GenWealth Game Rules

GAME & RULES:
"GenWealth" is a board game that was created in November 2018. It's creator: Mr. Douglas L. Hill created the game to address the concern of generational wealth in the Black community. The game holds a unique approach in that it Fictitiously focuses on the PAST, PRESENT, and FUTURE (wealth decisions) of its players. The creator is quoted as saying: "This game is actually geared and aimed at children, but is most useful for adults". The idea that - learning about generational wealth should start as young as possible, but... it is the adult who has the option and the opportunity (or responsibility, whichever you choose) to establish generational wealth that, in essence, can be passed down as his/her legacy. It is vital that young African-American children learn this and begin a steady diet of these practices - even to avoid squandering one's legacy.

The game is loads of fun as it deals with standard ideas like purchasing property, or running a business. But it also focuses on shared culture and/or cultural norms, as well as an important component of 'land as a legacy' (or family heirloom). There are educational components, and there are opportunities amidst the certain other cards that make game play very very unique each time. Even the board game has it's own rhythm, which means it can be played in many different variations. The most important thing to keep in mind is that this game is meant to work for you as an individual player among your game peers. But don't forget where you came from when the wealth starts to become more apparent. Remember: The idea of generational wealth is your focus - "How will you fare against trends, events, and possible naysayers?" Every player can be a winner at this game ... and actively use the sentiment of this game in your everyday life.

GenWealth is for everyone!! Regardless of race, ethnicity, background, and more - but it has been drawn from the antics of many, many years of systemic oppression. We make no qualms, nor do we apologize for what could be misconstrued as unnecessarily tired and outworn (archaic) and seemingly offensive 'real-life' events that one may feel is portrayed within this game. We are NOT trying to be separatists; that's a subjective matter created outside of this game. Again, with the understanding that education and fun is at the core, there should be no backlash!!! GenWealth is not the summation of the Black experience, it is merely a very tiny simulation, and a very small slice of one man's imagination... And boy is it delicious!! So, enjoy and have fun!!

Ages: 8years to Adult
Players: 2 to 10 people

Game Items:
------ A pair of die
------ Gameboard
------ Fake Money: $1, $5, $10, $50, $100, $500, $1000, $5000 (75 of the printed double digit denominations, 50 of the printed triple digit denominations)
------ Fake Credit Card: (10) different colors called: "GenWealth Card"
------ Game Icon pieces: (10) -- Afro-pick (1), MLK Bust (1), Cellphone (1), flint-camera (1), Keys (1)

------ Stacks (5)
100 Opportunity: Specialty-made cards with businesses, stats, property,
100 Culture: Block party for local businesses, 100% of students graduate from your neighborhood school / positive impact felt, no homelessness, clean-up day a huge success, community garden growing in profit / investment royalty awarded, nightly community walks decrease crime significantly, Black-owned bank opens / ALL players meet a certain range amount, schools improves, charity, volunteer, corrupt police chief is forced out of office due to new lawyers action committee (cases reported), suitable for growth card (???)
100 Education (mindset): 2nd-5th credit card affects, mortgage vs own, earned a 2nd degree / increase income and add 20K to your debt, children start a lemonade stand / earn 10K in one month - conditions & questions, you own a ferrari but no home (ideas in your car, lose -10K credit score, pay out $5000 in cost expense because of depreciation, go to the PAST - red area), create recognizable generational wealth components that make sense now, promote collective consciousness, community garden facts, become an inventor (of new technology or social enterprise), youth focus, money circulation, filmmaking and script-writing club and benefits, Black art and appreciation, Major, major reward card -- Players young adult children are poised to take over their parent's business and corporation.
50 Historical question cards (set aside w/ answer cards) -- Past

FOOTNOTE: To purchase a property / business
When a player wants to buy a property/business card that he/she draws, they will look to the "income" section listed - as the price they will need to payout. This is basically the down payment // To own the business/property -- the player will pay the sell / value amount. Other players can buy your franchise (after your initial purchase is made).
NOTE: The universal game statement -- "I want to use my GenWealth Credit Card to buy ?????" -- is an option when you want to apply a loan. This can happen in many cases, unless otherwise stated on the game card itself. At which point, the card is removed from the game until the total amount is paid back in full.

