

*Awaken Your
Financial Genius...*



HOW TO GET OUT OF THE RAT RACE

Rules of the Game

***The More You Play this Game
the Richer You Become***

MONEY IS NOT THE MOST IMPORTANT THING IN LIFE

but it does seem to affect everything that is important.



THE QUICK START



- 1) Select a Banker for the game.
- 2) Place *Opportunity, The Market and Doodads cards on board.
- 3) Distribute a Game Card (Income Statement / Balance Sheet) to each Player.
- 4) Deal out one Profession Card to each Player.
- 5) Transfer information from Profession Card to Game Card.
- 6) Meet your Auditor. (Player to your right.)
- 7) Banker distributes cash (Monthly Cash Flow + Savings) to each Player.
Remember to erase savings from your Game Card once you receive it.
- 8) Choose your playing pieces; *Rat*, *Cheese* and *Tokens*, all of the same color.
- 9) Choose your "Dream" on the Fast Track by placing your *Cheese* piece on it.
- 10) Place your *Rat* playing piece on "Start Here" arrow on the Rat Race.
- 11) Roll die to see who goes first.
- 12) Begin playing CASHFLOW®!



Remember:

- To get out of the Rat Race your Passive Income must be greater than your Total Expenses.
- To build up your Passive Income, buy assets that provide a positive cash flow.
- Read the *Opportunity, The Market and Doodads cards aloud. Every card could affect your financial position.
- Beware of Bankruptcy. Be smart with your investments.
- Adjust your strategy as the market changes.

**Big Deal and Small Deal Cards*





CASHFLOW[®]

Rules of the Game



CASHFLOW[®] is played in two parts.

Part I - The Rat Race

The “Rat Race” is the inner circle on the game board. (The Rat Race is where most of us are trapped day-in and day-out.)

Your goal is to get out of the Rat Race and onto the Fast Track.

To get out of the Rat Race you must buy investments which give you cash flow (or passive income) so that your Passive Income is greater than your Total Expenses.

Part II - Fast Track

The “Fast Track” is the outer track of the game board. (The Fast Track is where the Rich play the game of money.)

Once you’ve moved from the Rat Race to the Fast Track your goals are to:

- 1) BUY YOUR DREAM
*The Dreams are the pink spaces on the Fast Track
and/or*
- 2) INCREASE YOUR MONTHLY CASH FLOW

HOW TO WIN

You win CASHFLOW[®] if:

- 1) You are the first Player to buy your Dream.
If a Player buys their Dream on the Fast Track then that Player is the winner and the game is over.
or
- 2) You are the first Player on the Fast Track to accumulate \$50,000 in Fast Track Cash Flow by buying Fast Track businesses (green squares).

How To Set Up The Game

- 1) Elect one Player to act as Banker. The Banker should be someone good with numbers and able to handle cash transactions quickly. If the Banker is also playing the game then they must keep their own game money separate from the money of the Bank.

The Banker pays & receives all monies to and from players.



- 2) Shuffle the Opportunity, The Market and Doodads cards. Place them face down on the game board on their marked places.
- 3) Distribute one Income Statement/Balance Sheet to each Player. This is your “Game Card”. Take a moment to review the Game Card. Get familiar with the form and the words.

*Use the Income Statement/Balance Sheet side of your Game Card for the Rat Race portion of the game.
The side of your Game Card labeled “Congratulations!” is used when you enter the Fast Track.*

- 4) Shuffle the Profession cards and randomly deal, face down, one to each Player. Distribute one pencil to each Player. Each Player then turns over their Profession card and enters the information from it, exactly as it is written, onto their Game Card.

Note: Each Player starts the game with no bank loans, no bank loan payment, and no children.

- 5) Meet your Auditor. This is the person on your right. The Auditor's role is to assist you in making accurate calculations. Each time you make a change to your Game Card your Auditor must check your work.
- 6) The Banker distributes cash to each Player. The amount of cash each Player receives at the beginning of the game is:
 - a) The Player's Monthly Cash Flow (income minus expenses, on your Game Card). Your Monthly Cash Flow is also your Pay Check.

PLUS



- b) The Player's Savings (listed on your Game Card). Your savings is only paid to you at the start of the game. Erase the savings amount from your Game Card once you receive it. Savings is not part of your Pay Check.

