



Financial Literacy with Mr. 401(k)
Winter Term 2024 - 2025
January 9, 2025

Owning & Owing Stuff

Class 11:

CA\$HFLOW

Board Game





Class Discussion

*What are the 3
types of
income?*



Class Discussion

*What are some
examples of
passive income?*

CASHFLOW

A fun way to apply financial concepts we learn about



CA\$HFLOW Overview

CA\$HFLOW simulates real life financial scenarios.

- CASHFLOW is a fun, interactive board game created by Robert Kiyosaki (author of Rich Dad Poor Dad).
- It helps players learn the basics of money management and investing by simulating real-life financial decisions in a simplified, engaging way.
- The game focuses on concepts such as earning income, paying expenses, buying assets, and building wealth over time.



Key Objectives



Understand Income & Expenses

Learn how money flows in (salary) and out (bills, etc.).

Track where your money goes each round.



Distinguish Assets & Liabilities

Identify which purchases boost income (assets) and which drain it (liabilities).



Track Financial Statements

Record income, expenses, assets, and liabilities.

See how everyday choices affect overall financial health.



Build Passive Income

Explore investments (stocks, real estate, businesses).

Aim to “escape the Rat Race” by covering expenses with passive income.



Make Prudent Financial Decisions

Practice thoughtful spending and investing.

Compare risks and rewards for different opportunities.

How the Game Works

CA\$HFLOW is played in two stages: the 'Rat Race' and the 'Fast Track.'



1. Rat Race

You start in a cycle of earning a paycheck and paying bills. Here, you **balance everyday expenses with opportunities to invest.**



2. Fast Track

Once **your investments earn enough to cover your expenses**, you move to the Fast Track. Your goal here is to grow your wealth further through bigger deals and investments.





Three Key Takeaways

1. CASHFLOW is a fun financial board game that simulates real-world financial situations.
2. First, players try to exit the 'Rat Race' by accumulating enough passive income to meet their expenses.
3. Second, players try to accumulate enough wealth in the 'Fast Track' to reach their big financial goal.



Where to Learn More

- [CASHFLOW Board Game](#), from The Rich Dad Company