



# THE NUTS & BOLTS

Number of Players: 2-4  
Recommended for Ages: 13+

## LIST OF COMPONENTS



(1) Game Board



(1) Quick Start Guide



(1) The Nuts & Bolts Booklet



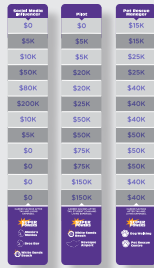
(4) Investment Portfolios



Scoresheets



(48) Magnetic Cards



(8) Magnetic Career Strips



(8) Career Stands



(24) Sold Signs in four different colours



Money



(3) Dice



(6) Mission Cards



(12) Life Happens Cards – first half



(12) Life Happens Cards – second half



(1) First Player Marker



(1) Round Marker



(9) Happy Tokens



(3) Baby Happy Tokens



(5) Environmental Tokens



(7) Transport Environmental Tokens



(8) Community Tokens



(4) Pet Community Tokens



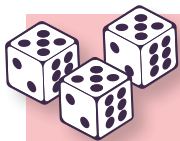
[WWW.HACKTICSBOARDGAME.COM/PAGES/HOW-TO-PLAY](http://WWW.HACKTICSBOARDGAME.COM/PAGES/HOW-TO-PLAY)

simple video instructions here



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## ON YOUR TURN

On your turn, your dice roll equals the amount of spaces you can move around the game board.

- ✓ There is no set direction to move around the game board.
- ✓ The dice roll can be greater than or equal to the number of spaces required to get to the destination. E.g. if you roll a 6 or higher, you will be able to move from Hasta La Vista High School to Eco Transport Hub, which is highly recommended.
- ✓ Each player can only visit one destination per turn.
- ✓ Enter the destination via the direction of the entry arrow and leave on the next turn via the exit arrow.
- ✗ In this game, you do not land on other players' businesses or real estate.

**NOTE** Players can **transit** through the University of Life, Community Garden, Bubbles Maternity Suite, Community Centre, Moxie's Movies and Sands Shopping Mall. Passing through these destinations is equivalent to one space. You cannot pick up a Token if you are transiting through.

If players take too long on their turn, you may want to agree on the maximum length of time a turn should be. Timers on your smartphones can help.



## UNDERGROUND STATIONS

### How?

Collecting a Transport Environmental Token will enable the use of the Underground Stations.

- ✓ Underground Stations can be used to move further around the game board. You can enter via **any** Underground Station and exit via **any** other Underground Station on the game board. Passing between Underground Stations counts as one space.
- ✓ The Electric Bike and Electric Car Tokens also allow a player to move extra spaces on top of their dice roll. If a player has two or more of these extra space Tokens, they can be added together.
- ✓ A credit card can be used to purchase a Transport Environmental Token.
- ✗ Only one Token can be collected from Eco Transport Hub at a time.



### game play tip

Negotiation is a great way of getting stuff you need. If you need extra spaces, or any particular Token, or a stock you couldn't buy on time, ask around and see who is willing to trade with you.





# BANK OF TRENT

watch here to learn more



## INSURANCE

### Why?

Insurance protects all your assets for the entire game from events that occur in the Life Happens cards, like a storm hitting the city!

### How?

- Land on a Bank of Trent destination and pay the bank \$2K to purchase insurance.
- Place the magnetic insurance certificate in your investment portfolio.

✓ Multiple players can be at the bank at the same time.

✗ You can't sell insurance to another player.

**what are assets?** Businesses, bank deposits, stocks, rentals, houses, apartments, the Sands Shopping Mall and the 5 O'clock Office Block.



**game play tip** Purchase insurance and bank deposits at the same time. Plan ahead and keep your options open. You will need bank deposits if you want to get the 5 O'clock Office Block or diversified portfolio for HACKT!CS points in full mode.

**investment tip** Bank deposits are a great way to get your money working for you.



## BANK DEPOSIT

### What is a bank deposit?

A customer gives money to the bank, and the bank pays the customer interest as the bank has the benefit of using this money.

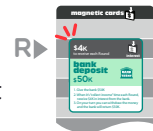
### There are five bank deposits available:

| Value  | Interest Rate Per Annum | Interest Received Each Round |
|--------|-------------------------|------------------------------|
| \$10K  | 5%                      | \$1K                         |
| \$20K  | 2.5%                    | \$1K                         |
| \$30K  | 5%                      | \$3K                         |
| \$50K  | 4%                      | \$4K                         |
| \$100K | 5%                      | \$10K                        |

**EACH ROUND EQUATES TO 2 YEARS OF LIFE**

### How?

- You must be on a Bank of Trent destination to purchase a bank deposit.
- Give the bank the amount listed on the magnetic card next to "bank deposit".
- Place the magnetic card in the black column on your investment portfolio on the current Round.
- When it's 'collect income' time each Round, then receive the interest in top left corner as cash from the bank.