DESCRIPTION ON HOW TO WIN GAME DESCRIBED: Total cumulative total of ONE BILLION --and-- the players kids + 3 extra GenWealth kids (acquired by landing in the yellow/gold GenWealth Center space and rolling the dice; it turns with it attempts are permitted before the player must leave) -- all other transactions continue as normal while the player is in this area. They are still building; this space is NOT a punishment. Once they finally acquire these 3 extra children, they must begin paying tuition to the GenWealth Institute of Unity ($100K per child) -- This is the total number of children a player has, not just the ones acquire during the FUTURE GenWealth HOLDING AREA. So.... If a player has 7 children: 4 of their own and 3 acquired == this player will pay $700,000.00 in tuition - **thereby investing in the FUTURE generations.** This tuition is paid on each [pay day] turn and after passing the start square; TUITION DEFERMENTS: only three total deferments are allowed / skipping that player's turn. *Cumulative total is all properties and businesses, etc - that have a value amount listed on them. This also includes physical cash on-hand. Other players may still continue after the first player has won.

WHY THIS GAME: The Ideal of Generational Wealth

For some, generational wealth is a unicorn, but we all believe in unicorns, don't we??!!
So, without launching into too much technical explanation, or trying to educate every reader on the ins and outs of financial literacy - I will quickly touch upon a few themes as they affect the play / players of this game. Though it may seem like a lot to remember, I assure you.... There is a learning component intrinsically woven within every game play. And, I also guarantee, you will not ever experience the truest aspects of the game the same way; it will be different each time!!

Aside from the card themselves (ex. Culture, Education, Opportunity) -- your game experience will center around HOW you manage your money-life. So, allow me to quickly delve into the most useful, and yet, most potentially misunderstood actions that one can employ during the game. They are actually pretty simple towards one's ability to win this game .... And evolve regarding one's personal (real world) beliefs.

Towards understanding the invention of this game & HOW it's played; here are 5 things that come to mind:

A. **Credit Score** is probably the easiest to change and manipulate -- your credit does not build into generational wealth, but it can represent moving in the right direction and having a mind to grow your wealth. In this game, your credit represents your present situation.

A. **Royalty** is a form of respectful support. Real world royalty comes as a form of applied investment in a talent, a product, a licensing deal, and usually represents something that has the POTENTIAL to be passed down. In this game, it is the bridge across the chasm of generational wealth and collective consciousness. Seeing the possibility of wealth outside of yourself - in the valued lives of everyday people around you, who could play a small role in the success that you recognize in yourself. Players can cash-in on the idea that 'you are worth more in your future' by teaming up with you right now.

A. **Income** is the most obvious component of the game and the idea of building wealth - it changes and fluctuates all the time. Your income represents you, your decisions, your fight, your world and the people in your world, your influencers, your habits good and bad. Generational wealth here may represent a DESIRE - whether hidden or overt. You cannot pass along income (so-to-speak) but it can challenge you to move above and beyond what you know about yourself. In the game, you will be wrestling with, overseeing, managing, and dealing with your income during the process of the entire game which will be like a workout at the gym. This is not meant to be steady, but vulnerable and inconsistent. Again speaking collectively, there is an apparent group dynamic within the game that seems to hold the player back because of the events and decisions that seem to be out of the players control, yet it will force the player to think slightly more collectively and altruistically towards the idea of generational wealth.

A. **Building Value** -- this is squarely within the space of generational wealth. Appreciation in any form takes on an energy that transcends the (present) moment. In the game, there will be times and events that affect the value of the businesses and properties -- as that grows in a positive way, you start to see that its affect overall grows beyond yourself. The player places themselves in a position to think long-term and generationally.

A. **Franchise** is closely connected to building wealth, but it's also closely related to the 'royalty' - because it creates an outside opportunity for support.... But this support brings a bit more income, which brings more value, which brings more options for generational wealth (because that wealth moves beyond the normal definition of income). In the game play, you almost never are forced to have to deal with the idea of buying into a franchise. It's the option of the player.... But in terms of income, makes you challenge your personal definition (of worthwhile income growth options).

Now, the idea of losing money is never, ever, ever fun - thus, we have to cross the game's idea of **"Expenses"**. Expenses are merely a balancer. Of course, there will always be expenses when you have income or property, or businesses, children, etc. - so to be affected by expenses, in the game, will soulfully serve to help a player better define what they think about their own desires and definitions. Some expenses can be eliminated; otherwise, if handled adequately.... Will only be a small matter.

