

Cashflow 101 – Taking Your Game To The Next Level

Combine as many of these rule enhancements as you like!

Intermediate Player Rule Enhancements:

Redefine the \$1 stock card to mean the particular company has gone bankrupt and the stock is now worthless. All holders of the company's stock lose everything and remove the stock completely from their financial statements.

Redefine the \$1 stock card to mean an opportunity to invest in a new start-up company. After purchasing the stock, roll one die to determine if the company goes public or not: a 1-3 means the company never went public and the stock is unmarketable; a 4-6 means the company made public and your shares are available on the market to sell if the appropriate deal card is drawn.

Turn the bank into a credit union – when you want to borrow from the bank you must present the investment to “the board” (the rest of the players) as to why the credit union should loan you the money.

Reshuffle each of the four decks after every turn so no one can "count cards".

Remove 10 cards from each deck at the start of each game so you can't count on a specific deal or market card coming up.

Play in partners, especially with people where you will be making financial decisions together (personal or business).

Shuffle the big and small deal cards together and split into two piles. Only the card on top of each deck is available to take as an opportunity.

Declare your exit strategy for each deal before purchasing. Later on if you want to change that exit strategy you must explain your change in strategy to the other players.

Play the game using your real life financial plan. Take what you learn from the game and revise your financial plan, then play the game again with your new plan. Repeat, repeat and repeat again.

Play the game with one overall strategy at a time to better experience its effects. For example: buy, hold and never sell; always sell when the opportunity arises; only buy deals for cash flow; only buy deals for capital gains; only buy if the ROI is greater than ___%; only buy if the cash flow is greater than \$___; only buy deals you can afford on your own; joint venture on every deal; eliminate debt first and then build passive income; always have \$_____ amount of cash on hand

When you are downsized, roll one die to determine how many turns you will miss. You may continue to invest.

Use the same occupation card for every player to highlight different thinking and strategies.

Play using only the middle and upper income occupation cards.

Remove the limit on the number of children you can have during the game.

Start the game with the number of children you have, or wish to have.

You may only have three deals at any one time on your own and all remaining deals must be purchased through joint ventures or you may only have three deals at any one time purchased through joint venture and all remaining deals must be purchased on your own.

Play to expand your means rather than reduce your expenses – no standard expenses can be paid off (except for the bank loan interest) to get out of the rat race.

Celebrating successes is important. For each Fast Track deal you buy you must purchase a dream before you can win the game.

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Advanced Player Rule Enhancements:

Set a target for the maximum number of turns used to leave the rat race.

See the opportunity in every deal. Take some type of action on every deal card.

Switch roles with your real life financial partner or mentor and play the game as they would.

Switch places (ie. occupation, financial statements, bank account) with another person at the table part way through the game.

Define your investing plan before starting the game. Identify your goal and the strategies you will use to buy and sell deals, borrow money, give to charity and manage doodads. Then, if you like, swap your plan with another player.

Play using only the upper income occupation cards.

Play using only the lower income occupation cards with only the big deals.

Play using only the upper income occupation cards with only the small deals.

You may only have three real estate deals at any one time that are net negative cash flow.

Limit the amount of money you can borrow from the bank at 80% of your total asset costs at any given time, or limit the amount of money you can borrow from the bank at 10% of your starting **salary**.

All Levels

Identify what you want to learn from each game before starting play.

Play outside your reality or comfort zone. Purposely do things in the game you would not do in real life.

Debrief with the other players after every game as to what you learned about yourself, what you learned from others and what you will apply in real life.