

The image features a vibrant green background with horizontal stripes of varying shades. The word "MOW" is rendered in a 3D, blocky font that appears to be made of grass, with blades of grass growing from the top and sides. Below it, the word "MONEY!" is written in a bright yellow, bubbly font with a thick red outline and a white drop shadow. The exclamation point is also yellow and red-outlined. The overall style is playful and energetic.

**MOW**  
**MONEY!**

Matt Saunders



# Introduction

Welcome to Walkerville, a landscaper's paradise of green grass and lush yards. The Mayor of Walkerville is looking for the best landscaping company to care for all the city's luxuriant parks, awarding a lucrative contract to the company that earns the best reputation, and the chance to rake in Mow Money for years to come!

## Overview

In Mow Money, each player is a new landscaping company competing to accumulate the most Reputation Points. Each player starts with a push mower and a dream to win the city contract. Players will invest money to buy new Lawnmowers and Bid Cards. Bid Cards are used to win Contract Cards that are worth Reputation Points. Can you carefully manage your Bid Cards to undercut your competition and win the city contract?

## Contents



### 106 Bid Cards

- 50 Basic Bid Cards (\$1, \$2, \$3)
- 36 Medium Bid Cards (\$2, \$3, \$4)
- 20 Advanced Bid Cards (\$3, \$4, \$5)



### 36 Contract Cards:

Worth 1-8 Reputation Points



### 6 Neighborhood Cards:

-Apple Hollow, Bear Cave Way, Cherry Creek, Duck Springs, Eagle Point, Forest Lane



### 18 Bluff Cards



### 6 Player Aid Cards



### 6 Basic Lawnmower Cards

Worth 1 Reputation Point



### 6 Medium Lawnmower Cards

Worth 2 Reputation Points



### 6 Advanced Lawnmower Cards

Worth 3 Reputation Points



### 60 Money Tokens

(24x \$5, 36x \$1)  
Every \$3 is Worth 1 Reputation Point

*Example:* At the end of the game Tera has acquired \$25. She has 8 Reputation Points for her acquired money added to her final score.



### 42 Bid Tokens

(A, B, C, D, E, F, OJ in 6 player colors)









### 1 Starting Player Marker

### 1 Rule Book

# Icon Glossary

## Odd Jobs:

-  Clean Up
-  Trim Shrubs
-  Repair Fence
-  Plant Trees
-  Install Sprinklers


 7 Basic Bid Card hand limit

 5 Medium Bid Card hand limit

 3 Advanced Bid Card hand limit

 \$1 to buy Basic Bid Card


 \$3 to buy Medium Bid Card


 \$5 to buy Advanced Bid Card


 Contract Card requires Advanced Bid Cards


 Contract Card requires Medium Bid Cards

 Contract Card requires Basic Bid Cards

 All Basic Bid Cards for this Contract Card must be Star Performers

 All Medium Bid Cards for this Contract Card must be Star Performers

 Reputation Points. This example is 1 Reputation Point and 7 Reputation Point.

 Reputation Points. This example is 1 Reputation Point and 7 Reputation Point.

# Set Up

## 1. Neighborhood Set Up:

Place one Neighborhood Card per player in the center of the playing surface in alphabetical order from left to right. Example: In a three player game, place Neighborhood Cards A, B, C. In a five player game, place Neighborhood Cards A, B, C, D, E.

## 2. Contract Card Set Up:

Create the Contract Card Deck by referring to the Contract Card Set Up Chart below. All unused Contract Cards are returned to the box, and won't be used this game. Set aside all the Contract Cards worth one Reputation Point (for later distribution). Shuffle the remaining Contract Cards and deal the Contract Cards face down on top of the Neighborhood Cards. Place the Contract Cards worth one Reputation Point face up on top of each Contract Card stack. Example: In a three player game, there will be a total of twenty-four Contract Cards: Eight Contract Cards per Neighborhood with a Contract Card worth one Reputation Point face up on each stack.