IF THERE WERE AN ITEM "X" :
Finally, GENERATIONAL WEALTH, as it relates to the game, is something "to be built" - within our cultural language, ideologies, purchases, habits and beliefs, daily practices, both personally and collectively, and it cannot be underestimated or understated. Hence, the idea of "building" this **GenWealth institute** for (your) future children and communities. The (virtual) conditions surrounding this very simple and brilliantly benign concept - will hopefully come alive for each player. This is the lasting idea behind the creation of this game. If someone is stimulated to 'believe' that they too can create and/or sustain their own healthy invention of personal or collective generational wealth, then... they WILL begin to actively play that theme out in everyday life - and (as well) pass that line of thought down to their children, family, and friends. The affect of GenWealth is (then) real and palpable - for every player, every time!!

NOW..... Let's learn how to play!! Have fun everybody!!

HOW THE GAME IS PLAYED / THE START:
Each player picks a career/INCOME card (also an iconic board piece (pawn) - There is no money given out until the player passes the "income square". Every player will be building from scratch their own wealth. Each player has a GenWealth Card and the credit score listed on your career card - that number is also your credit limit - which can grow during the process of the game. Usually, maxing out your credit score at (meaning: your credit limit cannot exceed) the top number of 5000. Your credit score can go down, but it cannot go above 5000.
*Your GenWealth Card can be used (as a trade loan) in the beginning, if your credit score is above 700.
*Your GenWealth Card score is also your "income / paycheck" amount -- ("paycheck" is NOT the annual amount listed on your profession); more later. Keep track of your changing credit score with each play, your cash money may possibly be growing with each round.

Roll the dice to determine who goes first... Highest number wins.

The game board will have one path with multiple tracks / colors: BLACK PATH with red, yellow, and green tracks and off-shoots to different directions / themes: PAST (Historical) - Red; next is the FUTURE area(GenWealth Institute) - Yellow or Gold; and the larger portion PRESENT (Land Ownership Leverage) - Green ..... This center portion represents our past, present, and future wealth condition. FOR EXAMPLE: if you find you yourself are STUCK in the past, you cannot move forward or effectively build wealth.

HINT: At the beginning of the game ... you are essentially "stuck in the past" because you are receiving the lower income amount (aka the GenWealth credit score amount) listed on your career profession card.

As the game begins .... Having no real income (as it's listed on your career profession) poses the current challenge of choosing.. accepting, or denying, and/or changing your mindset against coming opportunities. You should want, desire, and make a conscious effort to land on one of the two PAST SQUARES on the board -- this will give you a chance to quickly complete the PAST CHECKLIST, virtually unlocking your initial wealth towards other, more, and greater opportunities. Thus, all players start off with no physical money. You roll the dice.... Make your pawn moves.... Pay your expenses / debts... Mind the growth of your credit score.... Receive no pay or assistance from your community.... **Collect only your "lower income / GenWealth Credit amount" as you land on or pass the INCOME SQUARES.** If you land on a PAST SQUARE thereby landing you in the PAST CENTER HOLDING AREA, you will remain there until you have answered your "Historical Fact Question" by rolling the dice and revealing the "correct answer card". For example: if you roll a five during your turn (still in PAST AREA) without looking... Take the answer cards, count out five of them face down on the table.... Next, you can either choose only one of the five (facedown) cards -or- choose the fifth card only. Place the others back in the deck -- after which, you can read your card to see if you have found [know] the correct answer. This learning and revealing the correct answer allows you to check off the (4) historical fact BOXES in your past checklist. Thereby releasing you from that obligation and that specific center space (unless you happen to land on it again while your past checklist is incomplete) . There are a total of four items to be completed before you can leave the past and finally enter the present - where the big money opportunities are located and where the bulk of this game will be played.