YOU ARE NOW READY TO PLAY CASHFLOW®!

To Begin

- 1) Each Player chooses two same-colored playing pieces; a *Rat* and a *Cheese*. Player also receives a set of same-colored tokens.
- 2) Place your *Cheese* playing piece on one of the "Dreams" (pink spaces) on the Fast Track. Two Players may choose the same Dream. (Consider the risk/reward ratio of doing this.) Place your *Rat* piece on the arrow marked "Start Here" on the Rat Race.
- 3) Players roll one die. The Player with the highest number goes first. Play then passes to the Player on the left. (Order of play remains the same whether Players are in the Rat Race or on the Fast Track.)
- 4) Players in the Rat Race roll one die on their turn. First Player rolls the die and moves in a clockwise direction. Other Players follow.

Landing on the same space as another Player has no effect on either Player.



- 5) If you land on Opportunity, The Market, or Doodads draw a card and read it out loud.

PLEASE REFER TO THE DIAGRAMS ON PAGES 8 - 13
FOR HOW TO ADJUST YOUR GAME CARD.



SPACES ON THE RAT RACE

PAY CHECK

Each time you land on or pass Pay Check you receive the amount of your Monthly Cash Flow from the Bank. If this amount is negative (minus), pay it to the Bank. The period from Pay Check to Pay Check is one month. Cash you receive is added to your supply of cash on hand. (In real life cash shows up on your Balance Sheet. For ease of play you need not record it.)

If you forget to ask for your Pay Check, you lose it!



OPPORTUNITY

The Small Deals and Big Deals cards are your Opportunity cards. They include a variety of investment opportunities that may help you in your quest to get out of the Rat Race.

When you land on an Opportunity space you may choose either a Small Deal or a Big Deal card. The largest Small Deal costs \$5,000 to get into. The Big Deals begin at \$6,000.

Read the card aloud. Some Deals may allow other Players to buy or sell assets as well.

Assets may only be sold when a card permits or when required by bankruptcy.

Assets may not be sold to other Players. The Opportunity Card you draw may be sold to another Player only if the card says so, and at a price negotiated between the Players. (The Player is selling the "option" to buy the investment listed.) The Player who buys the card must then buy the asset it offers at the price specified on the card at that time.

Opportunities expire when the next Player moves.

Players may only sell assets they own.

Players may not team up with other Players to buy investments.



THE MARKET

The Market cards are where you'll find buyers for your investments. The Market cards also include economic events which may affect your financial position.

When you land on a Market space draw a Market card. Read the card aloud. Everyone who has the exact asset mentioned on the card may sell at the specified price. If you sell, remember to adjust your Game Card accordingly. When you sell you will receive your monies from the Bank, on behalf of the buyer.

DOODADS

Doodads are the unexpected and often unnecessary items on which you spend your money.

When you land on a Doodads space draw a Doodads card and follow the directions.

Doodads are mandatory, not optional. You may borrow from the Bank (see Bank Loans) to pay Doodad bills.

CHARITY

Charity is optional. Upon landing on Charity, you may choose to give 10% of your Total Income to Charity (pay it to the Bank) in exchange for the use of 2 dice on each of your next 3 turns.



BABY

A new arrival to your family! When you land on Baby do the following:

- Increase the Number of Children on your Game Card (maximum of 3).
- Add the "Per Child Expense" on your Game Card to your "Child Expenses" in the Expense column.
- Add your "Per Child Expense" to your Total Expenses.
- Reduce your Monthly Cash flow by the "Per Child Expense".
- Have your Game Card audited.



There is a limit of 3 children per Player.

DOWNSIZED

Landing on Downsized means you have temporarily lost your job!

Pay the amount of your Total Expenses (to the Bank) and lose 2 turns.

(This also ends the affect of Charity.)

OPTIONS AVAILABLE TO PLAYERS IN THE RAT RACE

BANK LOANS

You may borrow money from the Bank, unless you are declared Bankrupt. Loans must be in multiples of \$1,000 at 10% interest per month (per Pay Check). Your monthly interest expense (Bank Loan Payment) is \$100 for every \$1,000 borrowed.

