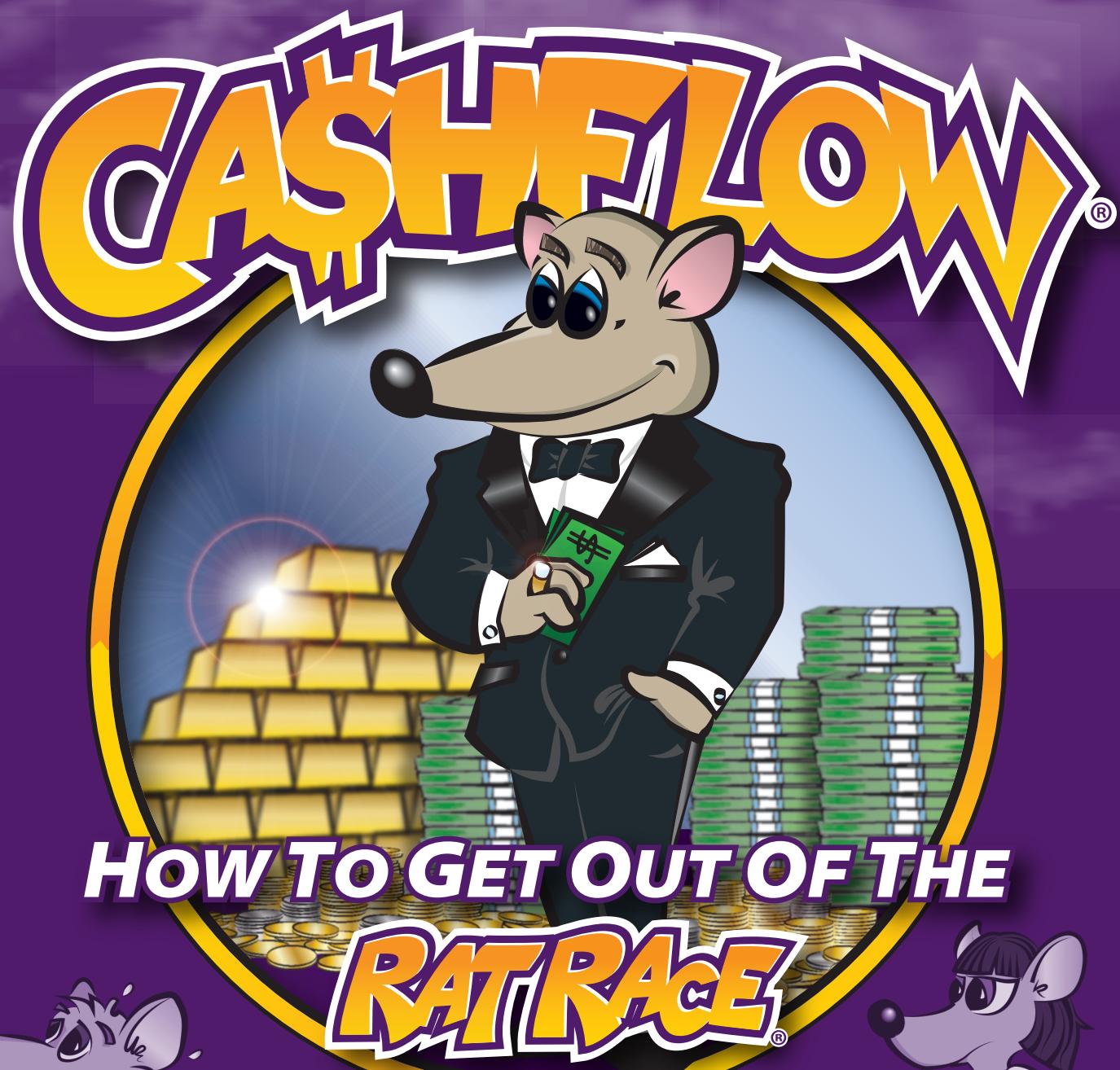


# Game Instructions





# Quick Start Instructions

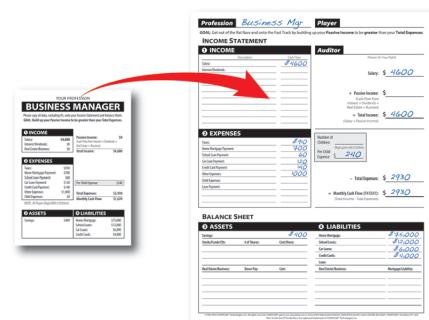
1. Select a **Banker** for the game.
  2. Place **Big Deal**, **Small Deal**, **Market**, and **Doodads** cards on the board.
  3. Distribute a **Financial Statement** to each player.
  4. Deal out one **Profession Card** to each player.
  5. Transfer information from your **Profession Card** to your **Financial Statement**.
  6. Meet your **Auditor** (player to your right).
  7. **Banker** distributes cash (**Monthly Cash Flow + Savings**) to each player.
  8. Choose your playing pieces: Rat, Cheese, and Tokens, all of the same color.
  9. Choose your **Dream** on the Fast Track by placing your Cheese piece on it.  
**Note:** When choosing your Dream, choose the Dream you truly want, not the Dream that makes it easier to win the game. How often, in real life, do we chase a Dream (or someone else's Dream) for reasons other than choosing the Dream we truly want.
  10. Place your Rat playing piece on the "Start" arrow on the Rat Race circle. Play is clockwise (the direction the rats are running).
  11. Roll one die to determine who starts. The person who rolls the highest number starts first.
  12. The first Player rolls one die and counts the green Big Deal/Small Deal space (above the "Start" arrow) as the first space. Players in the Rat Race roll one die (unless they land on the Charity space and donate 10% of their total income).
- Begin playing **CASHFLOW®!**

## Points to Remember:

- To get out of the Rat Race, your Passive Income must be greater than your Total Expenses.
- To build up your Passive Income, buy assets that provide a positive cash flow.
- Read the Big Deal, Small Deal, Market, and Doodad cards aloud.
- Beware of Bankruptcy. Be smart with your investments.
- Adjust your strategy as the market changes.



Place Big Deal, Small Deal, Market, and Doodads cards on the game board.



Transfer information from Profession Card to Financial Statement.

# Rules of the Game

## Why Play the Game?

- Increase your Financial IQ.
- Learn concepts that the rich understand about money that you were never taught.
- Realize that taking investment "risks" is not so risky when you know what you're doing.
- Expand your context about money and investing.
- It's fun!

## Objectives (How to Win)

**CASHFLOW®** is played in two parts:

### Part 1: Rat Race

The Rat Race is the inner circle of the game board; it's where most people get trapped day in and day out. Your first goal is to get out of the Rat Race and move to the Fast Track.

