

PAYDAY

**THE GAME WHERE
WHAT'S LEFT COUNTS™**

For 2 to 6 Players/Ages 8 and up

OBJECT

To be the player with the most cash at the end of the game. A game consists of playing through two or more months.

EQUIPMENT

PAYDAY® gameboard • PAYDAY money • 54 Mail cards • 36 Deal cards • 36 Event cards • 6 Lottery cards • 6 Tokens • 2 Dice • 1 Loan Record Pad

SETUP

- Decide how many “months” you’ll play — how many times you will go through the calendar from Monday the 1st to Wednesday the 31st.
Note: We recommend a minimum of 2 months. With 4 players, a 3-month game takes about one hour and a 6-month game takes about 2 hours.
- Remove the Lottery cards from the Mail deck.
- Shuffle the Mail, Deal and Event cards separately. Place each set of cards face down in Draw piles near the gameboard.
Note: Place discarded Mail, Deal and Event cards face up in piles next to their respective Draw piles. When a Draw pile is depleted, shuffle the discarded cards and reuse them.
- Each player takes one Lottery card. Place the remaining Lottery cards in a pile face down near the gameboard.
Note: Any time there is a Lottery, a player may trade his/her Lottery card with another player or exchange it for an unused one. Players must not have more than 1 Lottery card at any time during the game.
- Place the black die with the number “6” side up on the Bonus space.
Note: The first player, on his/her turn, to roll the white die and match the “6” collects whatever cash has accumulated on the Bonus space. The Bonus winner then turns the black die to any number he/she chooses, and places it back onto the Bonus space. This new number must now be rolled in order for a player to collect the Bonus money.
- Each player chooses a token and places it on the Sunday START space.
- Pick a player to be the Banker. The Banker is responsible for all money going in and out of the Bank. The Banker begins by giving each player \$3,500; comprised of two \$1,000 bills, two \$500s and five \$100s.
- Pick another player to be the Loan Record Keeper. This player is responsible for keeping track of all loan transactions on the Loan Record Pad. The Loan Record Keeper begins by writing all of the players’ names across the top of the pad, using two sheets if necessary.

A WORD ABOUT DEALS & HIGH FINANCE

As any financial advisor will tell you, the way to get ahead is to take risks and make Deals. So be a savvy investor and take advantage whenever you can.

The time will probably come, however, when you don’t have enough money on hand to buy a Deal — or to pay your bills, pay a neighbor, or make a charitable donation. Do what all investors have had to do from time-to-time: Take out a LOAN!

LOANS

You may take out a loan at any time. The Banker will give you the money, and the Loan Record Keeper will keep track of your balance on the Loan Record Pad.

Loans are issued only in increments of \$1,000 and you will be charged 10% on your outstanding loan balance every time you land on "PAYDAY." (Interest can be calculated by dropping the last zero of the amount you borrowed. For Example: If you borrowed \$2,000, your interest would be \$200.) On "PAYDAY" — and at no other time during the month — you may pay off part, or all, of your loan. If you pay off part of your loan, payment must be in increments of \$1,000 and interest will be charged on the remaining balance.

Recording Loans: Whenever a player takes out a new loan, the Record Keeper updates the loan record by crossing out the old amount and writing in the new balance.

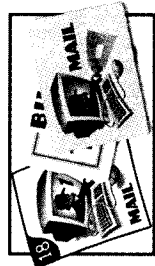
GAMEPLAY

On your turn:

Roll the white die and move your token the indicated number of days, using the track like a real calendar: Sunday to Saturday, then Sunday to Saturday again.

Follow the instructions on the space where you land. See the detailed explanations below. Your turn ends when you have no more instructions to follow!

THE MAIL SPACES & CARDS



If you land on a MAIL space, draw the number of Mail cards, one at a time, as indicated by the number on the computer screen. If instructed to, act immediately; otherwise, keep the cards face up in front of you until you land on "PAYDAY," at which time you must pay your bills, and discard the Mail cards.

PAY A NEIGHBOR: Pay the amount shown on this card to any player of your choice. Take out a loan if you have to.

MAD MONEY: Collect the amount shown on this card from any player of your choice. The player you choose may have to take out a loan to cover the payment.

CHARITY: Place the amount shown on the Charity card on the gameboard space marked "Bonus."

MONSTER CHARGE: If you don't want to pay off the entire Monster Charge balance on PAYDAY you must pay the interest, which is 10% of the total amount owed. (Interest can be calculated by dropping the last zero of the due amount. For Example: If the Monster Charge is \$4,000, your interest would be \$400.) By paying the interest payment, you can then carry the Monster Charge balance over into the next month. When you pay off the Monster Charge, the balance due must be paid in full and no further interest is charged.

BUY A DEAL/FOUND A BUYER: You choose — either make a Deal or Find a Buyer. Follow the instructions for Deal cards (DEAL SPACES & CARDS) or Found a Buyer (OTHER BOARD SPACES). Remain on the Mail space where you landed.