- ✓ You can withdraw a bank deposit from anywhere on the game board when it's your turn. The bank will pay you for the value listed on the magnetic card next to "bank deposit".
- ✓ Bank deposits can be used to purchase an asset.
- ✓ You can purchase as many bank deposits that you like from the ones available.





## There are eight businesses available to buy:


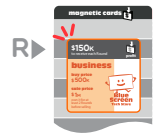
- Blue Screen Tech Store
- Holly's Lollies
- Burger Vibe
- Photo Bomb Café
- Flour Power Pizzeria
- Sunken Online Dropshipping
- Still Present Stationery & Gifts
- Deals on Wheels Tyre Shop

## Why?

Businesses increase your cashflow. Selling a business can help you buy better-performing assets.

Business loans can also help if you don't have all the cash required to buy a business. Refer to the section below.

## How?

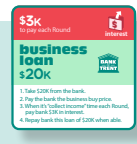
- To buy a business, land at the business destination on your turn and pay the bank the buy price.
- Place a sold sign on the business bought. 
- Put the magnetic card in the black column on your investment portfolio for the current Round. 
- To sell your business, refer to 'Selling Assets' on page 9.

- ✓ Businesses must be held for a minimum of two Rounds. You can sell a business on any of your turns for the price listed on the magnetic card.
- ✓ You can sell a business from anywhere on the game board. Refer to 'Selling Assets' on page 9.
- ✓ Sunken Online Dropshipping is free and all businesses are \$30K cheaper when there is a market slump in the Life Happens cards.
- ✗ You can't sell a business and then buy it back in the following Round. You must wait at least two Rounds before purchasing the same business again.

**game play tips** Look at the back of the investment portfolio to determine the best-performing businesses. Having multiple businesses helps keep your options open. Business ownership puts you in the best position to purchase the Sands Shopping Mall or 5 O'clock Office Block. In the full mode, it helps you achieve a diversified portfolio.



**investment tips** Businesses are a great way to increase your cashflow. Businesses also provide employment and opportunities to invest in the lives of others.



# BUSINESS LOANS



Business loans are available to help you purchase a business when you land on a business destination.

## There are business loans available in the following values:

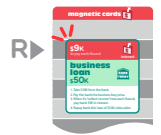
| Value | Interest Rate Per Annum | Interest to Pay Each Round |
|-------|-------------------------|----------------------------|
| \$20K | 7.5%                    | \$3K                       |
| \$25K | 8%                      | \$4K                       |
| \$50K | 9%                      | \$9K                       |

**EACH ROUND EQUATES TO 2 YEARS OF LIFE**



**game play tip** You can take one or more business loans to help you purchase a business. If a magnetic business loan card is available you can use it—first in, first served!

## How?

- Take the amount of the loan from the bank in cash.
- Then pay the bank the buy price of the business.
- Place the magnetic card in the red column of your investment portfolio for the current Round. 
- When it's 'collect income' time each Round, then pay the bank the interest due in the top left-hand corner.
- When ready to repay the original loan in full, the interest is still due that Round. Once paid, give the magnetic card back to the bank.

- ✓ Business loans must be paid off when trading in businesses for the Sands Shopping Mall and 5 O'clock Office Block.
- ✗ When you sell a business, you must repay the loan unless you transfer the loan to another business you own. You can't hold a business loan without owning a business.



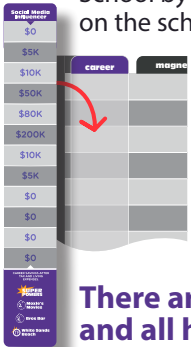


# CAREERS

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All players choose a career and start the game at Hasta La Vista High School by placing their career stand on the school destination.



Career magnetic strips are placed in players' investment portfolios. Each player is paid their career savings in every Round.

The career savings amounts are the income earned from the career less tax, student loans and living expenses.

## There are eight available careers and all have superpowers:



### Graphic Designer

- Can purchase Photo Bomb Café for \$125K.
- Receives \$15K profit per Round with Sunken Online Dropshipping because they have **B**business skills that can add profitability to this business.
- Half-price retraining costs at **U**University of Life when changing career because they already have a degree and a postgraduate course will be shorter.



### IT Professional

- Receives a \$50K discount when purchasing Blue Screen Tech Store.
- Receives \$15K profit per Round with Sunken Online Dropshipping because they have **B**business skills that can add profitability to this business.
- Half-price retraining costs at **U**University of Life when changing career because they already have a degree and a postgraduate course will be shorter.