To get out of the Rat Race, you must buy investments, which give you cash flow (passive income). You want your **Passive Income** to become greater than your **Total Expenses**.

### Part 2: Fast Track

The Fast Track is the outer track of the game board. The Fast Track is where the rich play the game of money. Once you've moved from the Rat Race onto the Fast Track, you can win the game if you are the first person to do one of the following:

1. **Buy Your Dream**  
The Dreams are the blue cloud spaces on the Fast Track.  
OR
2. **Increase Your Monthly Cash Flow by \$50,000**

**HAVE LOTS OF FUN WHILE LEARNING!**



Part 1: Rat Race



Part 2: Fast Track



# Game Setup

1. Elect one Player to act as **Banker**. The Banker should be someone good with numbers and able to handle cash transactions quickly. If the Banker is also playing the game, then they must keep their own game money separate from the money of the Bank.
  2. Shuffle the **Big Deal**, **Small Deal**, **Market**, and **Doodads** cards. Place them face down on the game board on their marked places.
  3. Distribute one **Financial Statement** to each Player. Take a moment to review the Financial Statement and get familiar with the form and the words (see page 3).
- Use the **Income Statement/Balance Sheet** side of your Financial Statement for the Rat Race portion of the game. (The side of your Financial Statement labeled "Congratulations!" is used when you enter the Fast Track.)
4. Shuffle the **Profession** cards and randomly deal one, face down, to each Player. Each Player then turns over their Profession card and copies the information from it, exactly as it is written, onto their Financial Statement.
- Note:** Each Player starts the game with no loans, no loan payment, and no children.
5. Meet your **Auditor**. This is the person on your right. The Auditor's role is to assist you in making accurate calculations. Your Auditor must check your work at these events:
    - a) After you enter your information from your Profession Card on to your Financial Statement.
    - b) When you are entering the Fast Track.
    - c) When you win the game.
    - d) Whenever you have a question about your calculations.
  6. The Banker distributes cash to each Player. The amount of cash each Player receives at the beginning of the game is: **Monthly Cash Flow (Total Income minus Total Expenses)**

## PLUS

**Savings** (listed on your Financial Statement under **Assets**). Your savings is only paid to you at the start of the game. Erase the savings amount from your Financial Statement once you receive it in cash. Savings is not part of your Monthly Cash Flow.

