

Millionaire

Aim

This is a game that can be played in groups of 2 to 4. It is designed to reinforce fraction skills, particularly fractions and percentages of numbers. It does require a lot of materials preparation.

Procedure

The game board is in the second file [here](#); the other required materials are included on the next few pages of this document. All of these need to be printed (game board on A3, other items on A4) and, in some cases, cut up to assemble the games. The materials include:

- Rules (1 per game set)
- Job, Business, Real Estate and Shares cards (1 of each page per game set printed on card and cut up)
- Red Cards (1 of each page per game set printed on red card and cut up)
- Green Cards (1 of each page per game set printed on green card and cut up)
- Game money (3 or 4 of each page per game set, cut up)
- Data Sheet (1 per game set)
- Game board (1 per game set – in the second file)

Each group will also need one counter (or other token) per person and each player will need paper, pen and calculator.

The teacher could explain the rules to the class or students could read them themselves in their groups.

Note

As you will see by the salaries (\$50 000 p.a. for an engineer), the game was made a long time ago. If anyone uses the game, let me know and I will update it.

MILLIONAIRE RULES

Players

The game is designed for 4 players, but can be played with 2 or 3 players. One player acts as banker.

Equipment

The following equipment is needed to play:

- Board
- Counters (1 per player)
- 2 dice
- Money
- Job Cards (3 types, 2 of each type)
- Shop Certificates (3)
- Farm Certificates (3)
- Real Estate Certificates (6)
- Share Certificates (3 types, 4 of each type)
- Risk Cards (pack of 30)
- Move Cards (10)
- Data Sheet
- Each player will need a pen, paper and calculator.

Aim

The game can be played in either of two ways:

- the winner is the first person to get \$1 000 000 cash, or
- the winner is the person with the most cash at a pre-set finishing time.

To Play

The players place their counters on 'Payday'. They roll two dice for highest score to start, then take turns clockwise. A go consists of rolling two dice and moving that many places clockwise around the board, then obeying the instructions landed on. Players have another go after a double.

All recording on the Data Sheet, handing out and collecting money, certificates etc. are performed by the banker. The data sheet should be public at all times. Other players should check the banker's calculations.

All percentages recorded on the data sheet should be rounded to the nearest 1% and

all money calculations should be rounded to the nearest \$1000. Halves should be rounded up.

How to Make Money

Each player starts with \$100 000.

Each time a player passes 'Payday', s/he picks up his/her wages. Players who do not have a job or business collect \$10 000 dole.

Players may get jobs (labourer, administrative officer, engineer) or buy businesses (shops, farms) to increase their income. They may also invest in real estate, shares or the bank to help increase their assets. Players must have \$1 000 000 cash to win.

Jobs

To get a job, players must land on an entrance square. Then they proceed through the training course. On coming out, they will be given a certificate. (Note that if there are no certificates left for a particular job, then the player cannot get that job.) The player's wage will then be the current wage for that job. Players may later get a different job, but they must hand in their first job to get the second one.

Wage Rises

When a player lands on a Wage Rise square, s/he rolls two dice and all wages go up by the percentage indicated on the Conversion Table on the board.

The new Engineers' wage is recorded on the Data Sheet. Labourers' and Administrative Officers' wages continue to be $\frac{2}{5}$ and $\frac{3}{5}$ respectively of the current Engineers' wage.

Note: If the Engineers' wage stands at \$60 000 and rises 10%, it goes to \$66 000. It goes up 10% of \$60 000, not of \$50 000.

Business

If a player lands on a Business Market square, s/he may buy one or more shops or farms for their marked price, or sell them at the marked price minus 10%. To own a

business a player must give up their job and surrender their job certificate.

On passing 'Payday' the player then gets a business profit. To calculate this, s/he rolls two dice and uses the Conversion Table. S/he then takes from the bank the percentage shown of the shops(s) or farm(s). If s/he has both shops and farms, s/he must roll the dice twice. The first roll is for the shops; the second is for the farms.

Investments

Players may buy or sell real estate when they land on a 'Real Estate Agent' square or shares when they land on a 'Stock Exchange' square, as long as they are available. Buying is at the current price; selling at the current price minus 5%.

