

GAME PLAYING TIPS

- **IMPACT The Money Mastery Game®** is an ongoing, perpetual game, players can keep their Score Sheet and resume playing the next game from where they previously ended.
- Once a player reads a card aloud, playing can resume – other players don't need to wait while another player is deciding on a drawn card, filling in their Score Sheet, or calculating PAYDAY.
- FIN Target and Reserve Fund Target are **REFERENCES ONLY**. This is the amount you are striving to accumulate throughout the game.
- **FWP score is vital to the game.** When a player has fewer FWPs, more risks may occur, whereas the greater the FWPs, more opportunities may be available. Many cards in the game allow a player to act only if they have a certain number of FWPs; or affect the value of an investment opportunity; or determine if a player must pay for something or not.
- Each player's **Credit Limit** is determined by FWPs. **A player may only borrow \$1,000 for every FWP earned.** Ex: 15 FWPs=\$15,000. **MINIMUM 15 FWPs to qualify for Credit.**
- Any funds used from the FIN account incur a 10% penalty on the balance before deductions. Record in 10% penalty box for PAYDAY.
- A player may reduce or eliminate their debt balances at any time during the game, prior to a PAYDAY.
- Funds can be transferred between accounts at any time during the game.
- All businesses, stocks, bonds, commodities, collectibles, real estate and other income sources are recorded on the back side of the Score Sheet in the corresponding area. Record any debt and/or income associated with the investment in the corresponding area.
- Minimum down payments for investments may **ONLY** be deducted from funds in account balances in the Beginner phase of the game. **Credit cannot be used.**
- During the game, you may be required to adjust interest rates for debt or investments. Adjust ALL areas in parentheses for debt on both sections of the Score Sheet and **ALL** areas for investment account balances. **Do NOT change existing debt rates for real estate or businesses.**
- Cards that state “lose” or “pay” or “fined” money or FWPs means to DEDUCT it from your Score Sheet.
- Any money awarded from a drawn game card may be allocated to your accounts prior to PAYDAY, **except Bonuses.**
- There are several cards that refer to adjusting your job income, expenses, remaining cash, cash flow on investments, etc. These are changes to be made on your Score Sheet, in the appropriate section.
- If a player is in the center square (from a Lose Your Job card) on PAYDAY, the reduced Job Income and Remaining Monthly Cash is used in calculating the PAYDAY total.
- Miscellaneous expenditures and donations need not be recorded.
- If a player wants to sell an investment, it should be done prior to calculating PAYDAY.
- “Remaining Cash” is **ONLY** used to calculate PAYDAY. Players may **NOT** use this “account” for an expense that may be required from a drawn game card.
- Always round up to the nearest dollar amount when calculating.
- Consider having a “formula” for how you will allocate your funds each PAYDAY.
 - ☞ Ex: 10% to FIN account; 5% to each Miscellaneous Account; \$100 to reducing debt; and so on.
 - ☞ Refer to Household Spending Plan in “Your Guide to Great Money®” booklet for ideas.
- If a player runs out of money, they can continue to play. Deductions should be recorded as a negative balance in a designated account.