



RULEBOOK



  
**Finan  
City**®

The game that challenges  
you to find the balance  
between your resources  
and your wellbeing.

 60 min.  +10  2 to 6

# STEP 1

## PREPARATION

Set up the game board on a sturdy table. Separate out the decks of cards and place them on the indicated spaces next to the game board, as indicated below:

### CARDS

- **SAVINGS CARDS:** Separate out the different types of savings cards (\$100, \$500 and \$1000) and place them in the Bank (game box).
- **INVESTMENT CARDS:** Shuffle the investment cards and place them face down next to Zone 6: Investments on the game board. Take the top two cards from the deck and place them face up next to the game board.
- **SHOPPING CARDS:** Shuffle the shopping cards and place them face down next to Zone 7: Shopping on the game board. Take the top two cards from the deck and place them face up next to the game board.
- **UNFORESEEN EVENT CARDS:** Shuffle them and place them face down next to Zone 10: Unforeseen Events on the game board. Without looking at them, take the top six cards and remove them from the game.
- **LOAN CARDS:** Place them next to the Loans Zone (LZ) on the game board.



### TOKENS

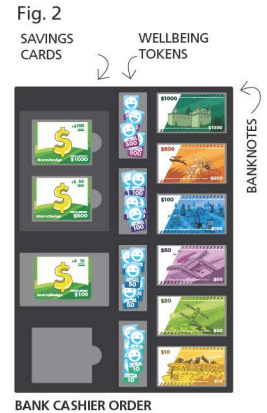
- **INSURANCE TOKENS:** Place the tokens on Zone 9: Insurance on the game board.



### BANK

Designate a player to be the banker; they may still play with a home card. Before beginning the game, the designated banker must do the following:

- Separate and organise the banknotes in the Bank.
- Separate and organise the wellbeing tokens in the Bank.



### PLAYERS

Each player chooses a home token at random, and takes the corresponding home card.



Each round of the game is known as a year, and the game lasts for 10 years.

Players decide among themselves who will receive the **first player token**. That person will be the first to choose where they want to position themselves, and continue in order to the left.

At the end of each round, the first player token is awarded to the player to the player of the left, and that person will get to choose first where to position for the next round.

The game **play marker** is placed next to the game board.



# STEP 2

## BEGINNING THE GAME

Take the game play marker (which determines the currently active phase of each round and, thus, the rules that are in play), and place it in the Planning Zone on the game board. When the marker is in a particular zone, the rules governing that zone are in play until the marker is moved on to the next zone.

Fig. 3



There are two types of zone: the general zones (1, 2, 3, 8, 10 and 11), and the special benefits zones (LZ, 4, 5, 6, 7 and 9). The zones with benefits grant an advantage only to the players who placed their home tokens there at the beginning of the year.



All players place their home tokens on one of the special benefits zones, beginning with the player in possession of the first player token and continuing to their left.

Each of the listed zones can be occupied by as many players as wish to be in them.

### NOTE

The benefits outlined below are only received once the game play marker reaches the zone in question, except the Loan Zone. Only the zones listed below have benefits.

### ZONES WITH BENEFITS

- **Zone 4: Extra jobs** allows players to receive more money (\$80).
- **Zone 5: Free time** allows players to receive extra wellbeing points (50 ☺).

- **Zone 6: Investments** allows players to acquire an investment card if they pay its cost.

If a second player places their home token here, the top card on the investments deck must be turned over and left face up on the game board. This way there will be three available options. For each extra player in the Zone, the same process must be repeated so that there is always one more card than there are players in the Zone.

- **Zone 7: Shopping** allows players to acquire a shopping card if they pay its cost.

As in Zone 6, if a second player places their home token here, the top card on the investments deck must be turned over and left face up on the game board. This way there will be three available options. For each extra player in the Zone, the same process must be repeated so that there is always one more card than there are players in the Zone.

- **Zone 9: Insurance** allows players to avoid the effect of the current year's Unforeseen Event. Moreover, it allows the possibility of acquiring an insurance token (for the price of \$50), which the player can use in future rounds as protection from a Unforeseen Event.

- **The Loans zone** allows players to take out a loan at a favourable rate (the player receives one less loan card).

### LOANS

At any stage of the game between Planning and Reorganisation, all the players can ask for one or more loans (each one equivalent to \$600). When a player asks for a loan, they receive \$600 in cash and six loan cards worth \$150 each. Players may only take out loans of exactly \$600 each.

If a player placed their home token in the LZ, they receive \$600 and only 5 loan cards if they ask for a loan. Those who position themselves in the LZ can request the number of credits they wish with the benefit of receiving only 5 loan cards, following the conditions of over-indebtedness expressed in the table on page 5.

### LOAN INSTALLMENTS

When the game play marker is in the Expenses Zone, the loans must be made as per the table on page 5. Players may make as many loans as they wish.

