

SUCCESS FACTORS

GAME RULES

By Tacoma Publishing Company
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SET UP THE GAME

- 1. Starting Cash:** Each player starts with \$20,000.
- 2. Dynamic Banker Role:** Rotate the banker role every time a player passes the start. The banker places the money and businesses near them. All assets of the bank should be separate from the Banker's own assets.
- 3. Organize Cards:** Separate the Curve Ball, Question, Invest, Career, and Social Impact cards into their own piles face down on the board.
- 4. Choose a Piece:** Take a game pawn and place it on the start space.

CAREER SELECTION

Each player selects three cards from the top of the pile and chooses one of the three for your career. Each career card includes a disposable income amount. Collect your disposable income on your career card from the bank.

- 1. Career Card Auction:** Instead of selecting three career cards and choosing one, players can auction off their unwanted career cards to other players. The highest bidder gets the card.
- 2. Money to Invest:** Each career card includes a disposable income amount. Collect your disposable income on your career card from the bank.

PLAYERS TURN

1. ROLL the dice (check for doubles or snake eyes)
2. Move the number of spaces on the board.
3. Resolve the space (i.e., collect, pay, invest, draw a card).
4. Decide if you want to buy a house and/or social impact.
5. Pass play to the left.

GAME CARDS

- 1. Curve Ball with Risk and Reward:** When landing on a Curve Ball space, players have the option to gamble some of their money for a potential bigger reward or a significant loss. When a player lands on a Curve Ball space, the player must pull the top card from the Curve Ball deck, read it to players, and follow the directions.
- 2. Question with Community Discussion:** When landing on a Question space, all players discuss and provide a response. When a player lands on a Question space, the player must pull the top card from the Question deck, read it to players, and provide a response.
- 3. Investment in Business:** There are two types of business squares. Some that allow players to earn additional money every time they land on the space and others that are investment opportunities.
 - Players who pay the investment amount shown on the board find the business card from the investment pile to collect money in three ways:
 - » **Annual Return:** collect every time you pass start from the bank
 - » **Service Fee:** collect when a player lands here from the player
 - » **Valuation:** count at the end of the game for points
 - If the business is not owned, you have the option to invest for the listed price. If you choose not to invest, you must pull a Question or Curveball card.
 - If a business is owned and another player lands on the business, that player needs to pay the service fee to the owner. Players can also negotiate and sell or trade the business with other players who land on their space.
- 4. Social Impact with Community Investment:** At any time during a players turn they can purchase social impact cards to address social issues that help people and build community. Search the deck for the card you want and can afford. These are the most

valuable investments in the game and are worth significantly more points than owning businesses alone.

OTHER RULES

NO MONEY TO PAY: If you don't have enough money to pay for a specific situation where you owe the bank, skip your next turn.

PERCENTAGES: Round down to the nearest \$1,000. For example, if you land on a tax or recession space, calculate the percentage of your cash on hand and round down to the nearest \$1,000.

BUYING A HOME: Anytime during a players turn, they can purchase a home from one of the options on their scorecard with the required down payment. A player typically has to put 20 percent down to the bank, unless you have a card the stated otherwise.

At the end of the game calculate the cost of the home, down payment, and round as a homeowner to determine earned points.

Formula: (Cost of home x 5 percent x Rounds) + Original Downpayment = Total

For example:

Cost of the home: \$300,000
Times .05 (5% Annual appreciation) = \$15,000
Time Rounds (Number of Check marks on scorecard): 8 = 120,000
+ \$60,000
(Original Down) = \$180,000

ROLLING DOUBLES/MARRIAGE:

When a player rolls doubles (2-6), the player gets to select one additional career card as if they are a two income household and collect the discretionary income every time they pass go. Each player can only have one additional career card. If a player rolls a double one (snake-eyes), the player loses the additional career card.