When taking a bank loan:

- Receive the amount borrowed from the Bank.
- Add the bank loan to your Balance Sheet under Liabilities.
- Add the bank loan payment (10% of what you borrowed) to your Expenses on the Income Statement.
- Adjust your Total Expenses.
- Adjust your Monthly Cash Flow.
- Have your figures audited.

PAYING OFF DEBT

On any turn you may choose to pay off debt to reduce your Total Expenses. You must pay off the entire amount of any debt, except for bank loans.

*NOTE: "Taxes", "Other Expenses" and "Child Expenses" cannot be paid off.
These are permanent expenses.*

If you pay off debt on your Game Card:

- Remove or adjust the debt from your Liabilities column.
- Change the amount of your related Expense on the Income Statement.
- Adjust the amount of your Total Expenses.
- Adjust the amount of your Monthly Cash Flow.
- Have your Auditor check your Game Card.

Bank loans may be paid off in units of \$1,000. Each \$1,000 unit of bank loan paid off reduces your Bank Loan Payment by \$100. If paying off part of your bank loan, remember to adjust your Bank Loan figure on your Balance Sheet as well as the related Expense on the Income Statement.

BANKRUPTCY

If your Monthly Cash Flow is negative at any Pay Check, and you do not have the cash on hand to pay the amount due, then you are bankrupt.

If you declare bankruptcy:

- a) Sell any number of assets you own for 1/2 the Down Payment, to the bank.
- b) Use these funds to pay off debts until your income is greater than your expenses. (Monthly Cash Flow is positive.)
- c) Lose 3 turns.

If, after selling all your assets, your Monthly Cash Flow is still negative then 1/2 of your car loans, credit cards and retail debt are wiped out along with 1/2 of their payments. Your Home Mortgage and School Loan remain the same.

If your Monthly Cash Flow still remains negative then you are officially out of the game.

THE FAST TRACK

You may move from the Rat Race to the Fast Track at the start of any turn on which your Passive Income is greater than your Total Expenses.

- 1) Turn your Game Card over. This is your Fast Track Game Card. Fill in the following:
 - a) Name & Auditor
 - b) Calculate Your Buyout, Your Beginning CASHFLOW® Day Income.

When you move out of the Rat Race you receive 100 times your Passive Income, (Your Buyout). This is Your Beginning CASHFLOW® Day Income; the amount you receive each time you land on or pass CASHFLOW® Day.



Note: Why do you receive 100 times your Passive Income? *You've proven your financial intelligence!* Your Rat Race investments have prospered. You've reinvested your returns for outstanding investment success. You've successfully increased your Passive Income 100 times!

UPON EXITING THE RAT RACE AND BEFORE ENTERING THE FAST TRACK, PLAYERS RECEIVE THEIR BEGINNING CASHFLOW® DAY INCOME.

- c) Calculate Your New CASHFLOW® DAY Income Goal in the "How to WIN" box.
(Your New CASHFLOW® DAY Goal = Your Beginning CASHFLOW® DAY Income + \$50,000)
 - d) Record Your Beginning CASHFLOW® Day Income in Your CASHFLOW® Day Income Record.
- 2) To enter the Fast Track place your *Rat* piece on the "Enter Here" arrow.
- 3) You roll 2 dice on the Fast Track, unless later rules allow more or less.
- 4) The Opportunity, The Market, and Doodads cards no longer apply to you. Your Income Statement and Balance Sheet figures from the Rat Race are not applicable now that you are on the Fast Track.
- 5) You may not borrow money from the Bank on the Fast Track.



SPACES ON THE FAST TRACK

CASHFLOW® DAY

Each time you land on or pass CASHFLOW® Day you receive your CASHFLOW® Day Income from the Bank. You do not have to ask for your CASHFLOW® Day Income to receive it. If you forget it on the turn you land on, or pass it, you may still receive it.

BUSINESS INVESTMENTS

These are the green spaces on the Fast Track. You may purchase any business investment you choose by landing on the space and paying the Down Payment listed. Once purchased, that business investment is no longer available to other players.

When you invest in a business be sure to:

- a) Place one of your colored tokens on the space you have purchased.
- b) Add the Business name, Monthly Cash Flow, and calculate Your New CASHFLOW® Day Income to your Game Card.
- c) Have your Auditor check your figures.

Note: If a business investment space involves rolling a die, that opportunity may be tried by any Player who lands on that space, until a Player succeeds. Once a Player succeeds then that opportunity is no longer available to other Players.