Once the players have placed their home tokens, play moves on to the next stage in Zone 2: Income. Place the game play marker in Zone 2: Income.



All players receive the amount of money indicated in the income section of their home card. From year two onwards, the amount of money received will depend on the amount shown on the cards

placed next to this section (as shown in figure 5, when game play is at the Income stage, this player receives \$1020 for their home card, \$10 for savings, \$20 for an investment card and \$10 for a second savings card, for a total income of \$1060).

All players must ask for the wellbeing bonuses they are eligible for, which are marked with a “+” on their shopping cards. Each player is responsible for asking for them, and when their turn is over, they lose the chance to ask.

Once the players have received their income and wellbeing bonuses (if they asked for them), play moves on to the next stage. Place the game play marker in Zone 3: Savings.



All players can save money. To do so, they must hand over cash in multiples of \$100 to the Bank, to receive in return the corresponding amount in savings cards. These cards must then be placed beside the income section of the player’s home card.

**WITHDRAWING SAVINGS:** to withdraw money from their savings, players must return one or more savings cards to the bank, to receive in return the corresponding amount of money.

**NOTE**

If a player wishes to withdraw their savings when the game play marker is in a zone other than Zone 3: Savings, a surcharge of 10% will be added to the amount of money that is withdrawn (e.g. if a player withdraws \$300 in savings when play is in Zone 6, they receive just \$270).

Once the players have had the chance to save money, play moves on to the next stage. Place the game play marker in Zone 4: Extra Jobs.

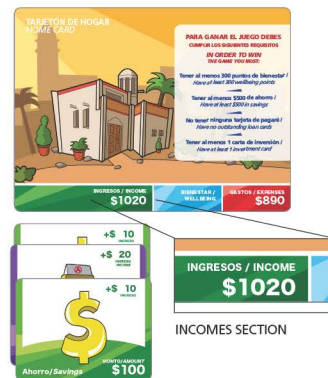


Fig. 5



Players who placed their home tokens in this zone receive \$80.

When all the players whose home tokens were placed in Zone 4: Extra Jobs have received their money, play moves on to the next stage. Place the game play marker in Zone 5: Free Time.



Players who placed their home tokens in this zone receive 50 wellbeing points.

When all the players whose home tokens were placed in Zone 5: Free Time have received their wellbeing points, play moves on to the next stage. Place the game play marker in Zone 6: Investments.



Players who placed their home tokens in this zone have the chance to acquire an investment card, as long as they pay the cost of the card they choose. Players can only acquire cards that are face up, and must do so in the order of play as indicated by the first player token (the player with the token or the first player to their left etc.).

There are two different kinds of investment card: Business and Education. The investment card acquired must be placed beside the income section of the player’s home card (see figure 6).

Each player can acquire as many investments as they wish, but only one per year (round). There is no obligation to invest.

When all the players whose home tokens were placed in Zone 6: Investments have had the chance to invest, play moves on to the next stage. Place the game play marker in Zone 7: Shopping.



Fig. 6

Moreover, if the shopping card has a "+" or "-" sign next to the expenses figure, this number must be added or subtracted when calculating the year's expenses (see figure 7). This increase or decrease in expenses begins from the moment that the card is purchased and applies in all subsequent years. Each player can acquire as many shopping cards as they wish, but only one per year (round). There is no obligation to buy.

When all the players whose home tokens were placed in Zone 7: Shopping have had the chance to purchase shopping cards, play moves on to the next stage. Place the game play marker in Zone 8: Expenses.

## 7 COMPRAS SHOPPING

Players who placed their home tokens in this zone have the chance to acquire a shopping card, as long as they pay the cost of the card they choose. Players can only acquire cards that are face up, and must do so in the order of play as indicated by the first player token (the player with the token or the first player to their left etc.). Players who acquire shopping cards must then ask the Bank for the number of wellbeing tokens indicated at the top of the card. If the shopping card acquired has a "+" sign next to the wellbeing number, players must place it next to the wellbeing section on their home card (see figure 7). They will then be able to receive that number of wellbeing points during each subsequent year (during the Zone 2: Income). Players must always remember to ask for them. If they do not, they will not receive that year's wellbeing points. There are three kinds of shopping card: Products, Services and Activities.



Fig. 7

## 8 GASTOS EXPENSES

Whilst play is in this zone, players must pay their expenses and/or debts. Expenses include the numbers indicated on a player's home card plus (or minus when applicable) all the numbers on their shopping cards.

Debts are considered to be the total amount of all the loans to be made.

There are two possible outcomes in this zone:

### OUTCOME 1:

A player's money is sufficient to cover all their expenses and debts. In this case the player must pay the amount specified (their expenses and at least the minimum number of loans).