**Note: CASHFLOW® Cash Ledger:** If you choose to use the Cash Ledger instead of cash, then see instructions on page 12.

## YOU ARE NOW READY TO PLAY CASHFLOW®!

### To Begin Play:

1. Each Player chooses two playing pieces (a Rat and a Cheese) of the same color, as well as a set of tokens of the same color.
2. Place your Cheese playing piece on one of the **Dreams** (blue cloud spaces) on the Fast Track. Multiple Players may choose the same Dream. Place your Rat piece on the arrow marked "Start" on the Rat Race.
3. Players roll one die. The Player with the highest number goes first. Play then passes to the Player on the left. (Order of play remains the same whether Players are in the Rat Race or on the Fast Track.)
4. Players in the Rat Race roll one die on their turn. The first Player rolls the die and moves in a clockwise direction. Landing on the same space as another Player does not affect either Player.
5. If you land on **Big Deal/Small Deal, Market**, or **Doodads**, draw a card and read it out loud.
6. If you land on or pass over a **Payday** space, collect your Monthly Cash Flow from the Banker.

**NOTE:** You must ask the Banker for your Monthly Cash Flow before your turn is over. If you do not ask for it, you don't receive it. Just as in real life, if you don't ask for your money, you often don't get it.

# Profession Cards & Financial Statements

## Profession Card

Before you begin the game, enter the information from your **Profession Card** onto your **Financial Statement**, exactly as it is written.

YOUR PROFESSION	
<b>BUSINESS MANAGER</b>	
Please copy all data, excluding 0's, onto your Income Statement and Balance Sheet. GOAL: Build up your Passive Income to be greater than your Total Expenses.	
<b>① INCOME</b>	
Salary:	\$4,600
Interest/Dividends:	\$0
Real Estate/Business:	\$0
Total Income:	\$4,600
<b>② EXPENSES</b>	
Taxes:	\$910
Home Mortgage Payment:	\$700
School Loan Payment:	\$60
Car Loan Payment:	\$120
Credit Card Payment:	\$140
Other Expenses:	\$1,000
Child Expenses:	\$0
Per Child Expense:	\$240
Total Expenses:	\$2,930
Monthly Cash Flow:	\$1,670
(NOTE: All Players Begin With 0 Children)	
<b>③ ASSETS</b>	
Savings:	\$400
Home Mortgage:	\$75,000
School Loans:	\$12,000
Car Loans:	\$6,000
Credit Cards:	\$4,000
<b>④ LIABILITIES</b>	

## Financial Statement

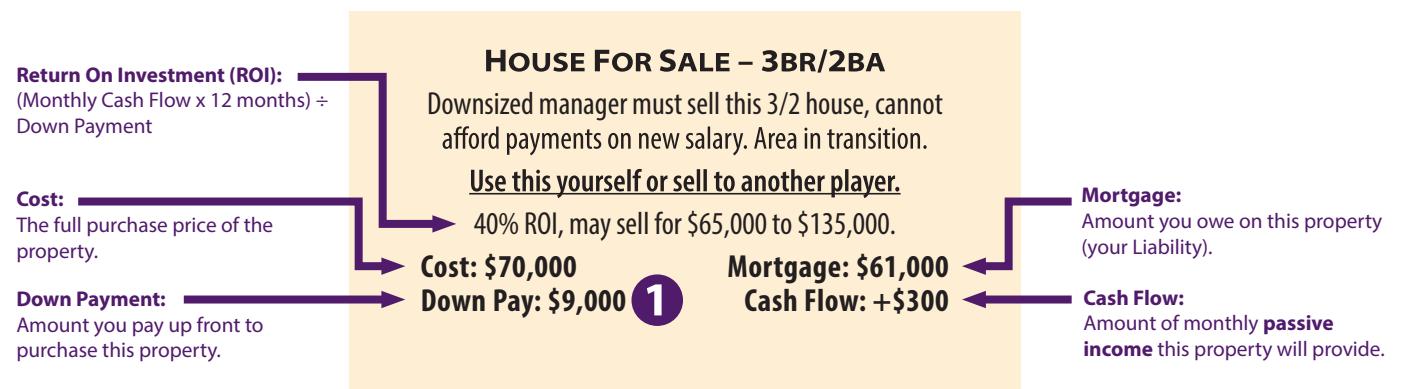
This is where you keep record of your Income, Expenses, Assets, and Liabilities, and where you calculate your Monthly Cash Flow.

