Use REP to build brand trust and avoid penalties.
- Only finance when you can pay.
- Stack Career Points to grow beyond college.

Think long-term. Stack value. Build your lane. A stack of gold coins.

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WINNING STYLES

At game end, you'll be matched with one of 8 NIL Avatars:

- The Architect - Long-term legacy builder
- The CEO in Training - Brand boss in the making
- The Flexer - Flash and fast moves
- The Hot Shot - Burned bright, quick exits
- The Hustler - All grind, all hustle
- The Survivor - Made it through the storm
- The Legacy Maker - High REP and impact
- The Flameout - Fast money, no plan

Each avatar reflects your decisions, discipline, and destiny.

TIPS FOR FACILITATORS

TO RUN A SMOOTH GAME:

- Encourage role play and NIL conversations.
- Let players act out moves for fun & learning.
- Keep scoreboard visible (project tracker if possible).
- Use Avatar reveal for reflection and growth.

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FINAL TAKEAWAYS

This isn't just about stacking paper or flashing fame.
It's about how you manage the moment and build for the future.

Bag or Broke is your NIL Playbook in real-time.
Play smart. Bet on yourself. Make your move.
And let's see if you bag... or go broke.

