2 to 6 Players  •  OBJECT: Collect money and LIFE Tiles, and have the highest dollar amount at the end of the game.

**SETTING UP**

Attach the game parts to the gameboard as shown on the Assembly Sheet.

**LIFE TILES**

Each LIFE Tile carries a secret message: a special achievement, and a dollar amount which counts toward your total cash value at the end of the game.

Carefully remove the LIFE Tiles from the cardboard sheet. Place the LIFE Tiles LIFE-side-up near the gameboard and mix them up. Draw 4 tiles and, without looking at the message on the back, stack them LIFE-side-up at Millionaire Estates. The remaining tiles form the draw pile.

**CARDS**

Separate the cards into 4 decks: Career Cards, Salary Cards, House Deeds and Stocks. Place each deck facedown near the gameboard.

**INSURANCE POLICIES & BANK LOANS**

Separate the Automobile Insurance Policies, Homeowner’s Insurance Policies and Bank Loans. Place each pile near the gameboard.

**MONEY**

Choose one player to be the banker. This player is in charge of all money paid to and from the bank.

The banker separates the money into piles by denomination, then gives each player $10,000.

**CARS AND PEGS**

Carefully twist the pink and blue pegs off their runners, then discard the runners. Choose a car and fit a people peg into the driver’s seat (don’t forget to buckle up!). All players do the same.

**GAME PLAY**

All players spin the wheel. Highest spinner takes the first turn. Play then continues clockwise.

**WHAT YOU DO ON A TURN**

On your turn, spin the wheel. (If the spinner arm stops between numbers, spin again.) Then move your car the number of spaces on the spinner.

Always move your car forward, in the direction of the arrows. (Just as in real life, you can’t go back in time!) If you land on an occupied space, move ahead to the next open space.

Follow the space directions. This ends your turn.

Your first turn is an exception. See GETTING STARTED.

**GETTING STARTED**

On your first turn, decide either to start a career, or to start college.

College offers more career and salary options, but it takes time and it puts you in debt!

**START CAREER**

If you decide to start a career, place your car on the START CAREER space, then do the following:

**Draw a Career Card:** Have another player fan out the Career Card deck facedown, while you draw 1 card at random. NOTE: You may not keep a Career Card that says “Degree Required.” If you draw one of these cards, draw again!

**Draw a Salary Card:** Now have the same player fan out the Salary Card deck facedown while you draw 1 card.

If you draw these Career and Salary Cards, you’ll be a Superstar making $70,000.
Place your Career Card and your Salary Card faceup in front of you. Now spin and move as you would on a regular turn.

**START COLLEGE**
If you decide to go to college, place your car on the START COLLEGE space. Borrow $40,000 from the bank for tuition (see BANK LOANS). Now spin and move as you would on a regular turn.

**JOB SEARCH**
When you reach the JOB SEARCH space, stop -- even if you have moves left. Then do the following:

Choose Your Career Card: Have another player fan out the Career Card deck facedown, while you draw 3 cards at random. Look at the cards, choose any 1 card, then return the other 2 cards to the deck. See the Career Guidance section, below.

Choose Your Salary Card: Now choose your Salary Card the same way (pick 1 card from the 3 cards you draw).

Place your Career Card and your Salary Card faceup in front of you. Now spin and move again.

**CAREER GUIDANCE**

How much money you earn depends not only on the amount of your salary, but also on how often players land on your Career Spaces (spaces with symbols that match your Career Card). For example, if you’re the Accountant, players must pay you whenever they land on “Taxes Due” Career Spaces.

Landing on Career Spaces is the “luck of the spin.” Therefore, just choose whichever career you want! Be adventurous and try a different career each time you play!

**THE SPACES**

**SPACE COLORS**
As you move your car, notice the space colors - they’re important! Here’s what the colors mean:

**Orange Spaces.** Most spaces are orange. Whenever you land on an orange space, you must follow the directions.

**Blue Spaces.** These spaces are optional. Whenever you land on a blue space, follow the directions only if you want to.

**Green Spaces.** These are PAY DAY spaces. Whenever you land on or pass a PAY DAY space, collect your salary from the bank.

**Red Spaces.** There are 3 of these spaces: JOB SEARCH, GET MARRIED and BUY A HOUSE. Whenever you reach a red space, stop -- even if you have moves left. Follow the directions, then spin and move again. Red spaces have special directions which are explained separately.

**LIFE SPACES**
These spaces show pictures of LIFE Tiles, and are all about family activities, community service and good deeds!

Whenever you land on a LIFE space, take 1 LIFE Tile from the draw pile. If the draw pile has run out, take 1 LIFE Tile from any opponent.

*Do not look at the back of the LIFE Tile.* Place it LIFE-side-up in front of you.
The symbol on this Career Space matches the symbol on the Doctor’s Career Card. The Doctor collects $5,000 from any opponent who lands here.

