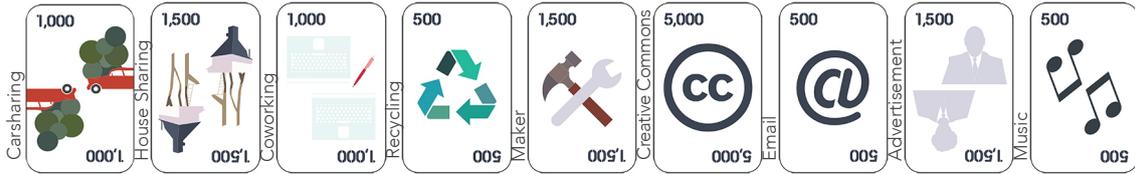


Smart Money Maker is a collaborative card game for 2-6 players that illustrates the rules of the New Economy. It is based on a simple concept: circulating assets earns returns. Profit is generated by sharing personal resources and using free services available on the Internet:



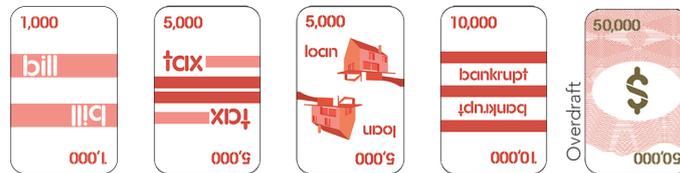
59 **New Economy** cards with a total virtual value of 73,500

and new businesses:



4 **Growing New Business** cards

The goal of the game is to pay for all debts inherited from the old economy. Players have to pay off their own debt, but also contribute to pay off the *Payment Requests* of the other players:



17 **Payment Request** cards for a total of \$178,000

The sum of the *Payment Request* cards is higher than the sum of *Banknotes*!



71 **Banknote** cards for a total of \$85,500

The deck includes:



2 **Lobby** cards

1 **Joker**

Players have to pool their assets in order to pay off all the *Payment Requests* contained within the deck. At the end of the game, if players have paid off all *Payment Requests*, the winner is the player with the most *Banknotes*. However, even with player collaboration, it is still possible that the players will not be able to pay off all the *Payment Request* cards. In this case, the game is the winner!

To start, each player draws one **Payment Request** card, two **Banknotes** of \$1,000, and four **New Economy** cards. After dealing these cards, the dealer then shuffles the remaining cards, apart from the *Banknotes*, and places them in a deck. The *Banknotes* are kept face up on the table, separated by value.

Each player begins his or her turn by drawing one card from the deck, then playing one card at a time. The first player must put down a *Payment Request* card. Then, in a clockwise direction, all players take turns contributing to the request until the card has been paid in full. Alternatively, the next player can also put down a new *Payment Request* card or raise the value of a debt not yet fully paid (except with a *Payment Request* card of \$50,000). If all the *Payment Requests* on the table have been paid in full and the player whose turn it is does not have any *Payment Request* cards, the player must quickly show his or her card and pass. This is the only case in which passing is allowed.

Each player can choose to put down one of the following cards in order to pay off the *Payment Request* and dissolve the debt entirely:

- A **New Economy** card: depending on its value, this card partially or fully pays the *Payment Request*.
- A **Growing New Business** card: allows the player to fully pay off a *Payment Request*, even if a previous player has put down a *Lobby* card. Otherwise, the **Sharing Economy** and **Crowdfunding Growing New Business** cards, respectively, allow the player to pick a card at random from another player's cards, or to receive a card from every other player. The **Reputation Growing New Business** card allows the player to look at the cards of every other player and draw only one card. The **Free Growing New Business** card allows the player to put down two cards in a row.
- A **Lobby** card: prevents the other players from using a *New Economy* card until the *Payment Request* has been paid off. If the other players don't have any *Banknotes*, *Growing New Business* cards, or the *Joker*, they cannot pay off the *Payment Request*.
- The **Joker**: can be played as a substitute for any other card in the game.
- A **Banknote card**: can be used at any time to pay off the *Payment Request*, or if a *Lobby* card has been played. It is advised that players keep their *Banknotes* if possible, since the winner will be the player with the most cash.

Option 1. If a player fully pays off the *Payment Request* with a **New Economy** card or **Banknote**, the *Payment Request* is discarded from the game. The *Banknotes* will then go to that player's hand. Before discarding the played *New Economy* cards, they must be exchanged for *Banknotes* of equal value. Furthermore, he or she will not be able to collect the *Joker* and/or *Lobby* cards, if any. If the total value of *New Economy* cards and *Banknote* cards should exceed the *Payment Request*, the player will not be allowed to collect the exceeding amount. The players will collect the *New Economy* cards (to be exchanged for *Banknotes*) and the *Banknotes*, from lowest to highest value.

Option 2. If a player pays off the *Payment Request* using a **Growing New Business** card, he or she will collect the eventual *Banknote* cards that have been played as well as the *Joker* and/or *Lobby* cards, if any. The other cards that have been played, the *New Economy* cards and the *Payment Request*, are discarded from the game prior to the next turn.

When the deck has no remaining cards, every player puts down one last card. The winner is the player with the most *Banknotes* only if no players have any *Payment Request* cards in hand and if every *Payment Request* has been paid off. Even if the players collaborate, it is still possible that they will not be able to pay off all *Payment Requests*. In this case, the game is the winner!

Special cases:

- If a player holds the following cards: **Car Sharing - House Sharing - Coworking** OR **Recycling - Coworking - Maker** OR **Creative Commons - Advertisement - Music**, every combination of these three cards has a value of \$2,000. They can be used to pay off a *Payment Request*. Then, they must be successively discarded but cannot be exchanged for *Banknotes*.
- If a player only has *Payment Requests* cards and the deck is exhausted, he or she must forfeit and deal their remaining cards to the other players in a clockwise direction.
- If several players have the same amount of cash at the end of the game, the winner will be the player with more *Growing New Business* cards.