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, or 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 and the game in debt (with bills or loans outstanding and no cash to pay them), the player with the lowest amount of debts wins!

**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:**

- **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!
- **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!**

**CONTENTS**

Payday® gameboard, Payday money ($10,000, $5,000, $1,000, $500 and $100 bills), 35 Mail Cards, 17 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 a Draw pile next to 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 discs 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.

**For more information about Winning Moves product safety and compliance please visit**

http://www.winning-moves.com/product_safety
The Mail Spaces & Cards

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The Other Board Spaces

SWEETSTAKES
When you land on Sweetskates, 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 times up (justs $1,000) then each player may win $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 antes 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!

FAMILY CASINO NIGHT
STARTING WITH THE PLAYER WHO LANDED ON RADIO COMM, 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 TYPING PLAYERS ROLL AGAIN.

The Deal Spaces & Cards

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Advertising (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.

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