**CAREER SPACES**

The symbols on these spaces match those on the 9 Career Cards. Players earn money from opponents who land on their Career Spaces. When you land on a Career Space, do the following:

- **If an opponent** owns the matching Career Card, pay that player the amount on the space.
- **If you own** the matching Career Card, pay nothing.
- **If no player** owns the matching Career Card, pay the bank the amount on the space.

For example, the Ski Accident space is one of the Doctor’s Career Spaces. If you land there, pay $5,000 to the player who owns the Doctor Career Card.

**Taxes Due Spaces:** These are the Accountant’s Career Spaces. If you land on a Taxes Due space, pay the Accountant the taxes on your Salary Card. If you are the Accountant, pay nothing. If there is no Accountant, pay the bank.

**Special Police Officer Rule:** Notice that there’s only 1 Career Space for the Police Officer. That’s because any opponent caught speeding (spinning 10) must pay the Police Officer $5,000!

If you’re the Police Officer, it’s up to you to notice when a player spins 10. If you don’t notice, the “speeder” pays no penalty. NOTE: If there’s no Police Officer in the game, there’s no penalty for spitting 10.

**CHANGING CAREERS**

**You’re Fired and Mid-Life Crisis:** When you land on either of these spaces, you must trade your Career Card and Salary Card for new ones.

Then do the same to draw a new Salary Card. Return your previously-held cards to their decks.

**Night School:** When you land on either of these 2 spaces, you may change careers and salaries if you wish to do so.

Have another player fan out the Career Cards while you draw 2 cards at random. Choose either card for your new career. Or choose neither card, and keep your own Career Card. Do the same with the Salary Cards. Then return the unwanted cards to their decks.

**PAY DAY**

Whenever you land on or pass a PAY DAY space, collect your salary from the bank before following any other space directions. On some turns, you may be able to collect 2 or more salaries!

**GETTING MARRIED**

When you reach this space, stop—even if you have moves left. Take a LIFE Tile and add 1 people peg to your car. Then spin and move again.

**BABIES**

Whenever you land on a Baby Boy or Baby Girl space, add 1 people peg to your car. If you land on a Twins space, add 2 people pegs to your car. On all of these spaces, take a LIFE Tile too!

**BUYING A HOUSE**

When you reach this space, stop—even if you have moves left. Draw 1 House Deed at random from the deck. Pay the bank the price on the deed (not the insurance amount; that’s a separate transaction). If you’re short on cash, you must borrow from the bank. Then spin and move again.

If you draw the Victorian House, pay the banker $200,000.
INSURANCE, STOCKS & LOANS

AUTOMOBILE INSURANCE
You may buy automobile insurance at the beginning of any one of your turns. Pay the banker $10,000 and take 1 policy. Your car is now protected in case of accidents, damage and theft.

HOMEOWNER'S INSURANCE
You may buy Homeowner’s Insurance when you buy a House—or at the beginning of any one of your later turns. Pay the banker the insurance amount shown on your House Deed and take 1 policy. (For example, if you own the Victorian House, pay $50,000.) You’re now protected in case of floods, tornadoes and theft.

STOCKS
You may buy 1 Stock at the beginning of any one of your turns. Pay the banker $50,000 and take 1 Stock of your choice from the deck.

When any player (including you) spins the number on your Stock, collect $10,000 from the bank!

You can own only 1 Stock. Exception: If you land on the Stock Market Zooms space, take 1 Stock (at no charge) even if you already own one!

If you lose your only Stock on a Stock Market Slumps space, you can again buy 1 Stock at the beginning of any one of your later turns.

BANK LOANS
You may borrow money from the bank during any one of your turns. Take 1 or more Bank Loans (each loan is worth $20,000). The banker gives you the matching amount from the bank.

Repay all loans to the bank (with $5,000 interest each) when you retire, or during any turn before then.

RETIREMENT
When you reach the RETIRE space, stop—even if you have moves left. Then do the following:

- Repay to the bank any outstanding loans.
- Place your Career Card, Salary Card, Insurance Policies (if any) and House Deed out of play. Keep your Stock—you can still collect when players spin your number!
- If you think you might have the most money, place your car on Millionaire Estates (any number of players may retire there). Otherwise, place your car on Countryside Acres.
- Wherever you decide to retire, wait there until all other players have retired.

If you retire at Millionaire Estates, your LIFE tiles are not safe! If the draw pile has run out, players may take tiles from you when they land on LIFE spaces.

If you retire at Countryside Acres, collect 1 LIFE Tile. Your LIFE tiles are safe! If the draw pile has run out, players cannot take tiles from you when they land on LIFE spaces.

HOW TO WIN
After all players have retired, all players at Millionaire Estates count their money. The richest player takes the 4 LIFE Tiles at Millionaire Estates. NOTE: In case of a tie for richest player, the tying players split the pile (take 2 tiles each).

Now all players turn their LIFE Tiles message-side-up and add up the dollar amounts shown on their tiles. All players then count up their money, and add the two figures together (LIFE Tile value plus cash value). The player with the highest dollar amount wins!