CORNER SPACES

- **START:** Passing the start space allows a player to collect their job profile income after expenses from the bank that can be used to invest in business opportunities.
- **RELAX:** Player skips one turn and pulls a curve ball card.

- **DISCUSS:** When any player lands on discuss, pull a question card for all players to answer for themselves.

WINNING THE GAME

Once all players have retired (passing start 10 times or number of rounds players choose), all players count their money and investment cards using their scorecard. The winner is the player with the most combined wealth and philanthropic investments (total combined points). You may choose to end the game at any time and tally the total points of each player.

ALTERNATIVE PLAY

1. Economic Cycles: Introduce economic cycles (boom, recession) that can affect players' incomes, business revenues, and property values. At the beginning of each round (when the Banker passes Start), roll a single die to determine the economic cycle for that round.

- 1-2: Recession
- 3-4: Neutral (No change)
- 5-6: Boom

Effects:

- **Recession:** Players receive only 80% of their disposable income when passing start. Business revenues decrease by 20%. Property values decrease by 10%.
- **Neutral:** No changes, play as per normal rules.
- **Boom:** Players receive 120% of their disposable income when passing start. Business revenues increase by 20%. Property values increase by 10%.

2. Special Abilities: Each player can have a unique ability or advantage that they can use once or twice during the game. At the start of the game, each player rolls a die to determine their special ability for the game.

- **Tax Haven:** Player can avoid one tax payment during the game.
- **Investment Guru:** Player gets a 10% discount on one business purchase.
- **Real Estate Mogul:** Player can buy a property at 10% below its market value once during the game.

- **Philanthropist:** Player can double their philanthropic investments once during the game.
- **Financial Planner:** Player can avoid one Curve Ball card's negative effects.
- **Entrepreneur:** Player can start a new business (from the investment card deck) without landing on an investment space once during the game.
- **Usage:** Each ability can be used once (or twice, depending on your preference). Once used, the player cannot use it again.

3. Retirement Investments:

Introduce a retirement investment option where players can set aside money that grows over time but can't be accessed until the end of the game. Whenever a player passes start, after collecting their disposable income, they can choose to roll a die to determine if they want to invest in a retirement fund.

- **1-3: Safe Investment:** Player can invest any amount, which will grow by 5% by the end of the game.
- **4-5: Moderate Risk Investment:** Player can invest any amount, which will grow by 10% by the end of the game.
- **6: High Risk Investment:** Player can invest any amount, which will grow by 20% by the end of the game, but there's a 50% chance (determined by another die roll: 1-3 lose the investment, 4-6 keep the investment and its growth) they might lose this investment by the end of the game.
- **Access:** The retirement investments can't be accessed until the end of the game. At the end, players add their retirement investments (and their growth) to their total wealth.

CLASSROOM PLAY

4. Team Investment Opportunities:

Joint Ventures: Teams can pool their resources to invest in more expensive businesses or properties that might be out of reach for individual players. This can allow for quicker accumulation of assets and wealth.

Team Decision Making:

- **Consensus Required:** For any investment decision, both members of the team must agree. If there's a disagreement, the team must discuss and come to a consensus before proceeding.
- **Special Abilities:** If using the special abilities rule, teams can combine their abilities for unique strategies. However, they can still only use each ability once.

Team Dissolution Option (Advanced Rule):

- **Breaking the Partnership:** Once during the game, a team can choose to dissolve their partnership. This decision must be mutual.
- **Asset Division:** When dissolving, the team must equally divide their cash. For properties and businesses, they can choose who takes what, or if they can't decide, they can auction the assets to the other players. The proceeds from the auction are then equally divided between the team members.
- **Continued Play:** After dissolution, both players continue the game as individual players.

This alternative version of the game offers players a fresh experience with a higher starting cash amount and new strategic elements. The introduction of economic cycles, special abilities, and retirement investments adds depth and unpredictability, ensuring that each game is unique and challenging.

Players can choose to incorporate any or all of these alternative rules based on their preferences.