

# 30<sup>TH</sup> ANNIVERSARY EDITION PAYDAY

*The Classic Game of Making and Spending Money*  
For 2-4 Players, Ages 8 and up

## OBJECT

To be the player with the most cash at the end of the game after playing one or more “months”.

## CONTENTS

Payday® game board, Payday money (\$10,000, \$5,000, \$1,000, \$500 and \$100 bills), 46 Mail Cards, 18 Deal Cards, 4 Tokens, 1 Die and Loan Record Pad

## SETUP

1. Decide how many “months” you’ll play: Namely, how many times will you 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, a 6-month game about 2 hours.
2. Shuffle the Mail and Deal cards separately, and put each stack face down in Draw piles near the board.  
Note: Discarded Mail and Deal cards will be placed face up in a pile next to their respective stacks. When a Draw pile is depleted, shuffle the discards and use them.
3. Each player picks a token and places it on the Sunday START space.
4. Pick one player to act as the Banker, who is responsible for all money that goes in or out of the Bank. The Banker begins by giving each player \$3,500 in these denominations: two \$1,000 bills, two \$500 and five \$100.
5. Pick another player to be the Loan Record Keeper, who is responsible for keeping track on the Loan Record Pad of all Loan transactions. He or she begins by writing the players’ names across the top of the pad.
6. Pick a player to go first. (The Banker and Record Keeper both play.) Play passes to the left around the table.

## A WORD ABOUT DEALS & HIGH FINANCE

As any financial advisor will tell you, the way to get ahead financially is to make Deals. It’s the American way! So take advantage whenever you can.

The time will probably come when you don’t have enough money to buy a Deal—or to pay your bills, etc. What you’ll need to do is take out a loan!

## LOANS

1. You may take out a loan at any time. The Banker gives you the money, and the Loan Record Keeper notes it on the pad.
2. Loans must be in increments of \$1,000.
3. You will be charged 10% of your outstanding loan balance every time you land on “Pay Day.”
4. On “Pay Day”—but at no other time during the month—you may pay off part or your entire loan. If you pay off part, it must be in \$1,000 increments.

**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 total.

## GAME PLAY

### On your turn:

- Roll the die and move your token that many days along the calendar. (Use the track like a real calendar: Sunday to Saturday, then Sunday to Saturday again, etc.)
- Follow the instructions on the space you land on; see the detailed explanations below. Your turn ends when you’ve finished doing what you were told!
- **ROLLING a 6 = JACKPOT.** Whenever any player rolls a six (only when moving) he or she wins all the money that has been placed on the Jackpot space. If there’s no money, better luck next time!

## THE MAIL SPACES & CARDS

If you land on a MAIL space, draw the number of Mail cards indicated on the mailbox flag. If instructed, act immediately; otherwise keep them in a stack face up in front of you until you land on “Pay Day”—when you must pay your bills, and discard the Mail cards.



### ADVERTISEMENTS (ADS)

Ads are basically “junk mail”. You get them, read them (if you want) and throw them away (well, you don’t really throw them away when they’re part of your game!) Nothing happens when you receive an ad in the mail. When you reach “Pay Day” discard your ads in the Mail discard pile.



### POSTCARDS

Postcards are fun to get and fun to read. You don’t have to do anything. Just discard them when you reach “Pay Day” happy in the thought that someone was thinking about you!



### BILLS

Just like in real life, when the mail comes, so do the bills! Unfortunately, when you get a bill you have to pay it at months’ end. Hold onto all bills until you reach “Pay Day”. After you receive your salary, pay all the bills you’ve accumulated during the month. If you don’t have enough money to pay your bills, you’ll have to take out a loan (described above.)



### MONEYGRAMS

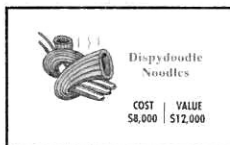
When a moneygram comes in the mail it means someone you know needs money. You must immediately “send” the required amount by putting it on the Jackpot space on the board. The good news, if any player (maybe even you!) rolls a six during the game that player wins all the money that’s currently on the Jackpot space!

## THE DEAL SPACES & CARDS

If you land on a Deal Space, draw the top Deal card. If you wish, you may purchase the item on the card immediately by paying the bank for it. Take out a loan if you need to. If you decide not to purchase the Deal, simply discard the card to the top of the discard pile.



At any one time, you may have as many Deal cards in front of you as you can afford, so if you feel you can afford to buy a Deal, Dipsydoodle Noodles, for example, will cost you \$8,000.