### OUTCOME 2:

A player's money is insufficient to cover all their expenses and/or debts. In this case, the player must follow these steps:

1. They may take money from their savings (and pay the corresponding surcharges) and/or ask for a loan to cover the expenses/debt. After paying, the player must pass to step 2.
2. All of the player's loan cards must be counted to see if there is enough money to pay them off as per the following table:

## OVER-INDEBTEDNESS

PLAYER HAS	PLAYER MUST PAY AT LEAST
1 to 6 Loan cards	1 Loan card
7 to 12 Loan cards	2 Loan cards
13 to 18 Loan cards	3 Loan cards
19 to 24 Loan cards	4 Loan cards
<b>NO PLAYER MAY HAVE MORE THAN 24 LOAN CARDS</b>	

OVER-INDEBTEDNESS

- If the player's money is sufficient to pay for the minimum loan stated in the table, it must be paid immediately to the Bank.
- If the player's money is insufficient to pay for the minimum loan stated in the table, players must check to see if the player is over-indebted (has 13 or more loan cards).
- If they are over-indebted, they must pay as much as they can. In the following year (round) they are obliged to place their home token in Zone 4: Extra Jobs.
- If they are not over-indebted (if they have 12 or fewer loan cards), the player must ask for a loan and return to step 2 in this list.

Players must be aware that every time they make a repayment, they have to return the number of cards they are repaying to the Bank.

Furthermore, it is always possible to make advance repayments on loans, and players can repay as much as they wish.



Only players who placed their home tokens in this zone are protected from the Unforeseen Event that is drawn in the following stage (Zone 10: Unforeseen Event).

Moreover, these players have the chance to take out an insurance policy by paying \$50 for a token they can use in any subsequent round. **Once the player has used their insurance token, they must return it to the Bank.** Players may take out as many insurance policies as they wish, but only one per year.

*Place the game play marker in Zone 10: Unforeseen Event.*



Take the top card from the Unforeseen Event deck and read it aloud.

*All players must follow the instructions on the card.*

The effect of the Unforeseen Event applies to all players. Only players who are insured can decide not to receive the effects (players whose home tokens are currently in Zone 9: Insurance on the game board and/or those players who have an insurance token and decide to use it). If a player uses an insurance token, they must return it to the Bank.

If a player doesn't have enough money to pay for the Unforeseen Event, they must take money from their savings or, in exceptional circumstances, ask for a loan. Loans taken out at this stage are added to the total number of repayments during the expenses stage of the following year (if the player has 13 or more, see the following point: 11 Reorganization). Any players who use their savings in this stage pay the 10% surcharge on withdrawing savings.

*Place the game play marker in Zone 11: Reorganisation.*



Players must now remove their tokens from the game board. Investment and shopping cards that were not purchased are placed face up beneath their respective decks. The Unforeseen Event that was just applied is discarded. The player with the first player marker passes it to the player to their left.

*Take the top two cards from the investment deck and place them face up next to the game board. Take the top two cards from the shopping deck and place them face up next to the game board.*

### COUNT LOANS:

Players once more count up their loan cards. If a player has 13 or more loan cards, they are obliged to place their home token in Zone 4: Extra Jobs. They may only receive income and wellbeing, withdraw savings (but not save), pay expenses and make loan repayments until they have fewer than 13 loan cards. If a player is unable to reach 12 or fewer loan cards, they must repeat this process the following year.

### SALE OF PRODUCTS:

All players can sell any Product cards they have acquired (but not Services or Activities) to any other player at a price negotiated between the two of them. Cards purchased from other players are placed beside the wellbeing section of a player's home card. The player who purchases the card will only receive the specified number of wellbeing points as of each subsequent year (during the Zone 2: Income).

*Once stage 11: Reorganisation is complete, play begins back in Zone 1.*

#### NOTE

If a player places their home token in a zone without benefits or forgets to add a particular amount to their expenses, ask for wellbeing points or to include a discount on expenses during play, that player loses the chance to correct their mistake. It is the responsibility of each individual player to monitor their own finances.

## STEP 3 ENDING THE GAME

The game ends when the final Unforeseen Event card is turned over (the tenth year), and its effect applied. If the effect applies to the following round, it is not applied.

### DETERMINING THE WINNERS

The winners are the players who fulfil the following criteria:

1. They have at least 300 wellbeing points
2. They have at least \$500 in savings
3. They have no loan cards
4. They have at least 1 investment card

### DETERMINING THE CHAMPION (Beginner level)

The champion is chosen from among the winners by adding up savings, cash and wellbeing points multiplied by two.

$$(WELLBEING \times 2) + CASH + SAVINGS$$

The player with the highest score is the champion. In the case of a tie, the champion is the player with most investment cards. If there is still a tie, the champion is the player with most savings.

### VARIATION (Advanced level)

If all players are in agreement before the game, the champion may be defined using the same criteria detailed above plus a quarter of the cost of the Product shopping cards and Business investment cards. The following formula can be used to calculate this total:

$$(WELLBEING \times 2) + CASH + SAVINGS \\ + (PRODUCTS / 4) + (BUSINESSES / 4)$$

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