



Financial Literacy with Mr. 401(k)
Spring Term 2026
April 23, 2026

Course Supplement

Class 17:

CASHFLOW

Board Game



CASHFLOW Board Game

A fun way to apply financial concepts we learn about



CASHFLOW Overview

CA\$HFLOW simulates real life financial scenarios. 💡



What Is It?

A fun, interactive board game created by Robert Kiyosaki, author of Rich Dad Poor Dad.



What Does It Teach?

The basics of money management and investing by simulating real-life financial decisions in a fun, engaging way.



Key Concepts

Earning income, paying expenses, buying assets, and building wealth over time.



Key Objectives

What you'll practice while playing CA\$HFLOW



Understand Income & Expenses

Learn how money flows in (salary) and out (bills). 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 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 & Winning

CASHFLOW is played in two stages



1

The Rat Race

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

Goal: Build enough **passive income** to cover your monthly expenses and escape the Rat Race!



2

The 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 with bigger deals and investments.

Goal: Reach your big financial dream by making smart investment decisions!

Helpful Tips — Day 3 (Final)

Final day — play smart, move fast, and claim the win.



Evaluate Every Deal

Small deals give steady cashflow. Big deals need big money. Match deal size to your cash position.



Weigh Risk vs. Reward

Read every Opportunity card. Calculate cash-on-cash return before committing. Not every deal is a good deal.



Negotiate & Trade

You can sell or trade deals with other players. A fair trade helps both sides move forward.



Chase the Win

Win by buying your Dream (pink Fast Track space) OR reaching \$50,000 monthly Fast Track Cash Flow. Keep your statement tidy.



Know the Tiebreakers

Multiple on Fast Track (FT), no full win? Highest FT Cash Flow. No one on FT? Highest Rat Race passive income, then most cash, then one die.



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

X [@PETROS_USA](https://twitter.com/PETROS_USA)

in <https://linkedin.com/in/petrosk>

Learn it. Earn it. Own it. Grow it.

Teaching young people how
money really works

**Financial Literacy with
Mr. 401(k)**

<https://petros.us/about-finlit>