Your Profession Business Mgr		Player
GOAL: Get out of the Rat Race and onto the Fast Track by building up your <b>Passive Income</b> to be greater than your <b>Total Expenses</b>		
<b>INCOME STATEMENT</b>		
<b>① INCOME</b>		
Income	Description	Cash Flow
Salary:		\$4,600
Interest/Dividends:		
Real Estate/Business:		
+ Passive Income: \$ _____		
= Total Income: \$ 4,600		
(Salary + Passive Income)		
<b>Auditor</b> (Person On Your Right)		
Salary: \$ 4,600		
+ Passive Income: \$ _____		
= Total Income: \$ 4,600		
Start the game with no children. If you land on the <b>Baby</b> space, add your <b>Per Child Expense</b> to your Expenses. Watch your expenses grow like your baby. Add to the <b>Number of Children</b> (limit of 3).		
Number of Children: (Begin game with 0 Children)		
Per Child Expense: \$ 240		
- Total Expenses: \$ 2,930		
= Monthly Cash Flow (PAYDAY): \$ 1,670		
(Total Income - Total Expenses)		
<b>BALANCE SHEET</b>		
<b>③ ASSETS</b>		
Assets	Description	Cash Flow
Savings:		\$400
Stocks/Funds/CDs:	# of Shares:	Cost/Share:
Real Estate/Business:	Down Pay:	Cost:
Assets put money into your pocket whether you work or not. This is your money working for you. Cash-flow assets will have a related Income entry. Capital-gain assets will give you a cash payment when you sell.		
<b>④ LIABILITIES</b>		
Liabilities	Description	Cash Flow
Home Mortgage:		\$75,000
School Loans:		\$12,000
Car Loans:		\$6,000
Credit Cards:		\$4,000
Loan:		Mortgage/Liability:
Liabilities take money out of your pocket. Liabilities may have a related Expense entry.		

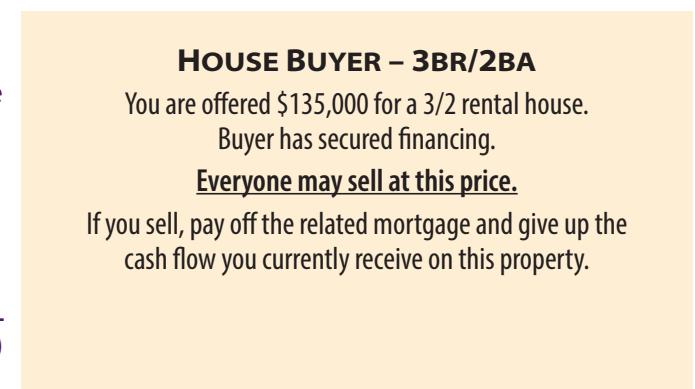




# Buying a Real Estate Investment



# Selling a Real Estate Investment



<b>Profession</b>	<b>Business Mgr</b>	<b>Player</b>																						
GOAL: Get out of the Rat Race and onto the Fast Track by building up your <b>Passive Income</b> to be greater than your <b>Total Expenses</b>																								
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## To Buy a Real Estate Investment:

- 1** Pay your down payment to the Bank. If a loan is required, see Loans (page 9).

**In the Asset column under Real Estate,  
write in:**

- ② Type of real estate
  - ③ Down Payment you paid
  - ④ Total Cost of real estate

**In the Liabilities column under Real Estate,  
write in:**

- 5** Type of real estate
  - 6** Mortgage amount you owe the Bank

**In the Income column under Real Estate,  
write in:**

- 7 Type of real estate
  - 8 Amount of Cash Flow (Passive Income)

**On the right-hand side of the Financial Statement, recalculate the following:**

  - 9 Passive Income – Add or subtract the amount of Cash Flow
  - 10 Total Income – Add or subtract the amount of Cash Flow
  - 11 Monthly Cash Flow –  
(Monthly Cash Flow = Total Income - Total Expenses)

**Note:** The only cash you pay to purchase real estate is the Down Payment. The mortgage payment has already been calculated into the Cash Flow on the card. You do not need to enter an expense for this mortgage payment.

<b>Profession</b>	<b>Business Mgr</b>	<b>Player</b>																													
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## To Sell a Real Estate Investment:

- 1** Calculate your Capital Gains (Profit)  
Capital Gain = Sales Price - Mortgage  
(If the figure is negative, pay that amount to the Bank.)