### Pet Rescue Manager

- Can receive two Pet Community Tokens when visiting the Pet Rescue Centre.
- Earns \$40K for a side hustle at Toby's Dog Walking.



### Pilot

- Can receive two Happy Tokens when visiting Nevaque Airport and trip of a lifetime is free.
- Can receive two Happy Tokens when visiting White Sands Beach, as they have **T**time flexibility with their career, meaning they have the option of going to the beach during the day when the sun is shining.



### Plumber

- \$20K discount on the purchase of 1 Luxury Lane. This is because the Plumber has skills to add value to this property.
- \$30K discount on the purchase of 3 Diamond Drive. This is because the Plumber has skills to add value to this property.



### Recycling Entrepreneur

- Can receive two Environmental Tokens at Hills Reserve.
- Receives \$15K profit per Round with Sunken Online Dropshipping because they have **B**business skills that can add profitability to this business.
- Half-price retraining costs at **U**University of Life when changing career because they already have a degree and a postgraduate course will be shorter.



### Social Media Influencer

- Earns \$50K for a side hustle at Bros Bar.
- Can get a leading role in a blockbuster movie to tick off the bucket list if they throw a 2, 3, 4, 5 or 6.
- Can receive two Happy Tokens when visiting White Sands Beach, as they have **T**time flexibility with their career, meaning they have the option of going to the beach during the day when the sun is shining.



### Teacher

- Earns \$40K for side hustle at Maya's Surf School.
- Can receive two Community Tokens and \$25K at the Community Centre.
- Half-price retraining costs at **U**University of Life when changing career because they already have a degree and a postgraduate course will be shorter.



### game play tip

White Sands Beach and Sunken Online Dropshipping are competitive destinations. So, this means that another player with the same superpower may get there first.



# CAREER CHANGE

You can choose to change career with those held at the bank at any stage of the game. Career changes can be made several times.

## How?

- To change career, you must be on the University of Life destination. Pay \$50K to the bank for retraining costs. If you currently have the university superpower, then you only pay \$25K.
- Swap your career strip and corresponding career stand with the new ones from the banker.

- At the start of the next Round, you will be paid the career savings for your new career at the current Round. (E.g. if you change career on Round 7 then at the start of Round 8 you will receive the Round 8 career savings from the new career strip.)

- ✓ You can pass through the University of Life on your move without changing career. This counts as one space as part of your dice roll.
- ✓ Multiple players can be at the University of Life at the same time.



# CREDIT CARDS

watch here to learn more



## Why?

Credit cards are available if you incur expenses in the Life Happens cards, and can be used to buy insurance, Transport Environmental Tokens, and the trip of a lifetime at Nevaque Airport.

## There are credit cards available in the following values:

| Value | Interest Rate Per Annum | Interest to Pay Each Round |
|-------|-------------------------|----------------------------|
| \$2K  | 25%                     | \$1K                       |
| \$5K  | 20%                     | \$2K                       |
| \$15K | 20%                     | \$6K                       |
| \$20K | 20%                     | \$8K                       |

**EACH ROUND EQUATES TO 2 YEARS OF LIFE**

- When it's 'collect income' time each Round, pay the bank the interest charges at the top left of magnetic card.
- When ready to repay the bank the original amount in full, the interest is still due that Round. Once paid, give the magnetic card back to the bank.

- ✓ You can get one or more credit cards at a time.
- ✗ You can't use credit cards to buy assets (businesses, bank deposits, stocks, houses and rentals).
- ✗ Credit cards need to be repaid before purchasing any house, rental, apartment, the Sands Shopping Mall or the 5 O'clock Office Block.

## How?

- Take the amount of the credit card out of the bank in cash.
- Pay the expenses.
- Put the magnetic card in the red column on the investment portfolio for the current Round.



**game play tip** If the bank doesn't have any more magnetic credit cards available, you must sell something or negotiate with other players to get the money you need. You must pay your debts.



# HACKT!CS POINTS

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## Why?

HACKT!CS Points provide various challenges that can help focus your game play. They count towards your total points to help you win the game.

## How?

- Attach a HACKT!CS sheet onto your investment portfolio.
- Review the various HACKT!CS challenges on the sheet and mark them off as you progress through the Rounds.



- ✓ HACKT!CS points are optional and you can achieve one or more in a game.
- ✓ HACKT!CS points are only available in full mode.



## game play tip

Check out your career superpowers as they may give you an advantage in achieving some of the HACKT!CS.





# LIFE HAPPENS CARDS

## Why?

Life Happens cards represent the unexpected events that happen in life.

