



INSTRUCTION SHEET

The game is composed of one board, 55 your choice cards, 25 debt cards, 6 pawns, 2 dice, play money, investment tracking sheets, and credit card debt tracking sheets. **The object of Beat Debt is to have a credit card balance of zero dollars and an investment sheet of balance of \$5,000.** For 2-6 players. Age 10 years and over.

Setting up the game: Take the stack of debt cards, shuffle them, and then place them text face down on the Debt Card space on the game board. Take the Your Choice cards, shuffle them, and place them text face down on the your Choice Cards space on the game board. Everyone should pick a game piece color. Write your game piece color on your credit card statement on the space provided. Place the dice on the game board. Each play should receive one Credit Card sheet and one Investment Sheet.

Roll with one dice for disposable income amounts & Starting Credit Card Balance amounts

- 1= \$300 Disposable Income amount & Credit Card Balance \$900
- 2= \$400 Disposable Income amount & Credit Card Balance \$1200
- 3= \$500 Disposable Income amount & Credit Card Balance \$1500
- 4= \$300 Disposable Income amount & Credit Card Balance \$900
- 5= \$400 Disposable Income amount & Credit Card Balance \$1200
- 6= \$500 Disposable Income amount & Credit Card Balance \$1500

Write your Disposable Income Amount and Beginning Credit Card Balance on your credit card statement.

Roll two dice to see who goes first. The highest number rolled goes first. If there is a tie those who tied need to roll again to see who goes before that other person. Decide which player will act as the Investment Banker during the game. This person will be responsible for giving each player and themselves the disposable income amount, as well as receiving cash for credit card debt repayment and when a player wants to purchase or sell their investments. If a player wants to sell an investment for cash, its worth half its value.

At anytime when you control the board you may pay on your credit card, but you must wait until it is your turn to roll. You must have at least 500.00 to pay on your credit card debt, unless you are paying the balance in full. No you can not pay 100.00 down each time its your turn. Two people can land on and share the same spaces.

If you have over \$3000.00 worth of credit card debt you cannot take advantage of the Invest spaces on the game board. The debt spaces can be paid with cash but if you do not have enough cash to pay it in full you must put it on your credit card sheet. Everyone gets disposable income each time you pass or land on a disposable income space. The disposable income is the money that is left from your paycheck after you pay all your bills each month. You have a choice to either invest the money or use it to pay off your credit card debt.

The Cards

Your Choice - There are 55 Your Choice Cards. There will be two financial decisions on each card. You have to do one or the other. If you do not have the cash to take advantage of the investments on the your choice cards then you must do the other option or just loose that turn if it does not apply to you. For example, if it says to sell your stock and you do not own stock you then you must do the other part of the statement. If that one does not apply then you do nothing. If you do not have the cash to pay the debts in full that come up on the your choice cards you must put the total amount on your credit card statement.

Debt Cards - There are 30 Debt Cards. These cards show a variety of different scenarios that will come up on the board. When you land on a space called Debt you must select one of these Debt cards and do what it says.

The Spaces on the board

Disposable Income: When you land on or pass one of these spaces you get the disposable income cash amount from the bank.

Invest Spaces: Read what it says on the board and take advantage of these if you have the cash available to purchase them. If you land on the same Invest space again yes you may take advantage of it again if you have the cash. You must have the cash in full if not; you cannot take advantage of it. **No, you may not pay for investments by putting them on your credit card.**

Debt Spaces: When you land on one of these spaces you must select a card from the Debt stack and do what it says.

Your Choice: When you land on one of these spaces you must select a card from the Your Choice Deck and then decide which option you will do after you read the card.

Land on a Must Pay item: (must be paid in cash if you have it) Late fee on credit card please pay 50.00 or interest due on credit card. Must pay 10 percent of your credit card balance. If you have no cash you will have to put these amounts on to your credit card balance. Or you can liquidate investments to prevent from putting things on your credit card bill but its worth half of the original cash purchase price.

Game board with choice directions. Follow the arrows to determine which direction. Some arrows give you a choice of taking one direction over another. One direction you have greater chance of making larger investment choices as well as getting more debt. The other direction could present smaller debt items but have limited investment selections. Your can not move in reverse on the board.

This game is designed to provide accurate and authoritative information in regard to the subject matter covered. It is sold with the understanding that the creator is not engaged in rendering legal, accounting, or other professional services. If legal advice or other expert assistance is required, the services of a competent professional person should be sought.