**In the Asset column under Real Estate, remove:**

- ② Type of real estate
  - ③ Down Payment you paid
  - ④ Cost of real estate

**In the Liabilities column under Real Estate,  
remove:**

- 5 Type of real estate
  - 6 Mortgage amount

**In the Income column under Real Estate, remove:**

- ## ⑦ Type of real estate

### **On the right-hand side of the Financial Statement**

- Statement, recalculate the following:**

  - 9** Passive Income – Subtract the amount of Cash Flow
  - 10** Total Income – Subtract the amount of

## Cash Flow

- (Monthly Cash Flow = Total Income - Total Expenses)



# Buying/Selling Stocks

**Symbol:** ■ Name of Stock  
– Always check to be sure you're buying/selling the exact same stock.

<b>PREFERRED STOCK - 2BIG POWER</b>	<b>Today's Buy or Sell Price:</b>
High-yield, preferred shares of major domestic electric power company. Dividend and price fixed at "fair" level by state utility commission.	This is the amount a single share of this stock is selling for.
Everyone may buy or sell as many as they wish at this time.	
<b>Symbol: 2BIG</b>	<b>Today's Price: \$1,200</b>
<b>Yield: 10%</b>	<b>Dividend: \$10/month</b>
The average high and low prices of this stock.	The amount of cash flow (Passive Income), you will get from this stock.

1

<b>Profession Business Mgr</b>	<b>Player</b>
GOAL: Get out of the Rat Race and onto the Fast Track by building up your Passive Income to be greater than your Total Expenses	
<b>INCOME STATEMENT</b>	
<b>0 INCOME</b>	
Salary: <b>\$4600</b>	Cash Flow:
Interest/Dividends: <b>2BIG</b>	<b>6 \$30</b>
Real Estate/Business:	
<b>0 EXPENSES</b>	
Taxes: <b>\$910</b>	
Home Mortgage Payment: <b>\$700</b>	
School Loan Payment: <b>\$60</b>	
Car Loan Payment: <b>\$120</b>	
Credit Card Payment: <b>\$140</b>	
Other Expenses: <b>\$100</b>	
Child Expenses: <b>\$100</b>	
Loan Payment: <b>\$100</b>	
<b>BALANCE SHEET</b>	
<b>0 ASSETS</b>	
Savings: <b>\$75,000</b>	
Stocks/Funds/CDs: <b>2BIG</b>	<b>3 2 \$1,200</b>
Real Estate/Business: <b>Down Pay: Cost:</b>	
<b>0 LIABILITIES</b>	
Home Mortgage: <b>\$12,000</b>	
School Loans: <b>\$6,000</b>	
Car Loans: <b>\$6,000</b>	
Credit Cards: <b>\$4,000</b>	
Real Estate/Business: <b>Mortgage/Liability:</b>	

Example: Buying Stocks/Funds/CDs

<b>Profession Business Mgr</b>	<b>Player</b>
GOAL: Get out of the Rat Race and onto the Fast Track by building up your Passive Income to be greater than your Total Expenses	
<b>INCOME STATEMENT</b>	
<b>0 INCOME</b>	
Salary: <b>\$4600</b>	Cash Flow:
Interest/Dividends: <b>2BIG</b>	<b>6 \$30</b>
Real Estate/Business:	
<b>0 EXPENSES</b>	
Taxes: <b>\$910</b>	
Home Mortgage Payment: <b>\$700</b>	
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Car Loan Payment: <b>\$120</b>	
Credit Card Payment: <b>\$140</b>	
Other Expenses: <b>\$100</b>	
Child Expenses: <b>\$100</b>	
Loan Payment: <b>\$100</b>	
<b>BALANCE SHEET</b>	
<b>0 ASSETS</b>	
Savings: <b>\$75,000</b>	
Stocks/Funds/CDs: <b>2BIG</b>	<b>3 2 \$1,200</b>
Real Estate/Business: <b>Down Pay: Cost:</b>	
<b>0 LIABILITIES</b>	
Home Mortgage: <b>\$12,000</b>	
School Loans: <b>\$6,000</b>	
Car Loans: <b>\$6,000</b>	
Credit Cards: <b>\$4,000</b>	
Real Estate/Business: <b>Mortgage/Liability:</b>	

Example: Selling Stocks/Funds/CDs

## To BUY Stocks / Funds / CDs

- Calculate the number of shares to buy. If you have a dollar amount you want to invest, divide that amount by Today's Price in order to calculate how many shares you can buy.