Hold your Deal until you land on a Found a Buyer space, when you may cash in the card for the increased value. The bank pays you. Dipsydoodle Noodles will get you \$12,000—for a profit of \$4,000.

You may sell only one Deal at a time, and the Deal card has no value if it’s unsold when the game ends.

# THE OTHER BOARD SPACES



## SWEEPSTAKES

When you land on Sweepstakes, roll the die again. You immediately win \$1,000 times the roll of the die. So, if you roll a 5 you win \$5,000 from the bank.



## LOTTERY

The Bank antes up (puts in) \$1,000, then each player may ante \$100, it's not mandatory—it's each player's choice. Starting with the player who landed on the Lottery space, then the player to the left, etc. each player who anted picks a different number from 1 to 6. The player who landed on Lottery rolls the die: The player whose number is rolled collects all the money. If no one had picked the number rolled, keep rolling until somebody wins!



## RADIO CONTEST

Starting with the player who landed on Radio Contest, each player rolls the die. The player who rolls the highest number wins \$1,000 from the bank. In the case of a tie, the tying players roll again.



## FOUND A BUYER

The Found A Buyer space is a great space to land on...if you own a Deal. If you previously purchased a Deal, you now sell it to the bank for the "value" listed on the Deal card. For example, you own Pop's Soda Pop Inc. (the cost was \$3,500 which you already paid when you landed on Deal) you sell it to the bank for \$6,000—a profit of \$2,500! If you have more than one Deal, choose the one you want to sell. You can only sell one Deal at a time when you land on the Found A Buyer space. If you don't have any Deals, the Found A Buyer space is simply a resting spot where nothing happens (because you don't have anything to sell!)



## HAPPY BIRTHDAY

When you land on this space, it's a happy birthday indeed! You collect \$100 from each player—what generous friends you have!



## FUN DAY

Boy what a fun day you had! You went to the amusement park and spent \$200 on tickets for rides. Place the \$200 on the Jackpot space.



## BUY GROCERIES

It costs money to feed a hungry family. When you land here you need to place \$200 on the Jackpot space.



## YARD SALE

When you land on Yard Sale you can get a great deal on a DEAL! Draw the top card from the Deal pile. Roll the die. You must pay the bank \$100 times the number rolled (for example, you roll a 3—the Deal will only cost you \$300!) The Deal is now yours, at a great discount price! Keep it in front of you and cross your fingers that you'll "find a buyer" soon!



## FAMILY CASINO NIGHT

You may be lucky when you land on this space. Roll the die again. If an odd number (1,3 or 5) is rolled you collect \$500 from the bank. If you roll an even number (2,4 or 6) you must place \$500 on the Jackpot space.



## CHARITY WALK

If you land here, you roll the die. All the other players (except you) must "donate" \$100 times your roll to charity. The money goes on the Jackpot space.



## JACKPOT

Although a player never "lands" on Jackpot it is a great space. During the game there are many occasions when money is placed on Jackpot. Whenever a player rolls a six (during movement on the board only) he or she wins any and all money currently on the Jackpot space. It's fun to yell, "JACKPOT" when you roll a six!

## PAY DAY

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.
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 a new month.
6. At the end of the last month of play, discard any DEAL cards you still hold.

**NOTE:** Once you've reached PAY DAY on 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 play the Lottery, Radio Contest, Happy Birthday, Charity Walk, if one comes up!

### WINNING

When all players have completed the agreed upon number of months, each player tallies his or her cash total. (Obviously, you will be completely paid up on all bills because you paid them off on Pay Day.) Now subtract the amount of any outstanding loans. The amount you have left is your net worth.

The player with the highest net worth—the most cash—when all players have landed on Pay Day 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!

## Win A Real \$1,000 Pay Day!

Visit [www.winning-moves.com/real\\_payday](http://www.winning-moves.com/real_payday) to enter the "Real Pay Day" drawing.

One (1) grand prize winner will receive a \$1000 check, three (3) second place winners will receive a **FREE** Winning Moves game of their choice, and one (1) third place winner will receive 50% off their next purchase at [www.winning-moves.com](http://www.winning-moves.com). The retail location where the Grand Prize winning game was purchased will win \$100 too! Promotion ends on 1/15/06 and winners will be drawn. Winners will be notified via email. Employees, and family members of employees, of Winning Moves Games are not eligible. Void where prohibited.



We will be happy to hear your questions or comments about this game.

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