DREAMS

Each time you land on a Dream space you may choose to purchase it if you have the cash available. Place one of your colored tokens on each Dream you purchase.

If you land on another Player's chosen Dream:

Whenever you land on another Player's Dream, you have just increased the cost of that Dream to that Player by 100% of its original cost. Place your token on their Dream. (You do not own this Dream.)

For example: You land on another Player's chosen Dream. The Dream originally costs \$100,000. When the Player who chose that Dream does land on it they must now pay \$100,000 + \$100,000, or \$200,000, to buy their Dream. If a second Player lands on the same Player's Dream there would then be two markers and the Player must pay \$100,000 + \$100,000 + \$100,000, or \$300,000 to buy their Dream.

CHARITY

Charity is optional. If you choose the Charity option, you may roll 1, 2, or 3 dice for the rest of the game. You may select a different number of dice for each turn.

TAX AUDIT

Land on tax audit and pay out 1/2 your cash on hand.

DIVORCE

Lose all your cash.

LAWSUIT

This will cost you 1/2 your cash on hand.



Have Lots of Fun While Learning!



Profession

Truck Driver

Player

Pat

Goal: To get out of the Rat Race and onto the Fast Track by building up your Passive Income to be greater than your Total Expenses

Income Statement

Income

Salary:	\$2500
Interest:	-0-
Dividends:	2 BIG 100
Real Estate:	Cash Flow
Condo	140
4-Plex	800
Businesses:	Cash Flow
Video/Pinball	1600

Expenses

Taxes:	460
Home Mortgage:	400
School Loan Payment:	-0-
Car Payment:	80
Credit Card Payment:	-0-
Retail Payment:	-0-
Other Expenses:	570
Child Expenses:	280
Bank Loan Payment:	700

Auditor

Mike

Person on your right

Passive Income= (Interest + Dividends + Real Estate + Business Cash Flows)

\$2640

Total Income: \$5140

Number of Children: 2
(Begin game with 0 Children)

Per Child Expense: 140

You're Out Of The Rat Race

Total Expenses: \$2490

Monthly Cash Flow: \$2650 (Pay Check)

Balance Sheet

Assets

Savings:		
Stocks/Mutual's/CD's	No. of Shares:	Cost/Share:
GRO4US Fund	1000	30
2 BIG Power Co.	10	13
Real Estate:	Down Pay:	Cost:
Condo	4,000	40,000
4-Plex	20,000	100,000
Business:	Down Pay:	Cost:
Video/Pinball	20,000	100,000

Liabilities

Home Mortgage:	38,000
School Loans:	-0-
Car Loans:	4,000
Credit Cards:	-0-
Retail Debt:	-0-
RE Mortgage:	Condo 36,000
	4-Plex 80,000
Liability: (Business)	
	Video/Pinball 80,000
Bank Loan:	7,000

Profession	Player																																	
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Bank Loan:	_____																																	

Buying Stocks / Mutual Funds

If you buy Stocks / Mutual Funds then follow these steps:

In the Asset column, under Stocks/Mutuals/CDs, write in:

- 1** Symbol of Stock/Mutual Fund
- 2** Number of shares purchased
- 3** Cost per share (today's price)

If a dividend is being paid from the stock/mutual fund, in the income column under Dividends, write in:

- 4** Symbol of Stock/Mutual Fund and the dividend amount

On the right hand side of the Game Card add:

- 5** Amount of Dividend to your Passive Income
- 6** Amount of Dividend to your Total Income
- 7** Amount of Dividend to your Monthly Cash Flow

Selling Stocks / Mutual Funds

If you are selling Stocks / Mutual Funds then follow these steps:

- 1** Calculate your Sale Amount.
Sale Amount = Number of Shares x Selling Price
Get this amount in cash from the Bank.