To be released from the PAST (checklist):
1. GOAL: QUESTION AND ANSWER ... You must have completed at least one historical fact challenge question by knowing the correct answer; only this goal can release you from the PAST CENTER HOLDING AREA (marked in red). **IN THE PRESENT:** Once you have checked and completed those boxes on your "past checklist", you DO NOT have to return to the past if you land on that square!!! ALTHOUGH.... You must return if you pick the card that tells you to do so. Return and answer the question, same rules apply. NO INCOME IS EVER EARNED DURING YOUR TIME IN THIS (RED) "PAST" SECTION!!!
2. GOAL: GROW YOUR CREDIT SCORE ... You MUST grow your credit score to 550 or above. Once you reach a credit score of 550, and of course - you are NOT in the PAST (red area), you can check this box in your "past checklist". This only has to happen once in order for you to be released from your "lower income payment status" and thereby allowing you to collect your career profession designated income (located on your career card). Your credit score can and will be STILL NECESSARY - so manage it well. You should desire to land on a credit square ("increase credit score by 5pts" or "increase credit score by 10pts" - two different squares), happen to choose a credit related card, and in some cases, raise your score when you make a payment - such as debt or royalties. -- but be careful, bad judgement and unforeseen events CAN make credit scores drop or go down throughout the process of the entire game. ALSO, paid racism is possible and can affect various financial events, including blocking, halting, and/or lowering your credit score and/or your earning potential.
3. GOAL: INCREASE YOUR LOWER INCOME AMOUNT .... This function is the same as #2 above. Growing your lower amount to 550 or more (to help release you from the past checklist) - until then, this number/score is your paycheck amount. You will be paid whatever that NUMBER IS currently, leading up to and including 550. NO INCOME IS PAID OUT WHEN THE PLAYER IS IN THE RED SECTION OF THE PAST. You are NO LONGER in the PAST once your lower amount / credit score is 550.. you may check that box and complete the remaining "past" criteria items (4). Throughout the game, your credit score cannot exceed 5000 as a lower income paycheck to be given out.
4. NO PAY COMMUNITY / EVENTS .... If you or someone else receives a payout A) because someone landed on your property (card); B) a community award is given to all players (altruism/philanthropy card, etc); C) Profit (Ex. Community garden) are awarded.... In all cases, the player in the "past" CANNOT COLLECT -- this is a goodwill gesture they performed for the benefit of all successful community work. Once this happens ONE TIME, it is like the player has performed community service and can now be released and thereby check the 4th and final "past box". The player will be awarded for all events outside of the "PAST" once this criteria has been met. ONLY ONCE in your "past" can you be denied an event reward listed in the cards.

ALL 4 "PAST BOXES" must be completed to begin playing in the PRESENT portion of the game. Past rules thereby, end!!

GETTING PAID:
In the PAST, your credit score is your paycheck ... so long as you are not stationed in the "PAST" red area; it is in this "RED" area alone, you will NOT collect a paycheck. You will set the goal of a 550 credit score or higher - to be released from the past / checklist. You will continue to collect (change +/-) this "lower amount" towards your release until you have completed all 4 items on your past checklist.

In the PRESENT, you paycheck is whatever is listed on your career profession card. Having left the past and the "lower amount" - you will continue to manage your credit score throughout the game (as it changes), and additionally, you will manage your current pay. This will change based upon the income properties that you acquire and hold; these too may fluctuate up and down depending upon transactions that you encounter and make. Your goal in the present is to acquire enough income properties and businesses to work towards the goal of millionaire / billionaire and the (total) cumulative wealth needed to win the game in the future phase. Complete the checklist items for the PRESENT in order to advance onto the next part of the game.

FORMULA: Annual Career +/- Cashflow values +/- (whatever the cards dictate) = present gameplay paycheck
EXAMPLE: $50,000 annual career + $10,000 cashflow (from 2 businesses) + $5,000 property profit) = $70K/one dollars as a current paycheck -- for landing or passing over the paycheck square.

In the FUTURE, you are still getting paid, but it is no longer your most major concern. In this portion of the game, you are focused on building GENERATIONAL WEALTH. You will still manage your credit score, still manage your income, and continue to manage your cashflow, but your goal is to become the kind of millionaire / billionaire that one who wants to build generational wealth for your family/children and others' families and children. Once you have obtained $5 Million in cash, businesses, and properties (total) and have completed your present checklist, you will move onto the FUTURE GenWealth Holding Area (yellow/gold) and begin building your GenWealth square and sets you up to win the game. THE GenWealth Institute of Unity is a (virtual) school designed to set our youths and future families on a path towards collectively understanding generational wealth - and collectively speaking that language as a future mindset goal.
Here, everyone wins!!

OPTIONAL READING AREA (skip)
It is suggested by the creator that you separate your cards by "what they do for you" -- For example, "Cards that do for you" are cards that you can keep in your hand for a long period of time, and they will help you build your income in a third pile; but the decision is solely up to you to manage. It should be very obvious to you which cards will be kept / held (because they do something for you specifically as a player) vs. cards that will be placed back into the deck. Of course, you can pass on purchases, but (for example) a land card you may want to purchase and hold onto - as they may prove valuable later in the game. Take notice: some cards require an action - as it's listed on the card for whom, for what reason, and how much, etc will be affected during the play.

