

NET WORTH Card Game- Instructions 6/11

An Educational Opportunity

Net Worth is great fun for both children (ages 8+) and adults. It is also a wonderful teaching tool that can be used to familiarize children with life's different financial issues and themes. Playing the game creates an opportunity to learn, discuss and reinforce financial concepts with younger players which can help them to become financially successful adults. Children have so much fun playing Net Worth they won't even realize that they are actually learning!

Object of the Game

Be the first player to discard all of your DEBT and black Event cards to end the game, while collecting as many green Money cards as you can. Your goal is to have the highest *net worth* at the end of the game while preventing other players from doing the same.

Strategy

Discard your highest DEBT first. Whenever possible, play cards that will cause other players to draw cards. Strategically use your green Money cards to avoid drawing additional cards by paying a debt but generally these cards should be saved to help you win the game. The black "Rainy Day Fund" card is the most powerful card in the game, use it wisely.

How to Play

1) *Shuffle the deck thoroughly.* Deal each player SEVEN cards face down. Place the remaining cards face down to be used as a draw stack. From the draw stack, the dealer takes the top card and places it face up next to the draw stack to start a discard pile. Only a DEBT card can start the game, so the dealer will continue adding cards to the discard pile until a DEBT card is found. Shuffle any excess cards back into the draw pile before beginning play. The player on the dealer's right starts the game and play moves counter clockwise.

3) On your turn, *read and follow the instructions printed on the card* that has been placed face up in the discard pile by the last player. If there are NO instructions on the card, match the color or category of the card played with an appropriate card from your own hand by placing it face up in the discard pile. **For example**, a red Medical Bills card with a \$20,000 DEBT value can be played: with ANY red DEBT card, with ANY Medical Bills card, by *paying* the \$20,000 debt marked on the card by discarding the appropriate number of green Money cards or with ANY black Event card.

4) If you cannot play a card, you must take a card from the top of the draw pile until you can play a card (players do not have to play Money or black Event cards to avoid drawing). Players draw a maximum of SEVEN cards before they lose their turn and play moves to the next player.

5) Once the draw pile is gone, the playable top card of the discard pile is removed and the remaining cards in the discard pile are reshuffled then placed face down **NEXT** to the removed card to serve as the new draw pile.

6) The game ends as soon as one player has **NO** cards left or has **ONLY** green Money cards remaining in their hand **AND** each player has taken at least one turn. From that point, all players lay their cards face-up to be scored. The player with the highest net worth wins the game (see Scoring below).

Three Rules to Remember

1) Only match red, orange, blue or yellow DEBT cards by the same color or category and **NOT** by the dollar amount marked on the top left-hand corner of the card. **For Example:** a “blue \$10,000 Toys” DEBT card **DOES NOT** match a “red \$10,000 Luxury Vacation” DEBT card.

2) Black Event cards can be played on any DEBT card; follow the instructions printed on the card. When a player discards a black Event card such as “Job Loss”, the **NEXT** player suffers the negative consequences of that card (unless the next player happens to play a “Rainy Day Fund” as a countermeasure). Place black Event and green Money cards perpendicularly across the bottom of the discard pile.

3) Green \$10,000 Money cards can be strategically used to avoid taking a card from the draw pile by paying a off a debt (the dollar amount marked on the top left-hand corner of all DEBT cards) but generally these cards should be saved to help you win the game.

Scoring

The game is won by the player with the highest net worth, which is total value of a player's green \$10,000 Money cards minus the total of their DEBT cards. The amount by which a player's assets exceed their liabilities is considered their net worth—just like real life!

For scoring purposes, ALL cards remaining in a player's hand at the end of the game that do not have a debt value printed on them are worth negative \$5,000. **For example,** Player A was the first to finish the game and has no cards to score so her net worth score is ZERO. Player B has TWO green \$10,000 Money cards and ONE red Toys card with a debt value of \$10,000 so his net worth score is POSITIVE \$10,000 (\$10,000 plus \$10,000 minus \$10,000 = \$10,000). Player C has ONE green \$10,000 Money card, ONE black Event card (for scoring purposes this is worth negative \$5,000) and ONE yellow Luxury Vacation card with a debt value of \$10,000 so his net worth score is negative \$5,000 (\$10,000 minus \$5,000 minus \$10,000 = negative \$5,000). Player B **wins the game** with a net worth score of POSITIVE \$10,000.

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