SUCCESS FACTORS GAME RULES

By Tacoma Publishing Company, LLC (Updated January 8th)

Success Factors is a game designed to explore investing, financial literacy, life-planning, and philanthropy. To win, players must build wealth, invest in themselves, and community. You earn money as your token travels through the board, with the overall goal being to have the most philanthropic investments and wealth at the end of the game.

SET UP THE GAME

Designate one player to be the banker and place the money and businesses near that player. All assets of the Bank should be separate from the Banker's own assets. Separate the Curve Ball, Question, Invest, Career, and Social Impact cards into their own piles face down on the board. Take a game pawn and place it on the start space.

CAREER SELECTION

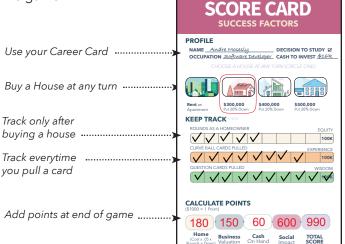
Each player selects three cards from the top of the pile and chooses one of the three for your career. Each career card includes a disposable income amount. Collect your disposable income on your career card from the bank.

SCORE CARD & POINTS

Each player receives a scorecard to track additional points during the game. Players write their "Disposable Income" from their career card on the "Cash to Invest" sections.

Each player tracks everytime they select a curveball or question card with a check mark in the square. At 10 marks, the player can collect an additional 100k from the bank to invest.

Players can also purchase a house during any turn when they can afford it by paying the down payment to the bank and circling the house and tracking every time the player passes start as a homeowner with a check mark in the square. Players will use this to calculate at the end of the game. Players can only purchase one house during the game.



GAME CARDS

CURVE BALL: 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.

QUESTION: 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.

INVESTMENT: 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.

SOCIAL IMPACT: At any time during a players turn they can purchase social impact cards to address social issues that help people and build community. These are the most valuable investments in the game and are worth significantly more points than owning businesses alone.

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.

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.

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.

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For official online rules and game play updates visit: www.tacomapublishing.com

