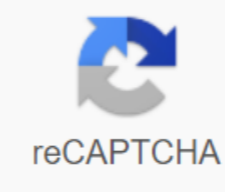




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Cashflow board game instructions pdf

Robert Kiyosaki in Cashflow 101 Games David Lee Page Last edition : December 2, 2002 Summary - Introduction - Game of Game - Official Frequently Asked Questions - Additional Frequently Asked Questions - Changing Rules - Different Rules - Make the Game More Realistic - Singapore style - Prices/Where to Buy? Links - Introduction This page aims to collect and show in a generalized version of the frequently asked questions/talks on forums richdad.com plus some personal research/work as far as Cashflow 101 games (from Robert Kiyosaki) is concerned. Playing the game Official Frequently Asked Questions Source: frequently asked questions the address has changed since then, and it is available here Cashflow 101 Games Issues. How many people can play CASHFLOW? Can I play on my own? A. CASHFLOW® was designed to play more than one player. The best interaction occurs when 3 to 6 people play. By inviting your friends to join you in the CASHFLOW game®, your learning experience will be enhanced by the interaction of your group. Should I watch the video and listen to the audiotapes that come with CASHFLOW® 101 before playing the game? A. There is no need to watch a video or listen to audiotapes before playing CASHFLOW® 101. However, the concepts that are presented in these materials can be applied to the game as well as to real life, and can help you in getting out of the rat race faster! When buying a property, the amount of cash flow (plus or minus) is shown on the card. Is this amount a net amount after the mortgage payment or should I calculate the mortgage payment? Can I pay off my mortgage on an investment property and then increase my passive income? A. Mortgages on real estate cannot be paid for investment properties in CASHFLOW® 101. Mortgage payment is calculated in determining roicient of investment and monthly cash flow. It's as if you have a real estate manager who handles the property for you, collects rent, pays costs including those related to the mortgage, and then sends you the balance each month (assuming it is). If I land on a reduced area and I don't have enough cash on hand, can I sell my shares to the bank at the price at which it was purchased? Can I borrow money from the bank? A. You can't sell your shares to the bank. Shares are only available at a price specified by an opportunity or a market card when drawn by a player. You can, however, take out a loan from the bank. If I don't have enough cash, can I borrow money from the bank to make a down payment for an investment property? Answer: Yes. You can borrow money from the bank to collect enough cash for a down payment on an investment property. But that you must include a bank loan as a liability and 10% of the loan amount must be recorded as a monthly expense. This means that your cash flow is adjusted by cash generated by the property and down to the amount of your monthly loan payment. If I'm almost out of the rat race, can I borrow money from the bank to raise enough money to buy investments that will give me enough passive income to get out of the rat race and on a fast track? A. If, through credit, you can purchase enough passive income to get out of the rat race-congratulations! Remember that you must increase your expenses to include the amount you have to pay in your loan payments before calculating whether your new passive income exceeds your expenses. Some of the costs in doodads are \$75 (sunglasses), but there are no \$5 bills in the game. Am I missing \$5 bills? A. No, you won't miss any of your currencies. It was a typo on the map. You should just round up the cost of sunglasses to \$80. When a market card is drawn that says: Anyone can sell at this price it means that I can sell all my stocks that fit the description on the card, or just one? A. You can sell any or all of your stock that fits the description on the map. I'm downsy i can sell shares or real estate while I miss my turn when the cards are drawn by other players? Answer: Yes. You can still take advantage of the features presented by the cards drawn by other players, as long as the card indicates anyone can.... When I'm reduced, why can't I still get my passive income, even if I miss my turns? A. When you are reduced, you are right that you will lose your earned income, but not your passive income. However, you also still have to pay your monthly expenses. This means that you owe the bank money (the amount your expenses exceed your passive income) for each turn until you find a new job. If you are one of the highest paid professions it can force you into bankruptcy early in the game. For the simplicity of the game, we decided that you will miss two turns completely instead of calculating the amount due to the bank for each turn or face bankruptcy at the beginning of the game. When paying the debt should I do it before or after I roll to die? Answer: Either is acceptable. Why don't you reduce the liability for a mortgage on your home as you make monthly payments? A. In real life, you would actually do it. For the convenience of the game, we do not adjust the basic amount of the mortgage. Most mortgages are long-term in nature and, for the purposes of this game, the level of monthly mortgage payment is assumed. Since my monthly expenses include credit card payments, shouldn't I reduce the liability as each payment is made (on every payday) ? A. Most people do payments on their credit cards, but also charge new amounts on your credit card as well. Thus, the game assumes a stable level of credit card debt, which does not fluctuate from month to month. (If you don't decide to pay off the whole and so you would eliminate the monthly payment and also, in essence, you paid your entire credit card bill and cut your credit card so no new fees could be made.) If I'm trying to reduce my monthly expenses by repaying my obligations, can I pay them off to pieces? A. We suggest that the entire amount of liability (e.g. credit card debt) be paid and then you can erase all credit card-related expenses. Your total costs will be reduced by the amount of your monthly credit card bill. Additional Rules for Changing Frequently Asked Questions This is a non-exhaustive list of rules that you can change. Feel free to choose any of the following and try them out. Most of these ideas have been posted on richdad.com forums. Sources: House Rules: ? forum 123350?q=rules'123350 Additional Rules in THE CF101 ?forum This may not represent new children, but new regular expenses you didn't think. After 3 babies, make it roll two bones. Stocks Delete All \$1 Stock Cards. Players have all the same job (like all doctors) Play as a couple (twice as many players) The person who doesn't call his salary and then the next person rolls, loses it. Determine your income, expenses, assets/liabilities, rolling dice Make the game simultaneously. If people land on the same type of field (e.g. trades), these people get the same deal cards, roll the dice to see which order they choose their cards, or come up with an auction scheme for these situations. Opportunity card offers can be bought for \$100 so the game is less competitive. Goals Buy 3 Dreams for 50,000 arrived in Fast-Track. Making the game more realistic People often offer themselves extra on payday. Choose a doodad card when you pass or land on payday. Shares roll dice to determine the share price. Find out your own combination. There are no loans to buy shares, compact-loss, mutual funds. In the real world, no bank will give a loan to buy a paper asset. Loans are limited to 10 times your cash flow. In the real world, the money you borrow depends on your income (and therefore your cash flow). This number can be changed. Deals to mix big and small card deals all together. The Singapore-style Supplemental Rule that can make the game more challenging is to clear all liabilities in the balance sheet or pay off all real estate and business loans before moving to Fast-Track. Prices/Where to buy? The game itself is quite expensive. I recommend you first play with friends, rent it in the store or play it cash flow flow club (there are many clubs around the world) before investing in it. In RichDad.com, the CF101 is listed as USD \$195 and CF202 at USD \$95. These are reference prices. You can find them cheaper online. Sometimes it is worth buying it abroad. You can save a lot. Check ebay for trades (.). Preferably look at packages that include both versions (CF101 and CF202). They'll save you money. Check out the latest prices, they could change at the same time. Stores in the U.S. Success Broker () Success Success () Enrichment Unlimited () Holmes Resources (Cashflow Store (Cashflow Store Bis : Stores in Singapore It is certainly quite expensive in Singapore. It is better to buy from abroad. Success Shop (Golden Shoes Market) - CF101 SGD \$338 RichDadAsia.com : info@richdadasia.com: CF101 SGD \$300 Inspirational Junction () : CF101 SGD \$338 Look also for sellers in Malaysia, it may be cheaper to buy there. 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