Example:  $\$1000 \div \$5/\text{share} = 200 \text{ shares}$

Pay this amount to the Bank.

## In the Asset column under Stocks/Funds/CDs, write in:

- Symbol of Stock/Fund/CD
- Number of shares purchased
- Cost per share (Today's Price)

If interest or a dividend is being paid, in the Income column under Interest/Dividends, write in:

- Symbol of Stock/Fund/CD
- Amount of Interest/Dividend

## On the right-hand side of the Financial Statement, add:

- Amount of Interest/Dividend to your Passive Income
- Amount of Interest/Dividend to your Total Income

## Calculate your new Monthly Cash Flow:

- Monthly Cash Flow = Total Income - Total Expenses

## To SELL Stocks / Funds / CDs

- Calculate the proceeds from the sale.

Sale Amount = Number of Shares x Selling Price

Receive this amount in cash from the Bank.

## In the Asset column under Stocks/Funds/CDs, remove:

- Symbol of Stock/Fund/CD
- Number of shares purchased
- Cost per share (Today's Price)

If interest or a dividend is being paid, in the Income column under Interest/Dividends, remove:

- Symbol of Stock/Fund/CD
- Amount of Interest/Dividend

## On the right-hand side of the Financial Statement, subtract:

- Amount of Interest/Dividend to your Passive Income
- Amount of Interest/Dividend to your Total Income

## Calculate your new Monthly Cash Flow:

- Monthly Cash Flow = Total Income - Total Expenses

# Options Available to Players in the Rat Race

<b>Profession Business Mgr</b>	<b>Player</b>
GOAL: Get out of the Rat Race and onto the Fast Track by building up your Passive Income to be greater than your Total Expenses	
<b>INCOME STATEMENT</b>	
<b>0 INCOME</b>	
Salary: <b>\$4600</b>	Cash Flow:
Interest/Dividends: <b>2BIG</b>	<b>6 \$30</b>
Real Estate/Business:	
<b>0 EXPENSES</b>	
Taxes: <b>\$910</b>	
Home Mortgage Payment: <b>\$700</b>	
School Loan Payment: <b>\$60</b>	
Car Loan Payment: <b>\$120</b>	
Credit Card Payment: <b>\$140</b>	
Other Expenses: <b>\$100</b>	
Child Expenses: <b>\$100</b>	
Loan Payment: <b>\$100</b>	
<b>BALANCE SHEET</b>	
<b>0 ASSETS</b>	
Savings: <b>\$75,000</b>	
Stocks/Funds/CDs: <b>2BIG</b>	<b>3 2 \$1,200</b>
Real Estate/Business: <b>Down Pay: Cost:</b>	
<b>0 LIABILITIES</b>	
Home Mortgage: <b>\$12,000</b>	
School Loans: <b>\$6,000</b>	
Car Loans: <b>\$6,000</b>	
Credit Cards: <b>\$4,000</b>	
Real Estate/Business: <b>Mortgage/Liability:</b>	

Example: Loanst

<b>Profession Business Mgr</b>	<b>Player</b>
GOAL: Get out of the Rat Race and onto the Fast Track by building up your Passive Income to be greater than your Total Expenses	
<b>INCOME STATEMENT</b>	
<b>0 INCOME</b>	
Salary: <b>\$4600</b>	Cash Flow:
Interest/Dividends: <b>2BIG</b>	<b>6 \$30</b>
Real Estate/Business:	
<b>0 EXPENSES</b>	
Taxes: <b>\$910</b>	
Home Mortgage Payment: <b>\$700</b>	
School Loan Payment: <b>\$60</b>	
Car Loan Payment: <b>\$120</b>	
Credit Card Payment: <b>\$140</b>	
Other Expenses: <b>\$100</b>	
Child Expenses: <b>\$100</b>	
Loan Payment: <b>\$100</b>	
<b>BALANCE SHEET</b>	
<b>0 ASSETS</b>	
Savings: <b>\$75,000</b>	
Stocks/Funds/CDs: <b>2BIG</b>	<b>3 2 \$1,200</b>
Real Estate/Business: <b>Down Pay: Cost:</b>	
<b>0 LIABILITIES</b>	
Home Mortgage: <b>\$12,000</b>	
School Loans: <b>\$6,000</b>	
Car Loans: <b>\$6,000</b>	
Credit Cards: <b>\$4,000</b>	
Real Estate/Business: <b>Mortgage/Liability:</b>	