In the Asset column, under Stocks/Mutuals/CDs, remove:

- 2** Symbol of Stock/Mutual Fund
- 3** Number of shares purchased
- 4** Price per share (today's price)

If a dividend is being paid from the stock/mutual fund, in the income column, under Dividends, remove:

- 5** Symbol of Stock/Mutual Fund and the dividend amount

On the right hand side of the Game Card, deduct:

- 6** Amount of Dividend from your Passive Income
- 7** Amount of Dividend from your Total Income
- 8** Amount of Dividend from your Monthly Cash Flow

Profession _____ Player _____

Goal: To get out of the Rat Race and onto the Fast Track by building up your Passive Income to be greater than your Total Expenses

Income Statement

Income		Auditor
Salary: _____		Person on your right
Interest: _____		
Dividends: _____		
Real Estate: _____ Cash Flow		
Businesses: _____ Cash Flow		
Passive Income= (Interest + Dividends + Real Estate + Business Cash Flows)		
Total Income: _____		
Expenses		
Taxes: _____		Number of Children: 1 (Begin game with 0 Children) Per Child Expense: _____
Home Mortgage: _____		
School Loan Payment: _____		
Car Payment: _____		
Credit Card Payment: _____		
Retail Payment: _____		
Other Expenses: _____		
Child Expenses: _____ 2		
Bank Loan Payment: _____		
Total Expenses: _____ 3		
Monthly Cash Flow: _____ 4		

Balance Sheet

Assets			Liabilities		
Savings: _____			Home Mortgage: _____		
Stocks/Mutual's/CD's No. of Shares: _____ Cost/Share: _____			School Loans: _____		
Real Estate: _____ Down Pay: _____ Cost: _____			Car Loans: _____		
			Credit Cards: _____		
			Retail Debt: _____		
			RE Mortgage: _____		
Business: _____ Down Pay: _____ Cost: _____			Liability: (Business) _____		
			Bank Loan: _____		

Profession _____ Player _____

Goal: To get out of the Rat Race and onto the Fast Track by building up your Passive Income to be greater than your Total Expenses

Income Statement

Income		Auditor
Salary: _____		Person on your right
Interest: _____		
Dividends: _____		
Real Estate: _____ Cash Flow		
Businesses: _____ Cash Flow		
Passive Income= (Interest + Dividends + Real Estate + Business Cash Flows)		
Total Income: _____		
Expenses		
Taxes: _____		Number of Children: _____ (Begin game with 0 Children) Per Child Expense: _____
Home Mortgage: _____		
School Loan Payment: _____		
Car Payment: _____		
Credit Card Payment: _____		
Retail Payment: _____		
Other Expenses: _____		
Child Expenses: _____		
Bank Loan Payment: _____ 3		
Total Expenses: _____ 4		
Monthly Cash Flow: _____ 5		

Balance Sheet

Assets			Liabilities		
Savings: _____			Home Mortgage: _____		
Stocks/Mutual's/CD's No. of Shares: _____ Cost/Share: _____			School Loans: _____		
Real Estate: _____ Down Pay: _____ Cost: _____			Car Loans: _____		
			Credit Cards: _____		
			Retail Debt: _____		
			RE Mortgage: _____		
Business: _____ Down Pay: _____ Cost: _____			Liability: (Business) _____		
			Bank Loan: _____ 2		

Baby

If you land on Baby do the following on your Game Card:

- 1 Increase the Number of Children.
- 2 Add the "Per Child Expense" to your "Child Expenses" in the Expense column.
- 3 Add the "Per Child Expense" to your Total Expenses.
- 4 Reduce your Monthly Cash Flow by the "Per Child Expense."

Bank Loans

If you take out a Bank Loan follow these steps:

- 1 Receive the amount borrowed from the Bank.
- 2 Add the bank loan amount to your Liability column.
- 3 Add the bank loan payment (10% of what you borrowed) to your Expenses.
- 4 Add the bank loan payment to your Total Expenses.
- 5 Reduce your Monthly Cash Flow by the bank loan payment.

Big Deal Opportunity Card

Return On Investment:
 (Your Monthly Cash Flow x 12 months) ÷ Your Down Payment

Total Cost of Property

Amount you must pay to buy this property

Apartment House for Sale

12 unit apartment house offered by out-of-state heirs of handyman/owner. Long waiting list for apartments in this building.

Use this yourself or sell to another player.