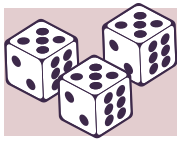
## How?

- When setting up the game board, shuffle the Life Happens 2nd half cards, then place six onto the indicated rectangle on the game board. Then shuffle the Life Happens 1st half cards and place six cards on top.
- At the start of each Round, after all players have

collected their income, pick up a Life Happens card.

- This card is read out aloud as it applies to all players.
- Place this Life Happens card under the pile of Life Happens cards on game board at the end of the Round.

- ✓ One Life Happens card is picked up each Round and applies to that Round only.
- ✓ The one Life Happens card that is picked up applies to all players.



# MARKET CRASH

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## Why?

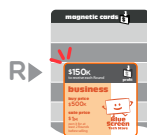
A market crash occurs if a triple is rolled. A triple is when all three dice have the same number.

## How?

- Two Rounds get added to the magnetic cards, so all players move their magnetic cards down by two Rounds in their investment portfolio. e.g. if a business was bought in Round 4 and a market crash happens, it gets moved down to Round 6.

## It's also **SALE TIME!**

- Every business, rental, house, apartment and stock not already owned is immediately available for 50% of its buy price. This excludes Sands Shopping Mall and 5 O'clock Office Block.
- The game pauses and every player can purchase multiple assets. However, players have to purchase in turn order, i.e., the dice-rolling player goes first followed by the remaining players in order.
- Put the magnetic card in your investment portfolio on the Round that it was purchased—the Round indicated on the Round Tracker.



- ✓ Your career stand doesn't have to be on the asset destination to buy it.

- ✓ All players still get their income (from the magnetic cards in their portfolio) in the following Rounds even when the magnetic asset card is moved forward 2 Rounds.
- ✓ There can be only one market crash per game.
- ✓ If an asset was purchased in Round 11, then it moves to Round 12. If an asset was purchased in Round 12, then it stays where it is.

If a **business** was bought in Round 7, for example, the magnetic card is moved to Round 9. In Rounds 8, 9 and 10 the business can be sold for the buy price. Continue getting paid the profit each Round.

If **stocks** are purchased in Round 7 for example, their magnetic cards are moved to Round 9. In Rounds 8 and 9 they can be sold for the buy price. Continue getting paid the dividends each Round.

If **houses, rentals or apartments** are purchased in Round 7 for example, their magnetic cards are moved to Round 9. In Rounds 8 and 9 they can be sold for the down payment amount. Continue paying the expenses and receiving the income each Round.

- ✗ As the market has crashed, you can't get a loan to purchase an asset, you must pay cash.
- ✗ You can't sell any of your current assets to fund a purchase at this time.

## Moxie's Movies



# MOXIE'S MOVIES

Moxie's Movies is part of the bucket list that earns HACKT!CS points.

## How?

- Land at Moxie's Movies.
- Throw one die. If it's a 3, 4, 5 or 6, congratulations! You get a leading role in the next blockbuster movie. You can now tick this off your bucket list.

- ✓ The Social Media Influencer can qualify for a leading role in the blockbuster if they throw a 2, 3, 4, 5, or 6.
- ✓ Multiple players can be at Moxie's Movies at the same time.



# REAL ESTATE

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## HOUSES

There are four standard houses and two luxury beach front houses that are available to buy.

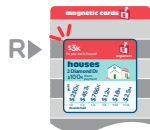
These houses do not generate an income because you will be occupying them. You need to pay your housing expenses at the start of each Round.

### Why?

A house increases in value each Round you own it, according to its capital gain rate.

### How?

- To purchase, you need to land at the house on your turn and pay the bank the down payment amount.
- Place a sold sign on the house bought.
- Place the magnetic card in the red column in your investment portfolio for the current Round.
- To sell your house, refer to 'Selling Assets' on page 9.



**X** You cannot use credit cards to buy a house.

**what about the loan?** For simplicity, in this game you are not required to take out a mortgage/loan from the bank to purchase a house. You only need a 20% down payment. However, the 80% loan does exist! The loan is accounted for in the profit, i.e. the loan has been subtracted from the sale price, to give the profit as shown in the Rounds Held.



## RENTALS

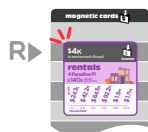
There are three standard rentals that are available for purchase. You earn a positive income from your rental each Round as there are people living in the property paying rent.

### Why?

A rental increases in value each Round a player owns it, according to its capital gain rate. The rental also provides income each Round.

### How?

- To purchase, pay the bank the down payment amount.
- Place a sold sign on the rental.
- Place the magnetic card in the black column of the investment portfolio on the Round purchased.
- To sell your rental, refer to 'Selling Assets' on page 9.



