

Quick start rules for CashCrunch Junior.

The aim of the game is to SAVE Money. The winner of the game is the player with the most money in the Sammy Savings rectangle. Players must have a minimum of \$5 in the Mo Money rectangle before any money can be transferred into the Sammy Savings rectangle.

The player will be provided the following items in the game box:

1 board; Money (denominations of \$5, \$1, 25c, 10 c, 5c and 1c); Income Cards; Expense Cards; Activity Cards; Oh Boy Cards; 1 dice; 4 Place holders.

Additional Resources:

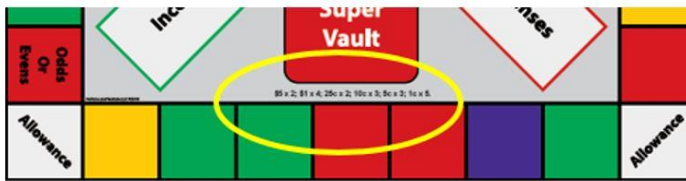
Net Cash Flow Sheet and Activity Sheet that can be printed directly from the www.cashcrunchgames.com website.

Players need to bring blank paper and a Pencil

Setting up the game and getting ready to play:

Income, Expense, Activity and Oh Boy cards are placed on the corresponding colored and labeled rectangles face down.

Money:



Each player is given \$15 from the bank at the beginning of the game, in denominations of dollar bills and cents to be placed in their green Mo Money rectangle / Checking Account. (2 x \$5; 4 x \$1; 2x 25c; 3 x 10c; 3 x 5c; 5 x 1c).

Player chooses place holder of choice.



Players roll dice. Player with highest number chooses which of the Allowance squares to start and the direction in which the players will go around the board. Upon passing an Allowance square, the player receives \$2 from the bank.

The game works by rolling a dice and moving their "place holder" for the corresponding number of moves. Upon landing on a colored square, (Green, Red, Purple and Orange), collect a card from the corresponding pile and follow the instructions on the card. Place card at the bottom of the pile afterwards.



Upon receiving money, player will place in MoMoney / Checking Account rectangle. Upon paying an expense, the player places money in Debbie Debt / Expenses rectangle . At the end of the round, player places all of Debbie Debt / Expenses money into the Debbie Debt Vault in the center of the board. The money in the Debbie Debt Vault will stay there for the duration of the game. This is a reminder for the player of how much money they have spent throughout the game.

Aim of the game is to be the player who has saved most money in Sammy Saver rectangle.

**Odds
Or
Evens**

**Odds
Or
Evens**

On the board there is an Income and an Expense Odds or Even square. Upon landing on these squares, the player will roll the dice again. If an odd number is rolled, the player will either receive or pay half of the amount on the card Income or Expense card. If an even is rolled, the player will either receive or have to pay double the amount on the Income or Expense card.

Activity sheet and rules in depth along with variations can be downloaded off the website

www.cashcrunchgames.com/junior Depending on the level of the players, the recording sheets available in the Worksheet section can be used to record the transactions of the game.

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

Best wishes

Paul Vasey

Full Rules for CashCrunch Junior.

Welcome to CashCrunch Junior. This game has been designed as a tool to improve the financial awareness, money habits and skills for students 7 to 12. Younger students can play this, but may need extra supervision. The game has been designed for 1 to 4 players.

The player will need:

1 board

Money

1 dice

Counter

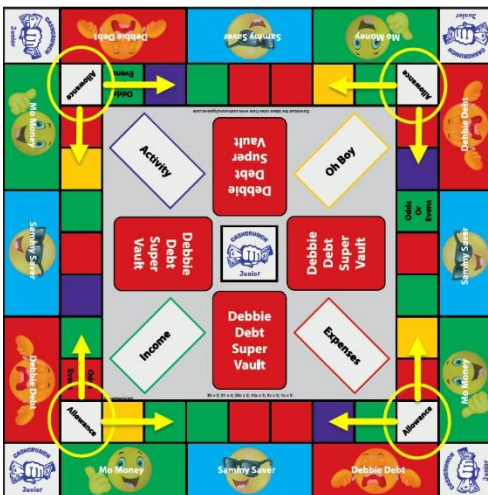
Income, Expense, Activity and Oh Boy Cards

Net Cash Flow Sheet. (Optional)

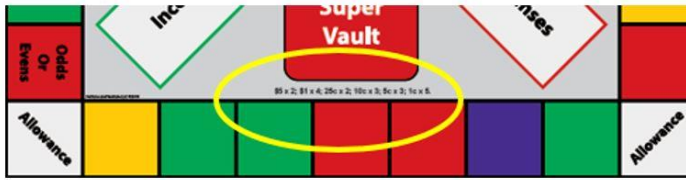
The aim of the game is to help Mo Money and Sammy Savings to defeat Debbie Debt by having more money at the end of the game.

The game works by rolling a dice and moving their “counter” for the corresponding number of tiles to the number rolled on the dice. The player who rolls the highest number on the dice will start the game.

The starting player will choose which direction the game will be played i.e. clockwise or anti clockwise and at which allowance square that the game will start at.



Players roll dice. Player with highest number chooses which of the Allowance squares to start and the direction in which the players will go around the board. Upon passing an Allowance square, the player receives \$2 from the bank.



Each player is given \$15 (2 x \$5; 4 x \$1; 2x 25c; 3 x 10c; 3 x 5c; 5 x 1c) at the beginning of the. The denominations can be seen on the board for future reference:

The board is made up of 32 tiles and 4 categories.