# of Players	CONTRACT CARD SET UP								Total # of Cards
	Worth 1RP	Worth 2RP	Worth 3RP	Worth 4RP	Worth 5RP	Worth 6RP	Worth 7RP	Worth 8RP	
<b>One</b>	2	3	3	3	2	1	1	1	16
<b>Two</b>	2	3	3	3	2	1	1	1	16
<b>Three</b>	3	4	4	4	3	3	2	1	24
<b>Four</b>	4	5	5	4	4	3	2	1	28
<b>Five</b>	5	5	5	4	4	3	2	2	30
<b>Six</b>	6	6	5	5	5	4	3	2	36

# Set Up

## 3. Bid Card Set Up:

Separate the Bid Cards into three different decks Basic, Medium and Advanced Bid Cards. Shuffle each deck and place the deck face down near the Neighborhood Cards. Allow space for each Bid Card deck to have a discard pile. When discarding Bid Cards, place the discarded Bid Cards next to the matching Bid Cards.

## 4. Bank Set Up:

Create a Bank by placing the Money Tokens, sorted by denomination, near the Neighborhood Cards. Players do not start with any Money Tokens.

## 5. Player Set Up:

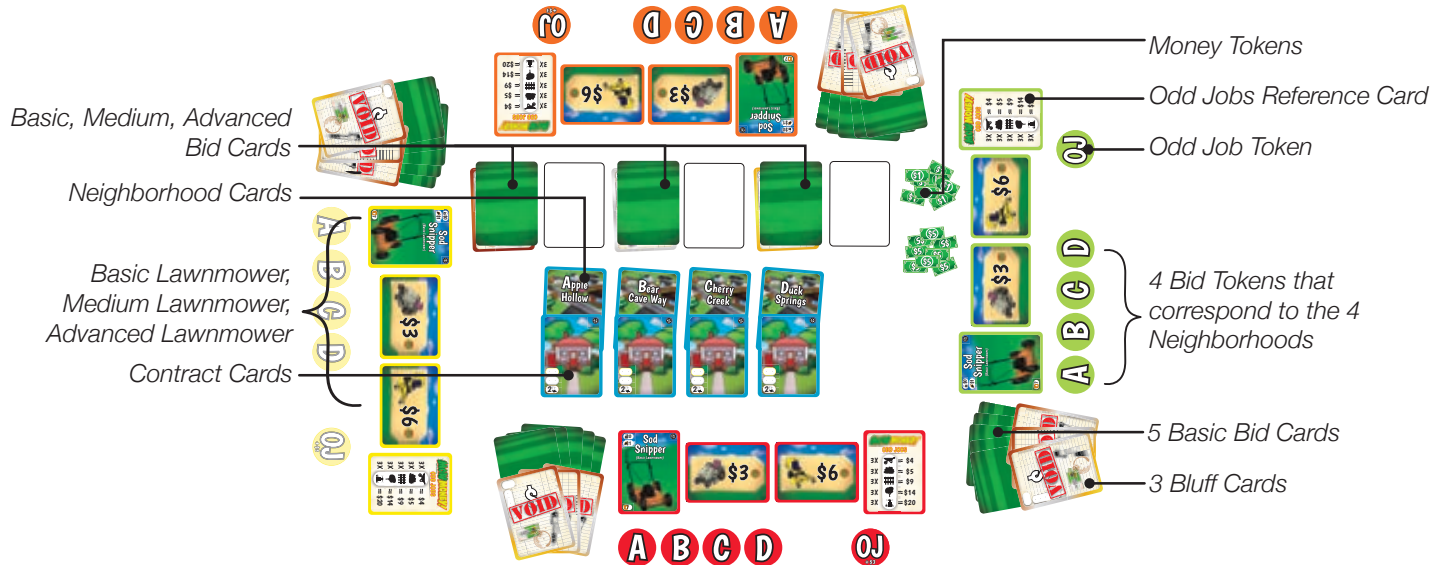
Each player has his or her own play area, separate from other players' play areas. Each player receives one Basic Lawnmower, one Medium Lawnmower and one Advanced Lawnmower. Players place the Medium Lawnmower and Advanced Lawnmower Cards with the price tag side face up in their play areas.

-Each player receives an Odd Job Token, and a Bid Token for each Neighborhood in play. Players place these Bid Tokens face down in their play areas. Each player draws five Basic Bid Cards. Each player receives three Bluff Cards.

## 6. Starting Player:

The person that has most recently mowed a lawn receives the Starting Player Marker.

## 4 Player Set Up



# Game Play

## Overview

Mow Money is played over several rounds of four phases each: Invest, Bid, Resolve and Maintenance. The game ends when one of the Neighborhoods does not have any Contract Cards. After the game ends, the players add up their Reputation Points. The player with the most Reputation Points wins the game. (See Determining Winner on Page 7)

## Invest Phase

During the Invest Phase, players may use their Money Tokens to buy Lawnmowers and Bid Cards. The player with the Starting Player Marker invests first. The player on the left of the starting player invests next. Continue clockwise until all players have invested. Since players do not start with any money, skip the Invest Phase during the first round.

