Kiva cards (DRAFT 0)

**Anatomy of a Card:**

Each card is one of four types (indicated in the upper left)

* “Event” (I)
* “Favor” (S)
* “Asset” (P)
* “Problem” (black text)

Event cards are placed onto your tableau, can be activated only once, and must be used before the end of your turn

Favor cards are placed onto your tableau, can be activated only once, but remain until used

Asset cards are placed on your tableau, and may be used once per turn of the player who owns them.

Problem cards will be added to the decks as the game progresses. If a problem card is drawn in any players hand, it *must* be played before before any other actions.

Most cards have a price indicated in the upper right hand corner. If no price is indicated the card may be played for free. The price will be in “Dollars” ($), “Talent” (T) or “Borrower Need” (B)

Most cards have a result when activated. This may be:

* A special effect (described on the card)
* A value in Dollars that can be used in order to pay for cards, or effects.
* A value in Talent that can be used in order to pay for cards, or effects.
* They may provide “Borrower Need” (B) which allows you to *either* pay for cards or effects *or* to add active borrowers directly to the borrower pool.
* A card may also provide “New Lenders” (NL) which indicates that you may take a lender chip from the lender bank and place it directly into the “active lender” pile
* Finally, a card may provide “Lender Activation” (L) indicating that you *may* move a lender from the Inactive lender pool into the active lender pool

All cards will also have a “payment value” which is indicated by the three numbers upside down on the card. These will always be a $, a T, and a B. When using cards to pay for effects, or to play other cards these are the values that will be used. Only one of them will ever be used at a time.

**Getting Started:**

Separate the 25 “problem” cards and place them in one deck.

Drafting:

Deal 10 cards to each player.

Each player may take 2 cards for his deck from the hand of 10, and then pass it to his right. This should continue until no cards remain.

The remaining cards should be broken into three roughly equal sized piles, and the top card on each pile should be turned face up. These are called the “Idea” piles

The “Victory point” token should be placed on the board with no cards under it.

One Lender token should be placed in the “inactive lender” pool

The player who most recently had a birthday should take the first turn

**Actions:**

On a players turn, they may take as many actions as they wish.

Valid actions are:

* Buy one face up “idea” for $2 and place it into their discard pile
* “Burn” one face up idea, paying $1 to place it on the bottom of the idea pile, and turning over a new idea
* Pay the cost of a card in their hand, and place it into their tableau
* Activate a card in their tableau

**Paying for actions:**

When an action, or a card requires payment players have several ways that they may produce points to pay for it. The most basic is they may turn a card from *any* players deck over and place it into the discard pile. They may then gain points from the “payment value” towards the action declared. *Any payment points in excess of those necessary for the action are lost.*

Finally, *any* player may activate a card, and contribute the points it creates towards the action, again with any excess being lost.

Any combination of these three payment methods may be used.

If a deck is empty a problem card must be added to the discard pile, and the deck reshuffled immediately. If this results in the problem card pile being empty the game ends immediately.

**Sequence of a turn:**

1. The player *must* discard any cards remaining in their hand
2. Untap any tapped cards
3. Take any face up idea cards, and put them on the bottom of their deck
4. Turn up a new idea card on the face of each deck
5. The player may pay “Borrower Need” to add one borrower to the borrower pool. *Every point of “borrower need” must be converted into a borrower, even if it is more than the desired amount*.
6. The player *must* draw 5 cards from his deck.
7. The player *must* play every problem card in their hand
8. The player may perform any number of actions
9. The Turn is scored.

**Scoring, and ending the game:**

At the end of each turn scoring must be performed as follows:

Any inactive lenders above two are removed from the game

Any active lenders above the number of borrowers are removed from the game

Any borrower tokens above the number of active lender tokens are removed from the game, and “1 Talent” must be paid for each

The player then counts the number of remaining Borrowers (or Active Lenders, the number should be equal) and scores as follows:

0 Borrowers: 0 Points

1-2 Borrowers: 1 Point

3-5 Borrowers: 2 Points

6-9 Borrowers: 3 Points

10+ Borrowers: 4 Points

Each point should be taken face down from the “problem” card pile, and placed face down in a stack under the “victory point” token. If not enough cards remain in the problem pile the extra points are lost.

If the “problem” card pile is empty at any point, the game is immediately over.

Table Talk:

Strategies for winning: