

THE SCORE



At the end of a Trading Round, calculate the score for each player.

1. Total all insured and uninsured tabled Cash cards. Double your total if you tabled Venture Capital.
2. Deduct any Cash card values still left in your hand.
3. For each Bear Market card deduct the following amounts:
 - Market Crash - \$25,000ea
 - Global Recession - \$50,000ea
 - Bankruptcy - \$150,000eaDouble these values if Venture Capital is still in your hand at the end of trading.
4. If you have tabled The Taxman, deduct 10% from each player's score. Add these amounts to your score. If another player has a negative score, you will attract a negative 10% value. Reduce your final score accordingly.

*The online CASH scoring calculator can be found at
www.girrawaagames.com*

CREDITS

Game Development:	Emilio van Doorn
Box Design:	Adrienne Ezell
Rulebook Editing:	Joshua Yearsley
Rulebook Proofreading:	Kate Unrau
Card & Rulebook Illustration:	Mustafag Firin

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INTRODUCTION

Welcome to CASH[®], the card game that gives you the chance to become the ultimate business tycoon. If you have ever spent time wishing you were rich, then CASH is designed for you.

This instruction booklet tells you everything you need for endless hours of cash-building fun. If you're new to this sort of card game, don't worry. Played casually, CASH is a simple game about collecting cash, sending opponents to jail, and stealing everyone's money. You'll be making a killing in no time.

If you're a more competitive player, don't be deceived by CASH's simple mechanics. In your first games, you'll probably find it easy to make money, and rarely be at risk of losing it all. After all, any self-respecting business person can defend themselves from rookie start-ups! But the strategic heart of CASH is about outwitting your opponents while amassing your fortunes. The real threat is not the other players, but how you are prepared to play the game. Every turn is a chance to steal CASH from your opponents, and a clever player can influence the direction of a greedy opponent next move or build card combinations that snatch the highest-value cards from your enemies.

Whether you're a casual or hardcore player, we hope you have fun. CASH has been designed and playtested over the course of many years, culminating in the ultimate wealth-building card game. Thank you for becoming a part of the CASH community, and remember: "It's not personal, just business!"

Emilio van Doorn
Girrawaa Games

OBJECTIVE

As a CASH Trader, your goal is to collect as much capital as possible. The game ends when any player has collected \$1 million in capital, and the winner is the player with the most capital.

The main way to collect capital is to play Cash cards onto your Trading Firm. Be careful, though, because Cash cards are easily stolen unless you insure them with Insurance cards.

You will also compete over hot commodities such as Bull Market cards, and the other players will try to outdo you with commissions, extra turns, and blind card swaps. Are you ruthless enough to become the ultimate CASH Trader?

COMPONENTS

This game includes 216 cards, this rulebook, and a first player marker.

SETUP

1. **Select first player.** Randomly select the first player. Give the first player marker to the first player.
2. **Distribute Trading Licenses.** Remove a Trading License card from the deck for each player. Place one face-up in your play area, called the Trading Firm. Keep any remaining Trading License cards in the deck.
3. **Make the Market Opportunities deck.** Shuffle all of the remaining cards to make the Market Opportunities deck and place it in the center of the table.
4. **Deal cards.** Deal 7 cards to each player.



THE BROKER



When you **discard** The Broker, you may take \$25,000 of uninsured, tabled Cash from each opponent. If an opponent does not have \$25,000 of uninsured, tabled Cash, that opponent instead loses his next turn.

While you are affected by an Investigation card, discarding The Broker has no effect.

THE BANKER



When you **discard** The Banker, you may take \$50,000 of uninsured, tabled Cash from each opponent. If an opponent does not have \$50,000 of uninsured, tabled Cash, that opponent instead loses his next two turns.

While you are affected by an Investigation card, discarding The Banker has no effect.

THE TAXMAN



The Taxman takes effect when you **play** it onto your Trading Firm.

At the end of a trading round, if you have The Taxman in your Trading Firm, increase your capital by 10% of each opponent's capital, and decrease the capital of each opponent by 10%. Apply this effect even if an opponent has negative capital, which decreases your capital as well as your opponent's capital.

ADVANCED VARIANT

If you want to play an advanced variant of CASH, do not perform step 2 of setup. This means all of the Trading Licenses start in the Market Opportunity deck, leaving random chance to dictate how quickly a player starts collecting Cash cards.

This variant places a stronger emphasis on negotiation, wheeling and dealing for high-value cards, and building alliances. Using this variant usually leads to a more ruthless game as allies may be sacrificed in the race to \$1 Million dollars.

MARKET CRASH

When you discard Market Crash, you lose your next turn and must discard your lowest uninsured tabled Cash. If you have no tabled uninsured Cash, you only lose your next turn. Also, each player must pass one card from their hand face-down to the player on her right.

At the end of a trading round, your capital decreases by \$25,000 for each Market Crash card in your hand.

GLOBAL RECESSION

When you discard Global Recession, each player must pass two cards from their hand face-down to the Trader on their right. Also, you lose your next turn and must discard your highest uninsured, tabled Cash card, if possible.

At the end of a trading round, your capital decreases by \$75,000 for each Global Recession card in your hand.

BANKRUPTCY

When you discard Bankruptcy, you must immediately discard your Trading License, The Taxman, Venture Capital, and all uninsured, tabled Cash. Insured tabled Cash remains in your Trading Firm. And, you must also discard all cards in hand. Finally, you must draw 7 cards and lose your next two turns.

At the end of a trading round, your capital decreases by \$150,000 for each Bankruptcy card in your hand.



COMMISSION CARDS

There are three types of Commission cards: The Broker, The Banker, and the Taxman. The Broker and The Banker take effect when discarded. The Taxman takes effect when played onto the Trading Firm.



Typical 4 player game layout



ROUND BREAKDOWN

CASH is played over a series of trading rounds. During a trading round, starting with the first player, the players take turns in clockwise order. Players continue taking turns until a player plays the Stop Trading card, which ends the trading round.

When a trading round ends, count up each player's capital. Capital is the value of the player's tabled Cash cards minus the value of the player's Cash cards in hand, modified by any bonuses or penalties to capital noted on cards in the player's hand or on any Trading Firms.

If any player has at least \$1 million in capital, the **game ends**, and the winner is the player with the most capital. Otherwise, pass the first player marker clockwise to the next player, and begin another trading round.

If the game would end but there is a tie in capital—an extremely rare case—pass the first player marker clockwise, and begin another trading round, as normal until one player has achieved a highest score.

TURN BREAKDOWN

First, draw 1 card, increasing your hand to 8 cards.

Then, you must either **play a card** or **discard a card**.

Finally, check your hand size. If you have fewer than 7 cards, draw up to a hand of 7 cards; if you have more than 7 cards, discard down to a hand of 7 cards.

After checking your hand size, your turn ends. Play moves clockwise to the next player.

DRAWING, PLAYING, AND DISCARDING

Whenever you **draw** a card, draw it from the Market Opportunities deck. If the Market Opportunities deck ever becomes depleted, reshuffle the Dumped Deals pile to create a new Market Opportunities deck.

When you **play** a card, the card will specify where you may play it:

Onto your Trading Firm
Onto your Cash cards
Onto an opponent's Trading License

Any card on your Trading Firm is referred to as a **tabled** card.


Whenever you **discard** a card, discard it to the common Dumped Deals pile. If a card takes effect when played, discarding it does not trigger any effect unless the card notes otherwise.

Whenever you are prompted to **take** a card, immediately play that card onto your Trading Firm.

TRADING, NEGOTIATION, AND PUBLIC INFORMATION

At any time during your turn, you may negotiate and trade with any other players for cards in your and their hands and Trading Firms. Other players cannot negotiate or trade with each other until their turn.

PREMIUM EARNINGS



When you **discard** Premium Earnings, you may take the highest uninsured, tabled Cash card from each opponent's Trading Firm, and you may discard any Investigation card affecting your Trading License. Then, you may immediately take an extra turn.

VENTURE CAPITAL



Venture Capital takes effect when you **play** it on your Trading Firm. To play it, you must pay an investment fee by discarding \$25,000 of uninsured, tabled Cash.

At the end of a trading round, if you have a tabled Venture Capital card, double the capital value of your tabled Cash, whether insured and uninsured.

However, if you have Venture Capital in hand when a trading round ends, double any penalties to capital value caused by Bear Market cards in your hand.

TAKEOVER



The Takeover card takes effect when discarded. However, if your Trading License is affected by an Investigation card, discarding a Takeover card does not trigger its effect.

For a Takeover card to take effect, you must also discard an investment fee of \$25,000 uninsured, tabled Cash cards.

When you play Takeover, you may take an opponent's tabled Venture Capital card.



BEAR MARKET CARDS

Bear Market cards are really bad cards that take effect when discarded. However, Bear Market cards also have effects that trigger if you are holding the card in hand at the end of a trading round.

There are three types of Bear Market cards: Market Crash, Global Recession, and Bankruptcy.

How do I get rid of an Investigation card?

To remove an Investigation card affecting your Trading License, you must play a matching Acquittal card, a Bull Market card, or the Settlement card.