### 1. Buy a Lawnmower:

When it is your turn to Invest, you may buy a Lawnmower. To buy a Lawnmower place the amount shown on the price tag in the bank and flip over the Lawnmower Card. You may buy the Advanced Lawnmower before you buy the Medium Lawnmower. After you have bought a Lawnmower, you own it for the rest of the game, and you do not need to buy it again.



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Place \$3 in the Bank and flip the Lawnmower Card over to show the purchased Lawnmower.

### 2. Buy a Bid Card:

To buy Bid Cards you must have bought the Lawnmower that corresponds to the Bid Cards. Since you start with a Push Mower, you may buy Basic Bid Cards at the beginning of the game.

**Example:** To purchase Advanced Bid Cards you must buy the Advanced Lawnmower first. Place the amount listed at the top of the Lawnmower Card into the Bank and add one Bid Card to your hand.



One Advanced Bid Card costs \$5

### Bid Card Hand Limit:

You may buy any number of Bid Cards. However, at the end of your Invest Phase you must discard down to SEVEN Basic Bid Cards, FIVE Medium Bid Cards and THREE Advanced Bid Cards.

**Example:** It is late in the game. Tera has nine Basic Bid Cards, three Medium Bid Cards and four Advanced Bid Cards. She must discard 2 Basic Bid Cards and one Advanced Bid Card before the Bid Phase begins.

## Bid Phase

During the Bid Phase, players use their Bid Tokens to either bid on Contract Cards located on the Neighborhoods, or to perform an Odd Job. Players may only place up to TWO bids a turn.

**Example:** Players may bid on two Neighborhoods or one Neighborhood and one Odd Job. Players can only complete one Odd Job per turn (See Odd Jobs on P. 5-6.)

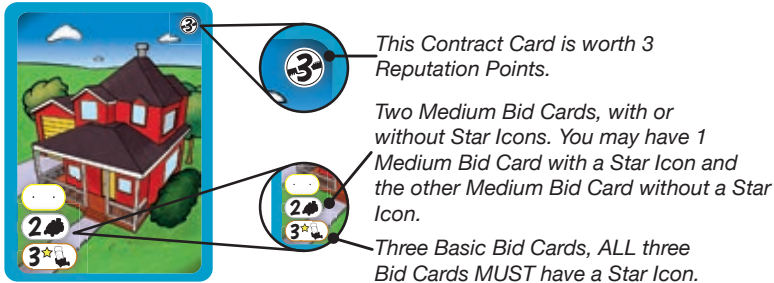


# Game Play

## Contract Card Bid Requirements:

Do not combine types of Bid Cards. You cannot place Advanced Bid Cards with Basic Bid Cards under a Bid. All Bid Cards must be the exact quantity listed on the Contract Card, as well as the appropriate type of Bid Card. If there is a Star Icon, ALL Bid Cards must have the Star Icon.

A Contract Card worth three Reputation Points has two possible bids:



A Contract Card worth five Reputation Points has three possible bids:

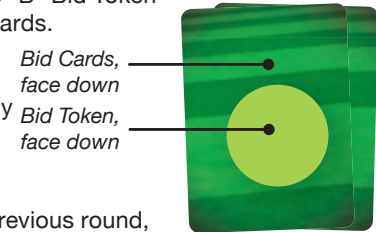


To place a bid, players select Bid Cards from their hands, place the Bid Cards face down in their play areas, and then place a Bid Token face down on top of the Bid Cards. The Bid Token identifies which Neighborhood the bid is attempting to win.

**Example:** Eliza wants to win the Contract Card on the Bear Cave Way Neighborhood, so she would place the “B” Bid Token on top of her stack of face down Bid Cards.

## Bluff Cards:

Use Bluff Cards to disguise the quantity of Bid Cards underneath a Bid Token.



## Stake Your Reputation:

If you have won a Contract Card in a previous round, you may include that Contract Card with your current bid to Stake Your Reputation. Staking Your Reputation is a way to make your bid lower, in order to undercut your competition and win the Contract Card. However, you must be very careful, because win or lose, the Contract Card you used to Stake Your Reputation is removed from the game, and you will not score those Reputation Points at the end of the game. Subtract the staked Reputation Points from your current bid to determine the value of your Bid.