**X** You cannot use credit cards to buy a rental.



## 5 O'CLOCK OFFICE BLOCK



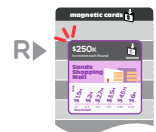
## SANDS SHOPPING MALL

### Why?

These two premium assets receive the largest available income each Round. They also receive HACK!CS points in the Full Mode.

### How?

- To purchase either of these, there are trade-in requirements listed on the game board.
- Once the trade-in requirements are met, then visit the destination on your turn.
- Take the trade-in magnetic cards out of the investment portfolio, and hand them back to the bank along with the required cash.
- Remove sold signs from the game board, from the assets that were traded in.
- Place a sold sign on the new destination purchased.
- Place the magnetic card in the black column of your investment portfolio on the Round you bought it.
- To sell the Sands Shopping Mall or 5 O'clock Office Block, refer to 'Selling Assets' on page 9.



**X** When trading in an asset (to purchase one of these assets), do not collect the sale price of the asset.

**X** Business loans must be repaid.

**X** Credit cards cannot be used to buy the Sands Shopping Mall and the 5 O'clock Office Block.



### game play tips

Watch what other players are doing to see if you have competition for these premium assets.

When visiting the stock exchange and bank, purchase multiple investments to keep your options open.




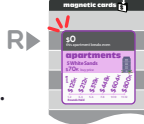
## WHITE SANDS APARTMENTS

There are four White Sands apartments available for purchase via Hills Reserve.

### Why?

An apartment increases in value each Round it is owned, according to its capital gain rate.

### How?

- To purchase, visit Hills Reserve and collect a Token.
- Choose an apartment from those available and then pay the bank the down payment amount.
- Place a sold sign on White Sands Apartments. 
- Place the magnetic card in the black column of the investment portfolio on the Round purchased. 
- To sell your apartment, refer to 'Selling Assets' below.

✓ Only one apartment can be purchased per visit to Hills Reserve.



**game play tip** Check the back of your investment portfolio for the best performing assets.

**investment tip** These apartments break even, which means the rental income just covers the expenses.



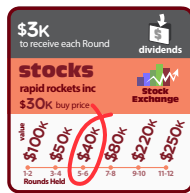
## SELLING ASSETS

### Why?

As your assets rise in value, you may wish to sell them so that you can buy better assets and achieve your strategy.

### How?

- **Calculating the sales value for houses, rentals, apartments and stocks:**  
Subtract the Round you purchased the asset in from the current Round and find the corresponding value listed on the Rounds Held section of the magnetic card, (e.g. if you purchased the asset in Round 4 and sold it in Round 9 ( $9 - 4 = 5$ ), the value of the asset is what's listed on the magnetic card Rounds Held 5-6).
- Businesses have their **sale price** listed and bank deposits have their **value** listed.
- Give the magnetic asset card back to the bank and remove your sold sign from the destination if applicable.
- Take the sale amount out of the bank in cash.



✓ You can sell any asset, including bank deposits, stocks, businesses, houses, rentals, apartments, Sands Shopping Mall and the 5 O'clock Office Block.

✓ On your turn, you can sell an asset back to the bank or to another player. Businesses must be held for a minimum of two Rounds before they can be sold.

✓ If you sell your asset to another player, the other player then puts the magnetic card in their portfolio in the black column on the same Round that it was purchased by the player who sold the asset.

✗ You must pay back any outstanding loans used to buy a business. Give the magnetic loan card back to the bank. You cannot have a business loan without owning a business.

**game play tip** If selling to another player, you may be able to get more than the market value if you negotiate well!



In a free market economy, everything is available at a price the buyer is willing to pay and the seller is willing to accept. You can even buy Happy Tokens off another player.





# SIDE HUSTLES

watch here to learn more



## Why?

There are three destinations that earn extra money over and above the career savings:

- **Bros Bar** to play music in a band.
- **Maya's Surf School** teaching people to surf.
- **Toby's Dog Walking** along the harbour.

## How?

- Collect payment when arriving on these destinations and remember to pay the Tax Department (see below).

- ✓ Only one player can enter each side hustle destination per Round, e.g. one player can be on Toby's Dog Walking and another on Bros Bar, but both can't enter Bros Bar on the same Round.
- ✓ You can have the same side hustle more than once in a game if you wish.



**game play tip** Try and visit a side hustle only once in the game as there are more effective ways to make money. You only have 12 turns.



# STOCK EXCHANGE

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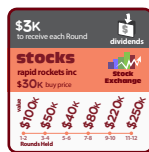


## Why?

Stocks can rise in value, meaning it can be a great way to potentially make more money.