58% ROI may sell for \$300,000 to \$480,000

Cost: \$350,000	Mortgage: \$300,000
Down Pay: \$50,000	Cash Flow: +\$2,400

Amount you owe on this property, your liability

Amount of monthly cash flow from this property
 (Your Passive Income)

Profession _____ Player _____

Goal: To get out of the Rat Race and onto the Fast Track by building up your Passive Income to be greater than your Total Expenses

Income Statement

Income		Auditor	
Salary:	_____	Person on your right	
Interest:	_____		
Dividends:	_____		
Real Estate:	Cash Flow _____	Passive Income = _____	
		(Interest + Dividends + Real Estate + Business Cash Flows)	
Businesses:	Cash Flow _____		
Total Income: _____			
Expenses		Number of Children: _____	
Taxes:	_____	(Begin game with 0 Children)	
Home Mortgage:	_____	Per Child Expense: _____	
School Loan Payment:	_____		
Car Payment:	_____		
Credit Card Payment:	2 _____		
Retail Payment:	_____		
Other Expenses:	_____		
Child Expenses:	_____		
Bank Loan Payment:	_____		
Total Expenses: 3 _____			
Monthly Cash Flow: 4 _____		(Pay Check)	

Balance Sheet

Assets			Liabilities		
Savings:	_____		Home Mortgage:	_____	
Stocks/Mutual's/CD's	No. of Shares: _____	Cost/Share: _____	School Loans:	_____	
			Car Loans:	_____	
Real Estate:	Down Pay: _____	Cost: _____	Credit Cards:	1 _____	
			Retail Debt:	_____	
Business:	Down Pay: _____	Cost: _____	RE Mortgage:	_____	
			Liability: (Business)	_____	
			Bank Loan:	_____	

Paying Off Debt

When you pay off debt adjust your Game Card as follows:

- 1 Remove (or adjust for Bank Loan) the debt in the Liabilities Column.
- 2 Remove (or adjust) the payment from your Expense Column.
- 3 Adjust the amount of your Total Expenses.
- 4 Adjust the amount of your Monthly Cash Flow.

Profession _____ Player _____

Goal: To get out of the Rat Race and onto the Fast Track by building up your Passive Income to be greater than your Total Expenses

Income Statement

Income		Auditor	
Salary:	_____	Person on your right	
Interest:	_____		
Dividends:	_____	Passive Income = \$510	
Real Estate:	Cash Flow _____	(Interest + Dividends + Real Estate + Business Cash Flows)	
Businesses:	Cash Flow _____		
Total Income: _____		Total Income: \$2200	
Expenses		Number of Children: _____	
Taxes:	_____	(Begin game with 0 Children)	
Home Mortgage:	_____	Per Child Expense: _____	
School Loan Payment:	_____		
Car Payment:	_____		
Credit Card Payment:	_____		
Retail Payment:	_____		
Other Expenses:	_____		
Child Expenses:	_____		
Bank Loan Payment:	_____		
Total Expenses: \$3450			
Monthly Cash Flow: -\$1250		(Pay Check)	

In this example, if you have less than \$1250 cash on hand...

Balance Sheet

Assets			Liabilities		
Savings:	_____		Home Mortgage:	_____	
Stocks/Mutual's/CD's	No. of Shares: _____	Cost/Share: _____	School Loans:	_____	
Real Estate:	Down Pay: _____	Cost: _____	Car Loans:	_____	
Business:	Down Pay: _____	Cost: _____	Credit Cards:	_____	
			Retail Debt:	_____	
			RE Mortgage:	_____	
			Liability: (Business)	_____	
			Bank Loan:	_____	

You Are Bankrupt

You are bankrupt if, when you land on or pass Pay Check, your Monthly Cash Flow is negative and you do not have enough cash on hand to pay the negative Monthly Cash Flow amount.

(See Bankruptcy for what to do next.)

Small Deal Opportunity Card

Stock — OK4U Drug Co.

Market strength leads to high share price for this long time maker of medicines.

Only you may buy as many shares as you want at this price.

Everyone may sell at this price.

Symbol OK4U Today's price: \$20

No dividend (Yield or ROI = 0%)

Trading Range: \$5 to \$30

Name of Stock →

The average high's and low's of this stock →

The price you can buy or sell at today →

The amount of cash flow you will get from this stock (Your Passive Income) →

Your Profession
DOCTOR (MD)

Please copy all data, excluding 0's, onto your Game Card.
Goal: To build up your Passive Income to be greater than your Total Expenses.