THE DEAL SPACES & CARDS



If you land on a Deal space, draw the top Deal card.

AUCTION DEAL CARDS: If you draw a Deal card that has "Auction" on it, announce to the other players that you are having an auction. Read the minimum bid indicated on the card but do not reveal the company

name or the value on the card. Start the bidding with the minimum bid or an amount you would be willing to pay for the deal — or just pass. (Bids must be in increments of \$100.) Any other player who is interested in buying the deal may bid higher until a high bid is reached on a count of "Going once, going twice, sold!" The player with the highest bid pays the bank (using a loan if necessary) the bid amount, takes the card, and reveals the company name and value to the other players.

REGULAR DEAL CARDS: When you draw a Deal card with a set purchase price, you may purchase the item on the card for that price. If you decide to buy the Deal, take out a loan if necessary and pay the purchase price to the bank now.

At any time, you may have as many Deal cards in front of you as you can afford. Hold your Deal cards until you land on a Found a Buyer space (or draw a Found a Buyer card). Then you may cash in on the Deal and the bank will pay you the value indicated on the card. You may sell only one Deal at a time, and the Deal card has no value if it hasn't been sold when the game ends.

EVENT SPACES & CARDS



When you land on an Event space, take the top Event card from the deck and follow the instructions.

PAY TO BONUS: Pay the amount indicated on the card to the Bonus space.

EACH PAY TO BONUS: Choose another player and both of you pay the amount indicated on the card to the Bonus space.

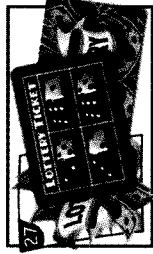
PAY TO FRIEND: Pay a player of your choice the amount indicated on the card.

KEEP THE CASH: Collect from the bank the amount indicated on the card.

EACH KEEP THE CASH: Choose another player and each of you collect from the bank the amount indicated on the card.

TAKE & KEEP THE CASH: Choose another player and collect the amount indicated on the card from that player.

THE OTHER BOARD SPACES



LOTTERY: When a player lands on the Lottery space, a Lottery will be played. The Bank antes up \$1,000. Each player wanting to participate in the Lottery antes up \$100. The player who landed on the Lottery space rolls both the black and white dice. The player whose Lottery card has the number combination rolled collects all the Lottery money. If none of the players have the number

combination rolled on their Lottery cards, the money is placed in a Lottery pile on the side of the board. This money will be added to the next Lottery and so on until one player wins! Playing the Lottery is not mandatory!

FOUND A BUYER: If you have one or more Deal cards and you land on the Found a Buyer space, the Bank will pay you the "Value" of one of the Deals (your choice). Keep any profit you might have made on the Deal or pay off any loan you may have taken out to buy it. Put the used card in the discard pile.

HAPPY BIRTHDAY: Land on this space and every player gives you a lovely present: \$100!



YARD SALE: Take the top card from the Deal deck. Roll the die and pay the Bank \$100 x the number rolled. What a bargain!

BONUS: Any player who, on their turn, rolls the white die and matches the number on the black die collects the Bonus money! That player may then turn the black die to any number he/she chooses and place it back onto the Bonus space. If there's no money on the Bonus space, the player collects nothing but may still turn the die to another number. If you don't remember, you're out of luck.

PAYDAY: STOP! Stop here, even if you rolled a number that would take you past this space. Just like real life, getting paid has its advantages and disadvantages. Here's what you do in this order:

1. Collect your monthly salary of \$3,500 from the Bank.
2. If you've taken out a loan, you must pay 10% interest to the bank. (Interest can be calculated by dropping the last zero of the amount you borrowed. For Example: If you borrowed \$3,000, your interest would be \$300.)
3. If you wish, you may pay off part, or all, of your loan. Payment must be in \$1,000 increments. The Loan Record Keeper records the transaction on the pad.
4. Pay off all the bills you received this month. If you don't have enough cash, take out, or increase, a loan. Put your paid bills in the Mail card discard pile.
5. Move your token back to START. On your next turn, you'll start through the month again.
6. At the end of the last month of play, discard any Deal cards you still hold.

Note: If you've reached PAYDAY of the last month of play (according to the agreed-upon number of months), you retire from the game and wait for all the other players to finish. While you're waiting, you may still play the Lottery and play along with the Event cards! Also, you still roll the die — you could win the Bonus money!

WINNING

When all players have completed the agreed-upon number of months, they tally their cash total. All bills should have been paid off because they were to be paid in full on the last PAYDAY. Now subtract the amount of any outstanding loans. The amount left is the player's net worth.

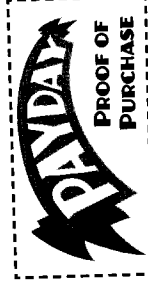
The player with the highest net worth — the most cash — when all players have landed on PAYDAY for the last time wins the game!

For poor money managers: If all players end the game in *debt* (with bills or loans outstanding and no cash to pay them), the player with the lowest amount of debt wins!



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