

PAYDAY[®]

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Ages 8 to Adult

OBJECT

The object is to be the player who has the most cash and savings at the end of the game. The length of the game is decided by the players. With four players, a 3 month game takes about an hour and a 6 month game takes about 2 hours.

EQUIPMENT

1 Die, 4 Tokens, a Game Board, Pay Day Money, 16 Deal Cards, 79 Mail Cards and 1 Savings and Loan Record Pad.

PREPARATION

Determine the number of months to be played. Remove the "Pay Day" Mail card and set it aside. *This is an identification card and is not used in playing the game.* Shuffle the "Mail" and "Deal" cards separately and place each stack face down, near the board. Each player selects a token and places it on the "Start Here" space.

Select two players... one will be the Banker and the other will be the Record Keeper. The Banker is responsible for all the money that goes in or out of the Bank. The Banker begins by giving each player \$325.00. The Record Keeper is responsible for keeping track of the number of months played *and* for writing in all financial transactions on the Savings and Loan Record Pad. The Record Keeper begins by writing each player's name across the top of the Savings and Loan Record Pad.

THE SAVINGS AND LOAN RECORD

A player may have either a savings account or a loan... *but never both at the same time.* When a player takes out a loan, it is recorded on the record pad and the player receives the amount loaned from the Bank. When a player puts money into his savings account, the amount is recorded on the pad and the player pays the money to the Bank. To record a financial transaction, the Record Keeper marks an "S" (if it is for savings) or an "L" (if it is for a loan) in the left-hand box under the player's name. He then records the amount of the transaction next to the "S" or "L". Each time the amount of a player's savings or loan changes, the old total is crossed out and the new total is recorded under it. *FOR EXAMPLE:* A player takes out a loan for \$200.00. The Banker gives the player the money and the Record Keeper records this transaction under the player's name by writing in "L" and \$200.00 (which is the amount of his loan). On his next turn, he takes out another loan for \$300.00. He receives the money from the Bank and the

Record Keeper crosses out his first loan and writes in his new balance of \$500.00.

LOANS

A loan may be taken out or increased at any time in even \$100.00 amounts.

A player must pay 20% interest on his outstanding loan balance every time he lands on "Pay Day."

In addition to paying the interest due, a player may pay off part or all of his loan on "Pay Day." Loans may not be paid off at any other time during the month.

SAVINGS

All savings transactions must be made in \$100.00 amounts. Players may open a savings account or add to one only on "Pay Day."

Players must pay a \$50.00 fine for each withdrawal made before "Pay Day." A player is not fined if his withdrawal is made on "Pay Day."

A player receives 10% interest on the balance in his savings account every time he lands on "Pay Day."

For easy calculation of interest on savings or loans refer to the Interest Table. Remember: A player may have either a savings account *or* a loan... but never both at the same time.

THE PLAY

One player is selected to go first. He rolls the die and moves his token the number of days indicated, starting with Monday the 1st and moving through the calendar, week by week, to "Pay Day." Each player must follow the instructions pertaining to the day on which his token lands. Some of the instructions are on the calendar itself, while more detailed instructions are outlined below. A player's turn ends when he has followed the instructions for the day on which he has landed. Play then passes to the player on his left.

SPECIAL INSTRUCTIONS FOR EACH DAY:

MAIL

1. Draw from the stack of Mail cards the number of cards indicated on the mailbox space. All postcards and advertising come free of charge and are immediately discarded.

Note: All discarded mail is placed in a discard pile away from the regular mail stack. When the mail stack is depleted, shuffle the discard pile and reuse.

2. "Insurance" cards must be purchased or discarded immediately. If purchased, the "Insurance" card is held by its owner throughout the game and cancels only the type of bills specified which are received after the purchase is made.

3. A player keeps all his bills, except those cancelled by "Insurance," until he lands on Pay Day. At that time he must pay and discard them.

SPECIAL MAIL CARDS:

LOTTERY TICKET: comes free of charge and may be cashed in at the bank only if you land on "Lottery Draw" during the month in which the ticket was received. All your "Lottery Tickets" may be redeemed if you land on "Lottery Draw," but must be discarded at the end of the month if not used.

SWELLFARE: (You are in debt if your loan, plus loan interest due, plus bills are greater than your cash.) If you are in debt you may gamble up to \$100.00 and receive from the Bank 10 times the amount of the bet if you roll five or six. If you roll any other numbers, the amount you have bet goes into the pot.

SPECIAL SPACES ON THE BOARD:

DAYLIGHT SAVINGS TIME:

Each player in turn, starting with the player who landed there, moves his token back one space and follows the instructions as in a regular turn.

Note: If your token is on the "Start" space when another player lands on "Daylight Savings," simply collect another \$325.00 and leave your token on "Start." (A player on Monday the 1st shall move back to "Start" with no further consequences.) The "Daylight Savings" process takes place only once on any turn and should not be repeated if a player lands there as a result of another player having landed there first.

DEAL

Draw the top card from the "Deal" stack. You may purchase the "Deal" for the indicated cost *immediately* or return the card to the bottom of the stack. (You may take out a loan to pay for a "Deal".) The "Deal" is held until you land on "Buyer" at any time during the balance of the game. A "Deal" card has no value if it remains unsold at the end of the game.

IMPORTANT: Whenever a "Deal" is purchased, all players have a chance to win the "Commission" shown on the "Deal" card. Each player in turn rolls the die and the highest roller collects the "Commission" from the Bank.

BUYER

If you have one or more "Deal" cards, collect from the Bank the "Value" shown on any *one* of them and return that card, face down, to the bottom of the "Deal" stack.

TOWN ELECTION

All players must contribute. If you do not have the cash, you must withdraw from your savings or take out or increase a loan. The next player to roll a six during the course of the game

wins the Pot (including any "Swelfare" money that may already be there).

POKER GAME

Each player has the option of placing \$100.00 on the board. All poker game participants roll the die and the highest roller collects all the money.

PAY DAY

Stop here, regardless of additional counts on the die. When you reach "Pay Day," go through the following steps in this order:

1. Collect your monthly wages of \$325.00.
2. Collect 10% interest on your savings account or pay 20% interest due on your loan.
3. Pay all bills you have received during the month and place them in the discarded mail stack. If you do not have enough cash you must withdraw money from your savings account. If you do not have a savings account you must take out or increase a loan. The Record Keeper must show these changes under your name on the Savings and Loan Record.
4. **OPTION:** You may pay off all or any part of your loan in \$100.00 amounts without paying a fine. You may withdraw or add to your savings in \$100.00 amounts without paying a fine.
5. Discard any unused "Lottery Tickets." At the end of the *last month of play* you must also discard all "Deal" cards.
6. The Record Keeper notes the month you are starting. Place your token on the "Start Here" space unless you have completed your last month of play. If you are continuing, start off again on your next turn.

WINNING THE GAME

Once a player has completed his last month he retires from the game. Play continues until all players have completed the proper number of months. When the last player has completed his final month of play, each player totals his cash (after all bills have been paid up) and adds his savings or subtracts his loans. The player having the greatest total is the winner. If all players are in debt, the player who is least in debt is the winner!

We will be glad to answer inquiries concerning these rules. Parker Brothers, P.O. Box 900, Salem, Mass. 01970

Additional Savings and Loan Record pads may be obtained directly from Parker Brothers. Price: 2 for \$1.00