Income	
Salary:	\$13,200
Interest:	0
Dividends:	0
Real Estate/Business:	0
(Interest + Dividends + Real Estate/Business is the sum of your Passive Income)	
Total Income:	\$13,200

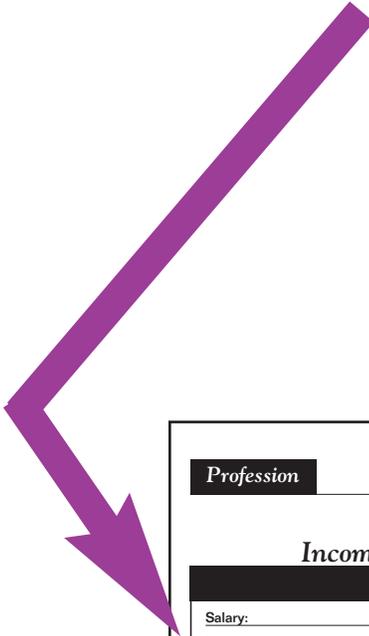
Expenses	
Taxes:	3,420
Mortgage/Rent Pay:	1,900
School Loan Pay:	750
Car Payment:	380
Credit Card Payment:	270
Retail Payment:	50
Other Expenses:	2,880
Child Expenses:	0
Total Expenses:	\$9,650

(Note: All Players begin with 0 children)

Monthly Cash Flow: \$3,550

Assets	Liabilities
Savings: \$400	Mortgage: 202,000
	School Loans: 150,000
	Car Loans: 19,000
	Credit Cards: 9,000
	Retail Debt: 1,000

Enter the information from your Profession Card onto your Game Card exactly as it is written, excluding the 0's.



Profession	Doctor	Player	Joe Smith
Goal: To get out of the Rat Race and onto the Fast Track by building up your Passive Income to be greater than your Total Expenses			
Income Statement		Auditor	
Income		<i>Person on your right</i>	
Salary:	\$13,200	Passive Income=	_____
Interest:	_____	(Interest + Dividends +	_____
Dividends:	_____	Real Estate + Business Cash Flows)	_____
Real Estate:	Cash Flow	Total Income:	\$13,200
_____	_____	Number of Children: _____ (Begin game with 0 Children)	
Businesses:	Cash Flow	Per Child Expense:	\$640
_____	_____	Total Expenses:	\$9650
Expenses		Monthly Cash Flow: _____	
Taxes:	\$3,420	(Pay Check)	
Home Mortgage:	\$1,900	Balance Sheet	
School Loan Payment:	\$750	Assets	
Car Payment:	\$380	Savings:	\$400
Credit Card Payment:	\$270	Stocks/Mutual's/CD's	No. of Shares: _____ Cost/Share: _____
Retail Payment:	\$50	Real Estate:	Down Pay: _____ Cost: _____
Other Expenses:	\$2,880	Business:	Down Pay: _____ Cost: _____
Child Expenses:	_____	Home Mortgage:	\$202,000
Bank Loan Payment:	_____	School Loans:	\$150,000
Balance Sheet		Car Loans:	\$19,000
Assets		Credit Cards:	\$9,000
Savings:	\$400	Retail Debt:	\$1,000
Stocks/Mutual's/CD's	No. of Shares: _____ Cost/Share: _____	RE Mortgage:	_____
Real Estate:	Down Pay: _____ Cost: _____	Liability: (Business)	_____
Business:	Down Pay: _____ Cost: _____	Bank Loan:	_____