Example: Paying Off Debt

<b>Profession Business Mgr</b>	<b>Player</b>
GOAL: Get out of the Rat Race and onto the Fast Track by building up your Passive Income to be greater than your Total Expenses	
<b>INCOME STATEMENT</b>	
<b>0 INCOME</b>	
Salary: <b>\$4600</b>	Cash Flow:
Interest/Dividends: <b>2BIG</b>	<b>6 \$30</b>
Real Estate/Business:	
<b>0 EXPENSES</b>	
Taxes: <b>\$910</b>	
Home Mortgage Payment: <b>\$700</b>	
School Loan Payment: <b>\$60</b>	
Car Loan Payment: <b>\$120</b>	
Credit Card Payment: <b>\$140</b>	
Other Expenses: <b>\$100</b>	
Child Expenses: <b>\$100</b>	
Loan Payment: <b>\$100</b>	
<b>BALANCE SHEET</b>	
<b>0 ASSETS</b>	
Savings: <b>\$75,000</b>	
Stocks/Funds/CDs: <b>2BIG</b>	<b>3 2 \$1,200</b>
Real Estate/Business: <b>Down Pay: Cost:</b>	
<b>0 LIABILITIES</b>	
Home Mortgage: <b>\$12,000</b>	
School Loans: <b>\$6,000</b>	
Car Loans: <b>\$6,000</b>	
Credit Cards: <b>\$4,000</b>	
Real Estate/Business: <b>Mortgage/Liability:</b>	

Example: Bankruptcy

## Loans

You may borrow money unless you are declared **Bankrupt**. Loans must be in multiples of \$1,000 at 10% interest per month. Your monthly interest expense (Loan Payment) is \$100 for every \$1,000 borrowed.

**Note:** Loans may be paid off in units of \$1,000. Each \$1,000 unit paid towards the Loan reduces your Loan Payment by \$100. When paying off part of your loan, remember to adjust the Loan figure on your Balance Sheet as well as the related Expense on the Income Statement.

## If you take out a Loan, follow these steps:

- Add the Loan amount to your Liabilities column, under Loan.
- Add the Loan Payment (10% of what you borrowed) to your Expenses.
- Add the Loan Payment to your Total Expenses.
- Calculate your new Monthly Cash Flow (Monthly Cash Flow = Total Income - Total Expenses)

**Note:** Your monthly loan payments are interest only. They do not reduce the principal amount of the loan. To reduce the loan principal, and the corresponding Loan Payment, you must pay down the loan directly (see below).

## Paying Off Debt

You may choose to pay off debt to reduce your Total Expenses at any time. You must pay off the entire amount of any debt except for Loans, which can be paid off in \$1,000 increments.

**Note:** Taxes, Other Expenses, and Child Expenses CANNOT be paid off. These are permanent expenses.

## When you pay off debt, adjust your Financial Statement as follows:

- Remove (or reduce if paying off part of a Loan), the debt in the Liabilities column.
- Remove (or reduce), the payment in your Expense column.
- Subtract the payment amount from your Total Expenses.
- Calculate your new Monthly Cash Flow. (Monthly Cash Flow = Total Income - Total Expenses)

## Bankruptcy – Uh oh! You Ran Out Of Money

When you land on or pass over the **Payday** space and your Monthly Cash Flow is negative and you do not have the cash to pay, then you are **Bankrupt**. (See **1 2 3** in diagram)

## If you declare bankruptcy:

- Sell any number of assets you own to the bank and receive 1/2 the Down Payment for each. Use these funds to pay off debts until your Total Income is greater than your Total Expenses. (In other words, your Monthly Cash Flow is positive.)
- You also: Lose 2 turns.

If, after selling all your assets, your Monthly Cash Flow is still negative, then you are officially out of the game.



# The Fast Track

**CONGRATULATIONS! You've escaped the Rat Race and moved on to the Fast Track! Your Passive Income is greater than your Total Expenses.**

Salary: \$4600	Interest/Dividends: \$215
Taxes: \$500	Real Estate Business: \$300
Home Mortgage Payment: \$700	School Loan Payment: \$60
Car Loan Payment: \$120	Credit Card Payment: \$40
Other Expenses: \$1000	Child Expenses: \$1600
Total Expenses: \$2930	
= Monthly Cash Flow (PAYDAY): \$4670	

Salary: \$4600
+ Passive Income: \$3000
= Total Income: \$7600
(Salary + Passive Income)
Number of Children: 0
Per Child Expense: \$240
- Total Expenses: \$2930
= Monthly Cash Flow (PAYDAY): \$4670

You're out of the Rat Race!

