



HAPPY BIRTHDAY!
If you land here, each player must give you \$100 as a birthday gift!



YARD SALE
If you land here, roll the die, and pay the bank \$100 times your roll. Take the Bargain card under the Yard Sale space. It's yours! Draw a new Bargain, and place it facedown beneath the Yard Sale space.



DAYLIGHT SAVINGS
If you land here, **every player** must move back **one** space and resolve the action of that space in turn order, starting with you. Any player that is on the START space stays there but receives their \$800 PAY DAY again.



JACKPOT
Anytime a player rolls a 6 at the beginning of their turn, they get to take all the money on the Jackpot space! Woo hoo! Free investment cash!

PAY DAY!

When you reach this space, you must stop there even if you have moves left. It's the end of the month, and that means you get paid! It also means bills are due. Do the following:

1. Collect \$800.
2. Pay off all your bills. If you have insurance, discard the bills that match that type of insurance. If you need to take out a loan, do so. Place your paid bills in the Mail discard pile.
3. If you have any loans, you must pay the bank 10% interest on your full loan. If you don't have enough cash, you must take out an additional loan AND THEN pay 10% interest on your new loan amount.
4. You may pay off part or all of your loan after you pay interest.
5. Move your token to the START space.

You get to keep any Markups, Event cards, or Bargains you didn't sell last month. Try to sell them this month!

Is it the final month?

If you've reached PAY DAY in the final month of the game, follow the PAY DAY rules above with these changes:

1. Remove your token from the board.
2. Place any cards you have in the appropriate discard piles.
3. Hang out while other players finish the game!



PAY DAY DIE



At the beginning of your turn, you may pay \$100 to the Jackpot to roll the PAY DAY die. If you roll:



BUYER

You found someone to buy one of your Bargains! Sell one of your Bargains to the bank for the resale price. If you have a Markup, you may use it!



BARGAIN

You've found something cool to buy and hopefully sell later for a profit! Draw a Bargain card. See BARGAINS on back. If you land on a Bargain space and you roll a Bargain, you may only buy one of the Bargains. Draw two, choose which to buy, and place the other at the bottom of the Bargain pile.



+3
You may move up to 3 spaces more than your numbered roll.



REROLL

You may reroll the numbered die.

LOANS

You may take out a loan at any time to pay for anything EXCEPT the lottery. That would be irresponsible!

The banker can issue you loans in increments of \$1,000 and must record players' loans on the loan pad.

Each time you land on PAY DAY, you must pay at least 10% of your loan. Once you do, the banker should use the loan pad to subtract your payment from your debt. The banker may cross out what was previously owed so your current balance is clear.

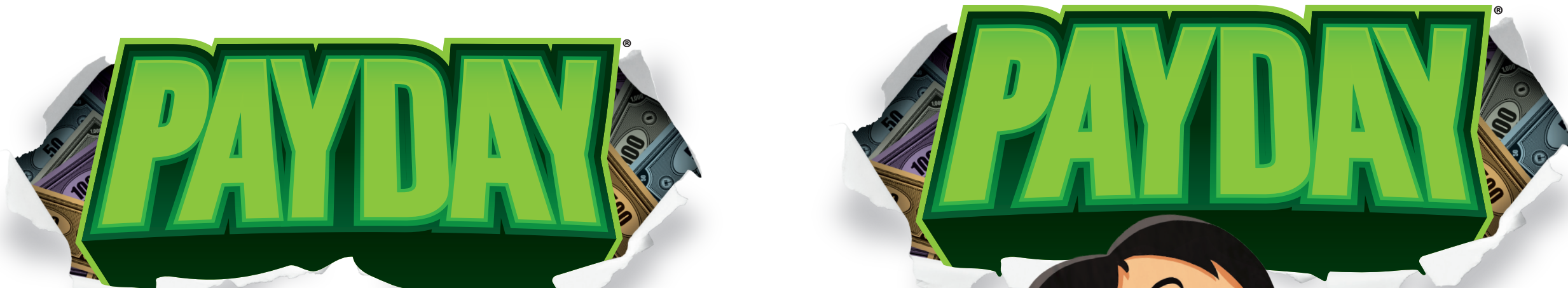
Here's an example.

LOAN RECORD			
Name	Name	Name	Name
Amanda	Dave		
\$4000	\$2000		
-400 (10%)	-200 (10%)		
\$2700	\$1800		

THE END OF THE GAME

When all players have reached their final PAY DAY and completed the agreed-upon number of months, they count up their cash.

The player with the most cash wins!



AGES
8+
PLAYERS
2-4

CONTENTS
Gameboard, 100 Cards (35 Bargain, 31 Event, 34 Mail), 1 Numbered Die, 1 PAY DAY Die, 4 Tokens, Loan Pad, Money Pack

PAY DAY comes at the end of the month, and to make it there without going broke, you'll have to manage your money wisely! Try to stack up the cash by finding Bargains and selling them for a profit. Take out loans if you have to, and watch out for those bills!

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SET IT UP!

1 Choose someone to be the banker. That player is in charge of passing out money and recording loans. The banker gives each player a total of \$800:



x 2



x 2



x 1

2 The banker takes \$1,000 from the bank and puts it on the Jackpot space.



3 Separate and shuffle the Mail, Bargain, and Event card decks. Place each deck facedown where all players can reach them.