------ *CARDS / CONCEPTS
*Great Grandfather's Land (cannot sell it - only pass it down)
*Grandfather's Land (can be sold - optional)
*Parent's Land (can be sold - optional)
*Build on land ... 4 options above / conditions apply / + cashflow (?)
*No mortgage / own an duplex or apartment rent free

EXAMPLES OF CARDS (you can SKIP this reading area)
Beachfront property or build/sell to a resort or develop urban community / etc
*Inheritance / saving for our descendants (secret challenge of spending habits / "steal card")
Use of credit card statement: "I want to use my GenWealth Card to buy ?????"
*Royalty == Land owner, Inventor, Author, Musician, Entrepreneur, Small business or property / and per each pay period they land/pass, receive a royalty for their investment. The player can cashout of their investment (at any time / turn) after 5 completed turns and receive the listed < ROYALTY x3 > (as their final payment).
A lot of the cards in "culture" and/or "education" will be players choices.... "You buy an NFL team" -or- "you buy a failing NFL team" -or- "you buy a failing NFL team and turn it around" -or- "you buy a failing apartment building burned down... what do you do!?" Not every card in the piles will be a good / profitable card; a decision may need to be made for the future generations to benefit.
*Debt war ... All PLAYERS and their properties are affected, tenants die or leave, property value goes down, buildings are damaged, credit takes a hit; ALL players will lose money or credit, but the holder of the card suffers the most loss/damages. Player may choose to sacrifice property, money, or credit to ease the loss..... Their philanthropy, altruism, and compassion has earned them protection against vagrants and hoodlums.
*Philanthropist card == Give where the need requires it most
*Altruism card == good deeds (usually private)
*Entrepreneur Award == Trophy and cash prize for helping the community and leading by example for youths
*Homelessness card == Player must choose a property that is kept like property and businesses
*Homelessness card == avoid missing three turns if ALL CRITERIA is met: you are NOT in the past, your credit score is above 000, you have a savings of $7000 in physical cash, you own 4 properties and/or businesses.
*Savings card == checks your savings amount with or without penalty; another dice roll determines penalty -- roll 1-3 (do as card reads); roll 4-6 (do as card reads); roll 7-9 (do as card reads); roll 10-12 (do as card reads) ---> penalty, grace period, no penalty, add increase, dividend, or interest earned/cash/+return.

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*Expense Cards ::: An "expense card square" may be etched into the boardgame itself since there's only a few physical cards. It will have a number 1 thru 12 and each number will have a cost or penalty (*Gang War Card is an exception - Cardholder pays out times 3). There is an "unforeseen expense" square which also requires a roll of the dice. It can be any expense number listed EXCEPT GANG WAR == when number lands it's current number. These expense squares affects all players unless it is otherwise noted; the cardholder will always suffer the most loss/damages.

The card holder will always pay x2 (or however) as the instructed loss or amount due. For example:

1. May read (no need to roll dice) - "ALL PLAYERS affected by neighborhood GANG WAR - three tenant die, 5 tenants move out, property value decreases by $9000, pay property damages cost of $10K, credit score drops -300pts, if no property or businesses are held - player loses money or credit. Cardholder pays x5 in financial damages and loses 300 points in credit score... All Non-profit Cardholders are exempt :: we need all the help we can get to build generational wealth!!
2. May read "ALL PLAYERS with properties pay $1000 or lose -10pts credit score // Cardholder x 2"
3. May read "ALL PLAYERS pay $1000 intuition cost for just one child; no children are an exemption // x 2.
4. May read "ALL PLAYERS pay $100 for auto accident or lose -20pts credit score // x 2.
5. May read "ALL PLAYERS pay $500 or lose -10pts credit score for bad debt // Cardholder times 2"
6. Child support $750
7. Hospital Bill $4900
8. Tuition Bill $3000
9. Stock Market drops drastically - skip your next INCOME -- Royalties MUST still be paid to the players
10. Volunteer = Give your time and pay $90 (no credit loss)
11. Girlfriend / Boyfriend / Spouse Birthday Bash == Credit card used to create an amazing unforgettable party; you are appreciated and loved == credit goes down 5pts (and it was worth it;;; !!!)
12. Vacation Time == Pay $1000 for your vacation time (or lose -10pts credit score) == Cardholder card from play; hand it over to the BANKER, if you have one) you lose -30pts credit score. This amount can be paid back during your upcoming turn (one payment) in order to regain your lost 30pts credit score -- your GenWealth Credit Card will returned to you // Cardholder x 2.