**Example:** Zach is bidding on a Contract Card worth eight Reputation Points. He has two Advanced Bid Cards with \$5 on both of them but Zach really wants the Contract Card, so he adds a previously won Contract Card worth three Reputation Points to his current bid. When the bids are resolved in the next phase, Zach bid \$7 instead of \$10.

## Odd Jobs:

Completing an Odd Job is a way for players to obtain Money Tokens. During the Bid Phase, players may choose to use some of their Bid Cards to complete an Odd Job instead of using them to bid on a Contract Card.



# Game Play

Each Bid Card has one or two Odd Job icons. Players need three Bid Cards with corresponding Odd Job icons to complete an Odd Job. To complete an Odd Job, place three Bid Cards with corresponding Odd Job icons face down in your play area, with the "OJ" token face down on top of the Bid Cards. Bid Cards used for Odd Jobs can be combined; therefore, you may use a Basic, Medium and Advanced Bid Card together to complete an Odd Job. Players can only place TWO bids during the Bid Phase. If you choose to complete an Odd Job, then you can only bid on one Contract Card this turn.

## Resolve Phase

After all players have placed their bids, all players flip over their Bid Tokens to show the other players where they placed their bids. Resolve Odd Jobs first and then the Contract Cards.

### Odd Job Bonus:

Players that completed an Odd Job get a \$3 bonus. From the Bank, collect the amount for the Odd Job plus \$3 more.

**Example:** Eliza completed the sprinkler installation Odd Job worth \$20. Since she used her "OJ" Bid Token, Eliza will receive \$23 total. Place all Bid Cards used for Odd Jobs in the corresponding discard piles.



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### Resolving Contract Card Bids:

Starting with Neighborhood A, players determine who won the Contract Card. All players announce the amount of their bids. If a player "Staked His or Her Reputation," that player announces the modified bid. If only one player bid on a Neighborhood, that player would automatically win the Contract Card for that Neighborhood. If more than one player bids on the same Neighborhood, the player with the lowest bid wins the Contract Card.

*Orange does not have a valid bid because this Contract Card requires 3 Medium Bid Cards with the Star Icon. Orange needs 1 more Medium Bid Card with a Star Icon to have a valid Bid.*



*Yellow bid \$8. It is a valid Bid because they have exactly 4 Basic Bid Cards with Star Icons. Since Yellow staked 2 Reputation Points, their Bid is \$8 instead of \$10. Yellow wins the Bid!*

*Green bid \$10. It is a valid Bid because they have exactly 3 Medium Bid Cards with Star Icons.*

*Red Bid \$9. It is a valid Bid because they have exactly 2 Advanced Bid Cards. The Bluff card was used to make other players think a 3 card bid was made. The Bluff card returns to Red's hand.*



# Game Play

## Resolving Ties:

- If more than one player is tied for the lowest bid, the player that staked the most Reputation Points wins the Contract Card.
- If none of the tied players “Staked Their Reputation,” or if the tied players staked the same amount of Reputation Points, the player with the Starting Player Marker wins the Contract Card.
- If neither of the tied players has the Starting Player Marker, the tied player sitting closest in clockwise order to the player with the Starting Player Marker wins the Contract Card.

**Example:** Ethan has the Starting Player Marker, Eliza is sitting on the left of Ethan and Zach is sitting on the left of Eliza. If Eliza and Zach tie, Eliza wins the Contract Card.

## Winning a Contract Card:

The Player that wins a Contract Card collects the amount of Money Tokens from the Bank equal to his or her Bid amount, places the Bid Cards used to win the Contract Card into the corresponding discard pile and adds the Contract Card to his or her hand.

Any player that Bid on a Contract Card and did not win, returns the used Bid Cards to their hand. If a player “Staked Their Reputation” that player would receive the amount of Money Tokens for the unmodified Bid.

**Example:** Zach “Staked His Reputation” with a Contract Card worth three Reputation Points on a \$10 bid; therefore, Zach would receive \$10, not \$7.



The winning player discards the Bid Cards used to win the Contract Card. The players that lost the bid return their Bid Cards to their hands. Bluff Cards used in a bid are returned to the player’s hand for reuse in later rounds. Resolve Neighborhood B next, and then continue in alphabetical order until all Neighborhoods have been resolved.