ACQUITTAL CARDS

When you **discard** an Acquittal card, you may then **discard** the Investigation card of the same name that is affecting your Trading License, ending its effects.

There are four types of Acquittal cards matching the four types of Investigation cards:



Corruption &
Bribery



Insider Trading



Money
Laundering



Organised Crime

The fifth type of Acquittal card is the Settlement card. To **play** this card, you must discard your lowest tabled, uninsured Cash. This card removes any Investigation card affecting your Trading License. If you have no uninsured tabled Cash to discard, the Settlement card does not take effect.



BULL MARKET CARDS

Bull Market cards are exceptionally good cards. There are four types of Bull Market cards: Dividend Yield, Premium Earnings, Venture Capital and Takeover.

DIVIDEND YIELD

When you **discard** Dividend Yield, you may take the lowest uninsured, tabled Cash card from each opponent's Trading Firm, and you may discard any Investigation card affecting your Trading License. Also, when this turn ends, you may take another turn immediately.

While it is not your turn, you may trade only with the player taking a turn, and you may not trade in any way that would increase your hand size beyond 7 cards.

You may talk freely about your hand, lying if you wish. However, you cannot show cards in your hand to other players.

You may trade any cards in your hand, and you may trade any cards in your Trading Firm except for the following:

- Your Trading License
- Insured Card cards
- Investigation cards affecting your Trading License

Immediate trades are binding. Promises of future action are not binding.

DISCARDING CASH AND MAKING CHANGE

When you are prompted to discard a Cash card of a certain value, you may only discard a single Cash card worth the required value. You may not discard multiple Cash cards equalling to the required value, and you cannot make change by taking Cash cards from any deck or supply.

THE CARDS

The core of CASH is its cards. Every card has the same parts: a name, type, icon, and effect.



1 Name: The name of the card. There is a detailed description of each card later in this section.

2 Icon: The icon also shows the card's type.

3 Type: The type gives a general idea of how a card can be played as well as its benefits or consequences. (For example, all Bull Market cards have positive effects.)

4 Effect: This text describes how the card takes effect and the effect itself.



TRADING LICENSE

The Trading License takes effect when you play it onto your Trading Firm. While you do not have a tabled Trading License card, no cards that you play or discard take effect, except for the Trading License card. Your Trading Firm can hold only one Trading License card at a time.



STOP TRADING

The Stop Trading card takes effect when you play it onto your Trading Firm. During your current turn, play your Stop Trading card, and the trading round ends.



CASH CARDS

Cash card takes effect when you play it onto your Trading Firm. Cash represents capital generated from investment deals.

Cash cards come in six denominations:



\$5,000



\$10,000



\$25,000



\$50,000



\$75,000



\$150,000

At the end of a trading round, add the value of your tabled Cash cards to your capital, but subtract the value of any Cash cards in your hand from your capital.



INSURANCE CARDS

An Insurance card takes effect when you play it onto your Trading Firm. When you play an Insurance card, place it over the Cash card(s) that it is insuring.

An Insurance card can insure any number of Cash cards whose total value is less than or equal to the Insurance card's insurance limit. Insured Cash cards cannot be affected by Bull Market cards or Bear Market cards, but they cannot be discarded to pay for certain effects.

6 You cannot play an Insurance card if you have no tabled, uninsured Cash card valued less than or equal to the insurance limit of the Insurance card.

You cannot combine the insurance limits of multiple Insurance cards to insure a single Cash card.

There are three types of Insurance cards:



Economy Cover Insurance has an insurance limit of \$25,000.



Basic Cover Insurance has an insurance limit of \$50,000.



Total Cover Insurance has an insurance limit of \$75,000.

Catherine wants to play the Economy Cover Insurance card. She has three Cash cards: an insured \$25,000 card, an uninsured \$50,000 card, and an uninsured \$75,000 card. Because both of her uninsured Cash cards have values greater than the insurance limit of the Economy Cover Insurance card (\$25,000), she cannot play it.



INVESTIGATION CARDS

Investigation cards take effect when you play it on an opponent's Trading License, initiating an investigation into alleged criminal activities.

While your Trading License is affected by an Investigation card, you cannot play cards onto your Trading Firm or Cash cards, and you cannot play Investigation cards on opponents' Trading Licenses. Cards that take effect when discarded continue to take effect, unless noted on the card.

A Trading License cannot be affected by multiple Investigation cards at once nor can an Investigation card be played where no Trading License is tabled.

There are four types of Investigation cards:



Corruption & Bribery



Insider Trading



Money Laundering



Organised Crime