## How?

- Land at the Stock Exchange and choose to buy one or more of the stocks available.



- ✓ You can sell stocks anywhere on the game board when it's your turn. Refer to 'Selling Assets' on page 9.
- ✓ Multiple players can be at the Stock Exchange at the same time.



**game play tip** Stocks are necessary to obtain the Sands Shopping Mall and the 5 O'clock Office Block, so plan ahead. A player can purchase all the stocks in one turn, making it difficult for other players.



**investment tip** Stocks go up and down in value, so keep an eye on the best time to sell them.



# TAX DEPARTMENT

## Why?

The Tax Department collects tax from players either via the Life Happens cards or from one of the side hustle destinations.

## How?

- This money can be collected as a tax refund by a player if they roll a double on a 2-dice roll.

The Tax Department can be found on the top left-hand side of the game board.





# TOKENS

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## Why?

Collecting Tokens is an important part of the game as the Tokens count towards your total points in full mode, especially if you want to win!

- ✓ Multiple players can be on the Token destinations at the same time.

**There are 12 Tokens of each type available:**

### HAPPY TOKENS

- Five Happy Tokens can be collected on the game board via Nevaque Airport, and four from White Sands Beach.
- Three Baby Happy Tokens are at Bubbles Maternity Suite.

### COMMUNITY TOKENS

- Four Community Tokens are available at the Community Centre.
- Four Pet Community Tokens are available at the Pet Rescue Centre.
- Four Community Tokens are available at the Community Garden. However, you must land here with another player on the same Round to receive two Community Tokens each.

#### investment tip

Investing is not just about money. You can invest time and energy in yourself, others and the environment.



**game play tip** When two players agree to meet at the Community Garden, watch out for the cheeky player who may sneak in as it's the first two players to arrive that receive two Tokens each.



### ENVIRONMENTAL TOKENS

- Five Environmental Tokens are available at Hills Reserve.

Seven Transport Environmental Tokens are available at Eco Transport Hub, of which there are 3 options:

- The ability to use Underground Stations costs \$2K.
- Electric Bike plus Underground Stations costs \$10K and enables the player to move two extra spaces per turn, plus use of the Underground Stations.
- Electric Car plus Underground Stations costs \$25K and enables the player to move three extra spaces per turn, plus use of the Underground Stations.

- ✓ Underground Stations can be used to move further around the game board. You can enter via any Underground Station and exit via any other Underground Station on the game board. Passing between Underground Stations counts as one space.



- ✓ The Electric Bike and Electric Car Tokens also allow a player to move extra spaces on top of their dice roll. If a player has two or more of these extra space Tokens, they can be added together.

- ✓ A credit card can be used to purchase an Eco Transport Hub Token.



- ✗ Only one Token can be collected from Eco Transport Hub at a time.

**game play tips** A player may negotiate and borrow a Transport Environmental Token from another player so they can use the Underground Stations.

Keep an eye on how many Tokens the other players are collecting to see if you are in the running for Lord of the Tokens.



Have at least one Token from Happy, Community and Environmental Token categories to qualify for points.

## TWO-PLAYER GAME

### Community Garden

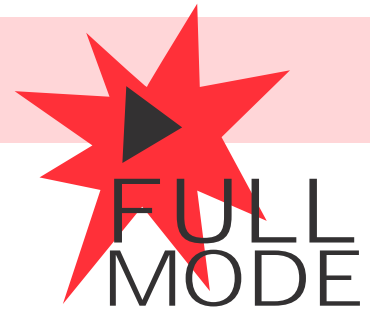
Do not place Tokens on this destination when there are only two players.

### Tokens



Obtain at least one from each of the Token categories (Happy, Environmental and Community) to ensure that you get at least 2nd place on the scoresheet.

# FINISHING THE GAME



At the end of **Round 12** use the scoresheet to calculate your points.

## Money Points

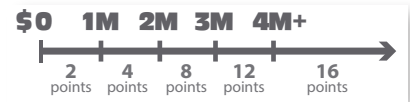
### How?

- Firstly, pay back any business loans and/or credit cards.
- Count up and enter your cash here.
- Enter the business's sale price, unless purchased in Round 11 or 12, then enter the buy price.
- For rentals, apartments, houses, stocks, the Sands Shopping Mall, and the 5 O'clock Office Block the amount depends on the number of Rounds you've held them for, e.g. if you purchased the asset in Round 7, then after Round 12 you have held it for 5 Rounds. Enter the value from the magnetic assets card under Rounds Held 5-6.

**note:** Commercial refers to the Sands Shopping Mall and 5 O'clock Office Block.

- Bank deposits have their value listed on the magnetic card.

