



Financial Literacy with Mr. 401(k)  
Spring Term 2026  
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# Course Supplement

## Class 16:

# CASHFLOW

# Board Game



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# 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 2

*Assets in. Liabilities out. Passive income up.*



## Assets Put Money In

Rentals, stocks, and businesses pay you each month. Add their cashflow to your passive income line.



## Liabilities Pull Money Out

Mortgages, loans, credit cards, and car payments drain cash every month. Pay them down when you can.



## Beware of Doodads

Boats, jewelry, and vacations are fun but drain cash. They are not assets, no matter how nice.



## Stack Small Deals

Several small cashflow deals often beat waiting for one big deal. Build passive income brick by brick.



## Watch the Finish Line

When passive income beats expenses, move to the Fast Track. Win by buying your Dream or hitting \$50K monthly cash flow.



# 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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