4 Draw one Bargain card, and, without looking at it, place it under the Yard Sale space on the board.

5 Each player chooses a color token and places theirs on the START space.

6 Each player draws one Bargain card from the top of the deck. Place yours faceup in front of you. This is your first Bargain, and it's free!

7 Choose how many months you'll play. The game will end when the last player finishes their last month. If it's your first time playing, we recommend two months. With four players, a two-month game will take about an hour.



PLAY!

How to win
The player with the most money at the end of the game wins!

Who goes first?
The youngest player goes first, and play moves to the left.

On your turn

1 Decide whether to roll just the numbered die and move, or pay to roll the numbered die AND the PAY DAY die, which will let you perform an extra action.

If you choose to roll just the numbered die, do so, move that many spaces along the board, and carry out the action for that space. See THE BOARD SPACES for a description of each space.

If you choose to roll both dice, you must pay \$100. Place your payment on the Jackpot space on the board. Roll both dice, and decide whether you'd like to move or complete the action on the PAY DAY die first. See PAY DAY DIE for a description of each die face.



If you roll a six, take any money on the Jackpot!

2 After you complete the action for your roll, your turn ends. Pass the dice to your left.

THE BOARD SPACES



BARGAIN

If you land here, draw a Bargain card. Bargains are items you buy and sell for a profit later when you find a Buyer. A good Bargain costs less but makes more when sold. There are two types of Bargain cards: plain old Bargains and Auction Bargains.

Plain Old Bargains

If you'd like to buy the Bargain, pay its cost to the bank, and place the Bargain faceup in front of you. If you don't have enough money, you can take out a loan! See LOANS.

If you do not wish to buy the Bargain, you must put it up for auction following the auction rules below.

Auction Bargains

When you draw an Auction Bargain, announce that you have done so, as all players will have the option to bid, but don't show any other players the card.



If you wish to bid, state your bid. It can't be lower than the minimum bid on the card, but it may be higher. Bidding then moves to the left.

If you do not wish to bid, announce the minimum bid listed on the card. Bidding starts to your left.

Bids can be increased by as little as \$10. The player with the highest bid wins the auction, pays the Bargain's cost to the bank, and places the Bargain faceup in front of them.

Once a player passes on bidding, they may not reenter the auction.

If no one bids, place the Bargain at the bottom of the draw pile.

If you drew a plain old Bargain and put it up for Auction, you must announce the cost listed on the card as the minimum bid, but you may not bid.

Be careful when bidding!

If the player who drew an Auction Bargain wishes to bid on it, they can state any bid they'd like as long as it's not lower than the minimum bid. That means they could even choose a minimum bid that's higher than the resale price! If you notice a player starts an Auction at a high price and drops out quickly, they might be trying to trick you into paying a high price for a Bargain with a low resale price.



BUYER

If you land here, you found someone to buy one of your Bargains! If you have any Bargains, choose one, and collect the resale price shown on the card from the bank. Then place the Bargain in the discard pile.



Have a Markup Card?

Markups let you boost the resale value of one Bargain. Announce that you are using it, and add its value to the Bargain's resale price.



MAIL

If you land here, draw the number of Mail cards shown on the space. There are three types of Mail cards: Bills, Insurance, and Markups.

Bills

Keep these faceup in front of you until you reach PAY DAY at the end of the month. That's when you'll have to pay them!

Insurance

Insurance cards protect you from bills. If you'd like to purchase the insurance, pay its cost to the bank, and place it faceup in front of you. It's yours for the rest of the game. When you reach PAY DAY and need to pay your bills, discard the bills that match the type of insurance you own. If you don't want to purchase the insurance, place the card in the Mail discard pile.

Markups

Markups increase the resale price of your Bargains. If you'd like to purchase the Markup, pay its cost to the bank, and place it faceup in front of you. When you sell a Bargain, announce that you're using a Markup; then, add its value to the Bargain's resale price. You can only use one Markup per Bargain. If you do not want to purchase the Markup, place the card in the Mail discard pile.



EVENT

If you land here, take the top Event card. You may play these at any time, on any player's turn. After you use the card, discard it. If an Event card requires you to pay the bank or another player and you don't have enough money, you must take out a loan to cover the cost.

Notes About Event Cards

You can play "Market Hit" Event cards to lower another player's Bargain resale price. More than one player may play a Market Hit card at a time, but the value of a Bargain can never go below \$0.

You can play the "Not Today!" Event card to cancel any Event card when another player plays one. The "Not Today!" card cancels only one card except when you're selling a Bargain and multiple players play a Market Hit card against you. Then, you may cancel each of the Market Hits.



LOTTERY

If you land here, all players may take part in a lottery. Follow these steps:

1. The banker takes \$1,000 from the bank and places it in the center of the gameboard.
2. Players who wish to invest must place \$100 in the pile.
3. In turn order, starting with you, players choose a number between 1 and 6. Players may not choose the same number.
4. Roll the numbered die.

Did any players choose that number?

Yes! That player takes the money in the center of the board.

Nope! All players who invested in the first roll may double down, if they'd like, putting double the previous amount they contributed into the center of the board. They keep the same numbers and roll.

5. Keep rolling until someone wins or until all players pass. If all players pass, all the money in the center of the board goes to the bank. You may NOT take out a loan to participate in the lottery.