



Financial Literacy with Mr. 401(k)
Spring Term 2026
April 20, 2026

Course Supplement
Class 15:
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 1

Read the statement. Track the cashflow. Play with focus.



Start With Your Statement

Read your profession card. Know your salary, expenses, assets, and liabilities before you roll.



Track Your Cashflow

On Payday, add salary and subtract expenses. What remains is your investable cash.



Know Your Goal

Escape the Rat Race when passive income beats expenses. On the Fast Track, win by buying your Dream or reaching \$50K monthly cash flow.



Write Every Change

Update your statement after every deal, liability, or doodad. An out-of-date statement hides your real position.



Use Your Banker

Your workgroup's Banker settles all transactions. When in doubt, pause and ask. Accuracy beats speed.



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

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