You may move from the Rat Race to the Fast Track at the start of any turn once your Passive Income is greater than your Total Expenses. **Your Auditor must verify your numbers.**

Once you are on the Fast Track, you may no longer do any deals in the Rat Race.

<b>CONGRATULATIONS!</b>	
<b>You are out of the Rat Race!</b>	
<b>Player</b>	
<b>Auditor</b>	
<b>CASHFLOW® Day Income</b>	
Your Passive Income (from other side) (Rounded to the Nearest Thousand Dollars) = \$ 5,000	
Investment Multiple x 100	
Your Beginning CASHFLOW Day Income = \$ 500,000	
<b>How To Win!</b>	
Your Beginning CASHFLOW Day Income = \$ 500,000	
Fast Track Cash Flow needed to win + \$50,000	
Your New CASHFLOW Day Income Goal = \$ 550,000	
<b>Your CASHFLOW® Day Income Record</b>	
Beginning CASHFLOW Day Income = \$ 500,000	
Monthly Cash Flow	
New CASHFLOW Day Income	

- Turn your **Financial Statement** over. This is your new **Fast Track Financial Statement**. Fill in the following:
  - Your name and your auditor's name
  - Calculate Your Beginning **CASHFLOW® Day Income**. **1**

- When you move out of the Rat Race, you receive **100 times your Passive Income!**

*You've proven your financial intelligence!  
Your Rat Race investments have prospered and multiplied.*

This is your Beginning CASHFLOW® Day Income – the amount you receive each time you land on or pass over CASHFLOW® Day.

- Calculate your CASHFLOW® Day Goal in the "How To Win!" box. (Your new CASHFLOW® Day Goal = Your Beginning CASHFLOW® Day Income + \$50,000.) **2**

- Record your beginning CASHFLOW® Day Income in your CASHFLOW® Day Income Record. **3**

*Upon exiting the Rat Race and before entering the Fast Track, turn in your cash from the Rat Race and collect your new Beginning CASHFLOW® Day Income.*

- To enter the Fast Track, place your Rat piece on the "**NOW YOU'RE ON THE FAST TRACK!**" arrow.
- You roll 2 dice on the Fast Track, unless later rules allow more or fewer.
- Big Deal, Small Deal, Market, and Doodads cards no longer apply. Your Financial Statement from the Rat Race is not applicable now that you are on the Fast Track.
- You may NOT borrow money on the Fast Track.

# Spaces on the Fast Track

## CASHFLOW® Day

Each time you land on or pass over CASHFLOW® Day, you receive your CASHFLOW® Day Income from the Bank. If you forget it on the turn you land on or pass it, you still receive it.



## Business Investments

The green spaces on the Fast Track represent businesses you can buy. You may purchase any business investment you choose by landing on the space, paying the Down Payment, and placing your token on the space.

If another player lands on a business that has already been purchased, that player may purchase the business by paying the Down Payment PLUS paying an additional \$50,000 (mentoring fee) to the Player whose token is on that business.



*Business Spaces allow you to buy businesses and increase your CASHFLOW® Day income!*

**Note:** If a business investment space involves rolling a die, that opportunity may be tried by any Player who lands on that space until a Player succeeds. Once a Player succeeds, they place their token on the space, and that opportunity is no longer available to other Players.

When you invest in a business, be sure to:

- Place one of your colored tokens on the space you have purchased.
- Pay the Down Payment to the Bank.
- Add the type of Business and the Monthly Cash Flow to Your CASHFLOW® Day Income Record.
- Adjust your new CASHFLOW® Day Income.

## Dreams

If you are the 1st Player to land on the Dream you chose, and buy it – then you win the game!



*Land on and buy your chosen Dream space, and you win the game!*

If you land on a Dream that you did not select, you can still purchase it. (Who says we can only have one Dream?) Now that you are on the Fast Track, enjoy all the Dreams you want. You deserve it!



If another Player buys your chosen Dream, that has no affect on you or your Dream.



**Charity**  
Charity is optional. If you choose the Charity option, you may roll 1, 2, or 3 dice for the rest of the game. You may select a different number of dice for each turn.

## Tax Audit

Land on tax audit and pay out 1/2 of your cash on hand to the Bank.



**Divorce**  
Lose all your cash.



**Lawsuit**  
This will cost you 1/2 of your cash on hand.





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