GLOSSARY OF CASHFLOW® TERMS

- A** **ASSET:** Something that puts money “in your pocket”, with minimum labor.
- AUTOMATED BUSINESS:** A business which is run primarily by technology, versus people.
- B** **BALANCE SHEET:** A snapshot of your assets & liabilities. Your balance sheet in *CASHFLOW*® is on the bottom of your Game Card.
- C** **CAPITAL:** Cash or something of an agreed-upon value.
- CAPITAL GAIN/LOSS:** The difference between what you bought an investment for and what you sold it for, less improvements.
- CASH FLOW (CF):** Cash coming in (as income) and cash going out (as expenses). It is the direction of cash flow that determines whether something is income, expense, asset or liability. Cash flow tells the story.
- CASH OFFER VS. FINANCED OFFER:** Someone paying all cash versus someone paying a down payment and financing the remainder.
- CCR:** Cash-on-cash return. (see ROI)
- CERTIFICATE OF DEPOSIT:** A loan to government & businesses, issued through banks, with specified maturity dates and interest rates.
- D** **DIVIDEND:** A distribution of profits of a company to the shareholders.
- DOODADS:** Expenses, often unnecessary or unexpected, that simply take money out of your pocket.
- DOWN PAYMENT:** A percentage of the purchase price an investor pays for an investment. The remainder of the price is then financed through other means.
- F** **FORECLOSURE:** A bank or individual takes your property for non-payment of the mortgage.
- G** **GOV'T SAVINGS BOND:** A loan an individual makes to the government in exchange for payment of interest on that loan.
- I** **INCOME STATEMENT:** A form showing your income and expenses over a period of time. Also called a profit & loss statement. (Shown on the left hand-side of your game card.)
- INFLATION:** An economic situation where consumer prices rise.
- IPO:** Initial Public Offering. The first time a company offers shares of stock to the general public.
- L** **LIABILITY:** Something that takes money “out of your pocket”.
- LIMITED PARTNERSHIP:** A legal entity set up to hold assets. Allows limited liability for limited partners.
- M** **MORTGAGE:** If you are financing your real estate, the property you are financing is used as collateral against the amount of money you are financing, or borrowing. The mortgage is the security instrument.
- MUTUAL FUND:** A variety of stocks, bonds, or securities, grouped together, managed by a professional investment company and purchased by individual investors through shares. The shares possess no direct ownership value in the various companies.
- P** **PASSIVE INCOME:** Income generated from your investments such as interest, dividends, and real estate rentals, with minimal work.
- R** **REIT:** Real Estate Investment Trust. Similar to a mutual fund; deals solely in real estate.
- ROI:** Return On Investment. Return on capital, as a percentage, from an investment. Example: An apartment building costs \$500,000. You pay \$100,000 as a down payment. You have a monthly cash flow of \$2,000. Your ROI is $\$2,000 \times 12$, divided by $\$100,000$ or 24%.
- S** **SHARES SPLIT:** A corporate action where the number of shares you own increases and the price per share decreases.
- STOCK SHARE:** A share of stock represents ownership in a corporation. The shareholders (those people owning stock in a company) are the actual owners of the company.
- T** **TAX LIEN (Property):** A legal claim on a property for unpaid taxes.
- 1031 TAX-DEFERRED EXCHANGE:** A method of buying & selling real estate that allows you to defer payment of taxes on your capital gains profit. (1031 refers to the U.S.A. Tax Code.)
- THE MARKET:** Where products are bought and sold.
- TRADING RANGE:** The average high and low prices of an investment.

How To Be A 3-Hour Millionaire

Having fun is the second-best way to learn. Teaching a friend or a loved one is the best way. By teaching others, your level of comprehension soars. The main reason *CASHFLOW*[®] was designed as a board game, was to allow all Players to be teachers. We each have strengths and weaknesses. The game, *CASHFLOW*[®], allows each Player to also teach as well as learn.

If you are sincere about being financially free in your lifetime, then we recommend the following learning plan.

Six Steps to Becoming a 3-Hour Millionaire

1. Find 1 to 5 other friends who are serious about becoming rich.
2. Set aside 3 hours to play the game.
3. Agree to play this game once a month for a year. For example, the 3rd Saturday of every month from 9 a.m. to 12 noon. Repetition is the basis for learning.
4. After the game is over, take a few minutes to discuss what each Player is doing in real life. For example, are they reducing debt or expenses? Are their savings going up? Have they found anything exciting to invest in?
5. NOW PLAY FOR REAL! Once familiar with the game, then have each Player put their real living expenses and income on the Game Cards and play the game again. See if that individual can actually get out of the Rat Race.
6. Start on time, end on time. Agree to show up. Support each other's learning and life-long development. Have fun as your mind brings out your true financial genius.

In one year your life will be completely different... your future more secure... your mind razor sharp... you'll see opportunities everywhere... *all in just 3 hours.*

F.Y.I.

U.S. Fact:

Today's average 50 year old has only \$2,300 saved toward retirement.

J. Arthur Urcivoli
Sr. V.P. Merrill Lynch

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It's time to get out of the rat race!