## Odd Job Pick Up:

Once all the Neighborhoods have been resolved and all won Contract Cards have been collected, a player who did not win any Contract Cards or complete an Odd Job by using the “OJ” token may complete an Odd Job from the Bid Cards in his or her hand. If a player completes an Odd Job at this time, he or she will not receive the \$3 Odd Job Bonus. Place all Bid Cards used for Odd Job Pick Up in the corresponding discard piles.

## Maintenance Phase

1. The Maintenance Phase is a quick bookkeeping phase to set up the next round. Check to see if a Neighborhood does not have any Contract Cards. If at least one Neighborhood does not have any Contract Cards, the game is over. (See Determining Winner below)
2. Place all Contract Cards that received no bids face down at the bottom of the Contract Cards for that Neighborhood. Example: A Contract Card on Neighborhood C did not receive any bids; therefore, you place it face down at the bottom of the Contract Cards on Neighborhood C.
3. The player with the Starting Player Marker passes the Starting Player Marker to the player on the left, and play continues with the next Invest Phase.

## Determining a Winner

The player with the most Reputation Points becomes Walkerville’s official city landscaper and wins the game. Reputation Points are located on Contract Cards and Lawnmower Cards. At game end, every \$3 is also worth one Reputation Point.

## Solo Play

Mow Money offers an intense and exciting solo experience. Set up the game for two players using Neighborhoods A and B. Use the Contract Cards for a two-player game. You will compete against a dummy player. Play continues as normal with the following differences:

1. If a Contract Card does not have any bids by the solo player, the dummy player automatically wins that Contract Card. Since there are only 8 cards on each Neighborhood, the solo game only lasts 8 rounds.
2. When the solo player bids on a Contract Card, the dummy player competes with the same bid. Example: Zach placed four Basic Bid Cards with Star Icons on a Contract Card. Draw from the Basic Bid Deck for the dummy player until four Basic Bid Cards with Star Icons have been drawn. Discard any Basic Bid Cards that did not have Star Icons. Compare bids, the lowest bid wins the Contract Card.
3. When the solo player wins a bid, the solo player collects Money Tokens in the same manner as during a multi-player game. However, if the dummy player wins a bid, no Money Tokens are collected by the dummy player. The dummy player only scores Reputation Points from Contract Cards, not from Money Tokens or Lawnmowers.
4. The solo player wins all ties involving bids.
5. After the Contract Cards on the Neighborhoods are empty (eight rounds have been played), the player with the most Reputation Points wins. The dummy player counts only the Reputation Points on all the Contract Cards won by the dummy player and all Contract Cards that did not have any Bids. The solo player counts Reputation Points the same way as in a normal game.

For solo play variants to make the game more or less difficult visit:  
<http://maydaygames.com/mow-money.html>

## Credits

Thank you for playing Mow Money by  
Matt Saunders & Mayday Games.

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**Game Design:** Matt Saunders

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**Graphic Design:** Allison Litchfield

**Rulebook:** Ryan Bruns, Paula Hiatt, Daniel Peterson, Matt Saunders

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## About Mow Money

“A game about mowing lawns? That’s an interesting theme.” This is the reaction I get nearly every time I tell somebody about Mow Money. I know running a landscaping business is not a typical “gamer’s” theme. You won’t find zombies, wizards, space marines, or trading in the Mediterranean in the game, but there is a personal story behind it.

The summer of 1993, between high school and my first year of college, I worked at my grandfather’s lawn mower factory, Walker Manufacturing, in Ft. Collins, Colorado. Grandpa Walker and my two uncles started producing lawnmowers in 1980, and the company has grown to become one of the most respected commercial lawn mower manufacturers in the world. As a kid fresh out of high school, I was qualified to do mind-numbing jobs like drilling holes in thousands of little metal bars, and grinding splatter off freshly welded chassis. On a few rare occasions, I got to work in a department where I could actually visit with co-workers. During one of those rare afternoons, we randomly started competing to see who could come up with the silliest idea for a product to sell in the shop’s merchandise store. I suggested the idea of making a board game. The idea wasn’t that funny compared to some of the other ridiculous suggestions, but it stuck with me. So, when I first began to dabble in game design, I naturally began with a landscaping theme.

Mow Money is dedicated to the memory of my Grandpa Walker, a dreamer, a designer, and a dedicated family man. No matter how busy he was at the shop, he always had time for a playful pause with us grandkids. I hope this game in some way captures for you the same sense of fun I had as a kid whenever I got to spend time with him.

-Matt Saunders  
*Mow Money Designer*





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