

## Rules for CashCrunch Junior

The aim of the game is to SAVE Money and learn the 3 money principals: 1. Save first, spend later. 2. Learn the value of money. 3. Make smarter money decisions with what you have. The winner of the game is the player with the most money in their Sammy Savings Account at the end of the timed game (Agreed before you start – 30 mins is the norm).

2. Each player receives \$15 in the following denominations from the bank at the beginning of the game: The denominations are as follows and are also listed on the board: 2 x \$5; 4 x \$1; 2 x 25c; 3 x 10c; 3 x 5c; 5 x 1c. This money is placed in the Mo Money (Checking Account) – or in front of you for more space.
3. The board is set up with 4 allowance squares and no start and finish point. The starting point is decided each game by the player who rolls the highest number. The player chooses which Allowance square all players must start from and in which direction play will go. Only when an Allowance square is passed, do players receives \$2 from the bank. This is equivalent to a weekly allowance.
4. Players take turns in rolling the dice and moving their game piece. Upon landing on a square, the player will pick up a corresponding color card from the middle of the board. i.e. if the player lands on a green square, a green Income card must be picked up. Red for expense, yellow for decision and f a purple Activity card is picked up, the player can use the activity sheet provided or downloaded from the [www.cashcrunchgames.com](http://www.cashcrunchgames.com) website to complete the task.
5. On the board there are Odds and Evens Squares. Upon landing on these squares, the player may have to double or halve the amount stated on the Income or Expense card. The player will roll the dice again to see if they have to double or half the amount. If the dice is an odd number, the player will either receive or pay half the amount on the card. if the number rolled is an even number, the amount received or paid will be double.
6. When money is received, it will first go to the Mo Money Checking Account and then can be transferred to their Sammy Savings Account. Money can be transferred back and forth at any time between the Mo Money and Savings Account as long there is a minimum of \$5 in their Mo Money Checking Account. Don't forget the winner is the one with the most money in their Savings Account at the end of the agreed time.
7. When a player pays an expense, all money will be placed in the Debbie Debt (Expenses / Spending) tile. At the end of the round, i.e when the player has gone all the way around the board (completing a round of the board and landing on or passing the starting Allowance square), the money in the Debbie Debt tile will be placed in the Debbie Debt Vault until the end of the game.
8. Income cards – other than when income must be received from another player, for simplicity, the bank will pay any income owed to the player.
9. The winner is the player with the largest amount of Savings.
10. Player variation. At the end of the end of every round or at the end of the game, 10% interest will be paid on all Savings in the Sammy Savings Account. During the game, an announcement can be made that all Income or Expenses will be 20% more or less for a certain period of time.
11. Personal Finance lessons and other resources are available on the [www.cashcrunchgames.com](http://www.cashcrunchgames.com) website.

Thanks for playing. Would love to hear your thoughts, areas for improvement or ideas for cards and rules. Send your comments through our website [www.cashcrunchgames.com](http://www.cashcrunchgames.com)

Best wishes

Paul Vasey (Creator of CashCrunch Games).