- Total up the money.
- According to this scale, work out how many points you have made and enter it into the money points box, e.g. if \$2.5M is in the total money box, then 8 is written in the money points box.



- ✓ If rentals, houses, apartments or stocks are purchased in Round 12, then enter the down payment or buy price amount on the scoresheet.
- ✓ If a business is purchased in Round 11 or 12, then the buy price is written on the scoresheet.
- ✓ If the Sands Shopping Mall or 5 O'clock Office Block is purchased in Round 12, then enter the value indicated on the magnetic card in Rounds 1-2.

## Token Points

### How?

- Write the number of Happy, Environmental, and Community Tokens you have collected in these boxes.
- Share the number in each category of Tokens with other players to determine your ranking. Convert ranking to number of points and write in these boxes.

| ranking               |          |
|-----------------------|----------|
| 1 <sup>st</sup> place | 3 points |
| 2 <sup>nd</sup> place | 2 points |
| 3 <sup>rd</sup> place | 1 point  |

- ✓ If two or more players have an equal number of Tokens, then they both get the same points.
- ✗ If no Tokens are collected in a particular category then no points are awarded. e.g. if no Happy Tokens are collected then no Happy Points are given.

### Example scenarios:

- Three players have 2 Tokens each, the fourth player has 1. The three players are 1st equal and receive the 3 points each, the fourth player misses out.
- Two players have 2 Tokens and two players have 1 Token. The first two players are 1st equal, the next two players are 3rd equal.
- One player has 2 Tokens and three players have 1 Token. The first player is in 1st place, the three players are 2nd equal.
- All four players have 2 Tokens each. They are all 1st equal.

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## HACKT!CS Points

Add any HACKT!CS points you have achieved into this box on the scoresheet.



- ✓ Sands Shopping Mall and 5 O'clock Office Block need to be owned at the end of the game to qualify for HACKT!CS points.
- ✓ Sands Shopping Mall and 5 O'clock Office Block can be counted as a rental on the diversified portfolio for HACKT!CS points.

## Total Points

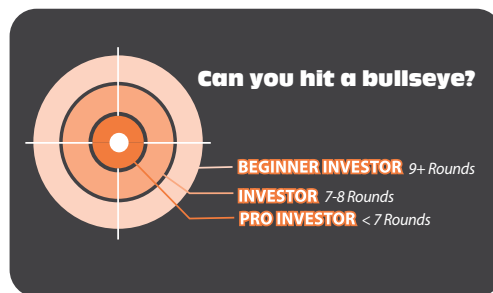
Total up your five points boxes (money, Happy, Environmental, Community, and HACKT!CS and write in this box. Compare with others to see who has won HACKT!CS!



## QUICK FIRE MODE

Once a player has **completed their mission**, then the other players take their turns to complete the Round. The game is then finished.

- ✓ All required asset(s) and Tokens (if applicable) as listed on the mission card, must be held at the end of the game to qualify for winning.
- ✓ If more than one player has completed their mission, the winner is decided by whoever has completed their mission and has the most cash in hand.
- ✗ Any and all business loans and/or credit cards must be repaid.



# ADDITIONAL INFORMATION

## The property values seem really low for real life?

- Yes, but that really depends on where you live in the world. Often, people purchase a house with another person, so this normally increases the value of the house that can be purchased along with the down payment and ability to service the loan.

## What does the capital gain % mean?

- This is the % that the property increases in value each year. Remember, each Round equates to 2 years of life.
- The capital gain % has been calculated in the profit numbers. The higher the capital gain the better, so it is written on the back of the investment portfolio for you to easily compare the performance of investments.
- Watch our Houses and Rentals video for more information.  
www.hackticsboardgame.com/pages/hackt-cs-explained



## Why do some magnetic cards refer to value and others refer to profit?

- This is because stocks, the Sands Shopping Mall and the 5 O'clock Office Block don't have a loan component. So, you receive all of their market value. By contrast, apartments, rentals and houses do have a loan component. So, once the loan has been repaid, then the leftover is received as profit.

## In life, how could I possibly have a career and run several businesses at the same time?

- The business profit figures take into account the salary for a manager to run the business on a daily basis.

## In this game, why are there only five business loans, and why can some players take them all?

- In life, you can't always automatically get the loans where and when you want them. All applicants must pass strict criteria to get approved. At times there can also be a credit crunch, meaning loans are very difficult to come by.

## In life, we can't see how stocks are going to perform in the future, why can we in this game?

- This game is attempting to teach players that stocks rise and fall in value and it's important to keep an eye on them.
- There are online resources analysing why companies are rising and falling in value, and this helps to make informed and calculated investment decisions. In addition, you can rely on the expertise of financial advisors/planners.