4 allowance tiles: Upon passing the Allowance tile, player will receive their \$2 allowance.



10 Income (green) tiles: Upon landing on the green tile, the player will turn over the top green Income card situated on the board and follow the instructions. Any money received will be placed in the Mo Money / Checking Account rectangle.



10 Expense (red) tiles: Upon landing on the red tile, the player will turn over the top red Expense card situated on the board and follow the instructions. Any money paid, will be placed in the Debbie Debt / Expense rectangle.



4 Activity (purple) tiles: Upon landing on the purple tile, the player will turn over the top purple Activity card situated on the board and follow the instructions. All players may participate in the activity. It is a chance for players to earn some extra money. Before the Activity is read, players must commit to the task. If they do not commit, they cannot take part. The Activity card will be read out to the group of players. The players will complete the activity on the paper provided (if it is a calculation) and submit their answer once everyone has completed the activity. Quite often in life there is risk and reward to participation. Players who correctly complete the activity will receive 50 cents. If the answer is incorrect, the player will lose 10 cents and must place the 10 cents in the Debbie Debt / Expense rectangle from their Mo Money / Checking account.



4 Oh Boy (orange) tiles: Upon landing on the orange tile, the player will turn over the top orange Oh Boy card situated on the board. The player will need to make a choice between options. This card could cost money. It is about making choices. We do on occasions have the choice on how we spend our money.

Once the card has been read, the player will place the “used” card at the bottom of the deck of cards.

Players earn Income through the Income, Activity Cards and every time they pass the Allowance tile.

Expenses are incurred upon landing on the Expense, Oh Boy cards and incorrect answers when answering the Activity cards.

Savings: In order to prepare for unexpected costs, just like in real life, the player may move money from their Mo Money / Checking Account (green) to the Sammy Savings / Savings Account (blue) rectangle in front of them at any time, but there must be a minimum amount of \$5 in their account at any time throughout the game. Additional rules could include a 50 cents admin fee (payable to the Debbie Debt / Expense rectangle every time you move money out of the Savings Account. The focus and philosophy of this game is to get the player to save first and then spend later.

In the game, there is an Income card that allows the player picking up the income card to double their Savings. There is also an Oh Boy card that allows a player to be chosen (but not themselves as it is a decision card) to double a players Savings). Therefore it is worthwhile making use of the Sammy Savings rectangle. If for some reason, the player needs

more money to pay bills, the player may transfer money from the Sammy Savings rectangle. Sammy Savings is like an Emergency Fund and therefore treated as that.

At the beginning of the game, each player will place their opening money in the green Mo Money rectangle in front of them. Upon receiving any income, the player will place money into the Mo Money rectangle.



Upon paying an expense, the player places money in Debbie Debt / Expenses rectangle . At the end of the round, player places all of Debbie Debt / Expenses money into the Debbie Debt Vault in the center of the board. The money in the Debbie Debt Vault will stay there for the duration of the game. This is a reminder for the player of how much money they have spent throughout the game.



On the board there are 3 tiles which have Income (Green) and an Expense (Red) Odds or Even square. Upon landing on these squares, the player will roll the dice again. If an odd number is rolled, the player will either receive or pay half of the amount on the card Income or Expense card. If an even is rolled, the player will either receive or have to pay double the amount on the Income or Expense card.

the Income or Expense card.

When playing as a group, there will be an assigned banker (or the teacher can do this), and will be responsible for handing out the money throughout the game. In class sets, one person within the group will be assigned the banking duties.

	Income (Mo Money)	Savings (Sammy Savings)	Expenses (Debbie Debt)	Net Worth / Net Cash flow
Round 1				
Round 2				
Round 3				
Round 4				
Round 5				
Round 6				
Round 7				
Round 8				
Round 9				
Round 10				

For more advanced players, a tracking sheet can be filled in. At the end of each round, the player will count up the money in each of their columns (before the expenses are placed in the Debbie Debt Super Vault).

Players will add up the amount that they have in their Mo Money Income and Sammy Savings column and subtract any Expenses from the Debbie Debt column. This will give the player their Net Worth / Net Cash Flow for that round. This is repeated for each round. This provides easy analysis in terms of whether the player has increased or decreased what they are worth financially in each round.

For more advanced players, the following table could be used:

	Opening balance	Income (Mo Money)	Savings (Sammy Savings)	Expenses (Debbie Debt)	Net Worth / Net Cash Flow	Closing Balance
Round 1						
Round 2						
Round 3						
Round 4						
Round 5						
Round 6						
Round 7						
Round 8						
Round 9						
Round 10						

We would love to get feedback from you, whether it be ideas for improvement, aspects of the game that you enjoyed or a testimonial. Please send an email to paul@fandv.us or go through the website www.cashcrunchgames.com

Variations:

Sammy Savings: Rewarding the player by adding interest to all money saved at the end of each round. Give 10 c for every dollar saved in the Sammy Savings rectangle. A great way to introduce Compound Interest and the benefits of Saving.

Players may pass their Expense card to a player of their choice, once during the game.

If player is close to being bankrupt, the player with the most money can decide who that “bankrupt” player must join forces with.

If a player is about to go bankrupt, the bank will loan money to player but must pay a penalty of \$5 back to the bank over the duration of the game. This is a bankruptcy, administration and interest charged fee.

Admin charge of 50 cents paid every time there is a withdrawal from the Sammy Savings Account. This ensures that there is sufficient funds in their Mo Money / Checking Account.

If a player lands directly on the Allowance square, they receive \$4.