## How are the career savings amounts on the magnetic career strips calculated?

- The career savings amounts are the income earned from the career less tax, student loan and living expenses. They assume, that whilst you are studying you have a normal part-time job, such as working in retail or hospitality. The side hustles on the game board are in addition to this. The side hustles often follow on from an area of interest that you enjoy and can prove to be lucrative. Remember, each Round equates to 2 years of life.

## Isn't \$3 million a bit much to have to save for retirement?

- Well, that depends on where you want to retire in the world. Considering this game is targeted towards young people, it's just an indication on what you will need at retirement age.

## Why does money have the highest weighting?

- Money has the highest weighting because when you have a solid financial foundation, you have more time and money to do the things that are important to you. For example, you have more money to travel to see family, buy environmentally friendly products or volunteer your time to help others in the community. Therefore, money enables the other areas of life that are of high value to you.
- Good financial skills also help in the home, ensuring people can provide for their families, so that their children have the best start in life. Having enough money to provide for life's necessities helps avoid stress and worry.

## Why does each side hustle have a different tax rate?

- Side hustles are secondary jobs, so the tax rate depends on the tax rate paid for the primary job. The game has been kept simple for playability. What is important to note is that tax needs to be paid on all forms of income.

## Why aren't businesses affected when a storm hits town in the Life Happens cards?

- Usually, the business premises are owned by a landlord, and their insurance will cover the building damage.

## What is a Recycling Entrepreneur?

- A person who takes unwanted materials and turns them into usable items. For example: turning soft plastics into fence posts.

**game play tip** If you have any questions that haven't been answered, then just think about what happens in life and apply that logic to the game.





# GLOSSARY

**Asset** in this game is a business, house, apartment, rental, bank deposit, stock, Sands Shopping Mall or 5 O'clock Office Block. Ideally, an asset should increase in value over time and generate an income.

**Bank Deposit** is when you invest money in the bank for an agreed time and interest rate.

**Break-even** is when income and expenses equal out.

**Budget** is a plan of how much money will come in and how that money will be spent.

**Capital Gain** is the profit made when an asset is sold for more than was originally paid for it.

**Dividends** are regular payments to shareholders from the company's profits. The amount paid depends on how many stocks are owned.

**Down Payment** is a portion of the purchase price that the bank requires to be paid before they will loan the remainder of the money required. It's also commonly known as a deposit.

**Due Diligence** is doing thorough research before making an investment decision.

**Expenses** are the costs incurred with living and when owning an asset.

**Income** is money received on a regular basis from a job or an asset.

**Insurance** is where you pay an amount of money (a premium) to an insurance company and if you experience a loss, they will cover the costs of the loss.

**Interest** can either be paid or received. If you deposit money with the bank, they will pay you interest for letting them use your money. If you borrow money from the bank, they will charge you interest for letting you use their money.

**Liquidation** is when a business's assets are converted into cash because the business has collapsed.

**Loan** is borrowing money to make a purchase.

**Market Crash** is when the value of assets like stocks and real estate fall in value by around 20%.

**Per Annum** means each year. In HACKT!CS each Round equates to two years of life.

**Profit** is the amount of money left over after all expenses have been paid.

**Purchase Price** is the amount of money that needs to be paid to purchase an asset. The down payment and loan amounts contribute to the purchase price.

**Real Estate** a common term used for various type of properties. In this game it applies to: houses, rentals, apartments, the Sands Shopping Mall and the 5 O'clock Office Block.

**Return** is the amount of money an asset generates relative to how much money the asset costs.

**Scholarships** are payments made to recognise someone's academic achievements, normally to financially support their future learning.

**Stocks** (also known as **Shares**) are ownership of part of a company.

**Stock Market** is a place where you can buy or sell stocks. This can be a physical or online place.

**Tax** is a percentage of money earned that is paid to the tax department (government). They use this money to pay for public services and infrastructure.

**Value** is the monetary worth of an asset in this game.

**Withdraw** is when you take your money from the bank.

# CONVERSATION STARTERS

- What are your dreams?
- In what ways are you inspired to put the hard work in to make your dreams a reality?
- What do you love to do that you could turn into a side hustle?
- Why is saving money hard?
- Have you thought about budgeting, including for fun and emergencies?
- What are some digital tools available to help us manage our money more easily?
- Would you like to buy your own home one day?
- What practical steps can you take to make owning a home a reality?
- Do you think that certain careers make it easier to win the game?
- Are you are interested in buying stocks? If so, how do you upskill so you can make informed and calculated decisions?
- What is your strategy for achieving your dreams?



1<sup>st</sup> Edition

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