Price Movements

When a player lands on a 'Price Movement' square, she rolls two dice and uses the conversion table to calculate the new current price for the commodity in the same way as for wage rises. This is then recorded on the Data Sheet.

Share Dividend

When a player lands on the 'Share Dividend' square, s/he rolls a single die and all players owning shares receive a dividend on those shares at the rate calculated from the Conversion Table.

Bank

If a player lands on a 'Bank' square, s/he may deposit or withdraw money. Each player's bank balance is maintained on the Data Sheet. Deposits and withdrawals may be made during one's turn while not at the bank, but a fee of 15% of the amount deposited or withdrawn is charged.

Interest Rates

Each time a player passes 'Payday', in addition to his/her other earnings, s/he receives a year's interest in his/her bank account at the current interest rate. It is deposited to his/her bank account.

At the start of the game, the interest rate is set at 10%. If a player lands on an 'Interest Rate Movement' square, s/he rolls two dice

and uses the conversion table on the board to determine how far up or down the interest rate moves. Note that if the rate is 11%, a change of +4% moves it to 15. The rate cannot go below 4% or above 20%. For example, a change of -5% when it is at 7% takes it to 4%.

Overdrafts

When players land on a 'Bank' square, they may take or pay off overdrafts of up to \$400 000. The interest rate for overdrafts up to \$200 000 is 1½ times the current rate; for overdrafts over \$200 000 is 2½ times the current rate. Overdrafts should be recorded as negative numbers in the Bank Balance columns of the Data Sheet, eg. -\$62 000. Players must be out of debt to win.

Overdrafts may be taken or paid off during one's turn while not at the bank, but a fee of 15% of the amount deposited or withdrawn is charged.

Red Cards

If a player lands on a 'Red Card' square, s/he takes a Red Card and obeys the instructions. After advancing, the instructions on the new square must be obeyed.

Tax

If a player lands on the Tax square, s/he must pay half his/her earnings and interest for that year back to the bank. Negative earnings and interest attract a refund at the same rate.

Disclosure

Players must disclose their assets to any player who asks to see what they've got.

Cheating

Players must not cheat.

Saving the game

If the game needs to be packed away before it is finished, it is possible to list the players' assets and position on the board in their Bank Balance columns on the Data Sheet, so that it can be continued later.

JOB

LABOURER

\$20 000

JOB

LABOURER

\$20 000

JOB

**ADMINISTRATIVE
ASSISTANT**

\$30 000

JOB

**ADMINISTRATIVE
ASSISTANT**

\$30 000

JOB

ENGINEER

\$50 000

JOB

ENGINEER

\$50 000

BUSINESS

SHOP

\$60 000

BUSINESS

SHOP

\$60 000

BUSINESS

SHOP

\$60 000

BUSINESS

FARM

\$200 000

BUSINESS

FARM

\$200 000

BUSINESS

FARM

\$200 000

REAL ESTATE

REAL ESTATE

\$100 000

REAL ESTATE

REAL ESTATE

\$100 000

REAL ESTATE

REAL ESTATE

\$100 000

REAL ESTATE

REAL ESTATE

\$100 000

REAL ESTATE

REAL ESTATE

\$100 000

REAL ESTATE

REAL ESTATE

\$100 000

SHARES

Vectophone

\$20 000

SHARES

Vectophone

\$20 000

SHARES

Vectophone

\$20 000

SHARES

Vectophone

\$20 000

SHARES

Q_{uick} B_{uck} M_{ining} C_{ompany}

\$20 000

SHARES

Q_{uick} B_{uck} M_{ining} C_{ompany}

\$20 000

SHARES

Q_{uick} B_{uck} M_{ining} C_{ompany}

\$20 000

SHARES

Q_{uick} B_{uck} M_{ining} C_{ompany}

\$20 000

SHARES

Bonza Bank

\$20 000

SHARES

Bonza Bank

\$20 000

SHARES

Bonza Bank

\$20 000

SHARES

Bonza Bank

\$20 000

RED CARD

Your Aunt Dies

Inherit one piece of real estate
or \$80 000 if not available

RED CARD

Investment Incentive

Collect 1/20 of your bank balance
in cash

RED CARD

Visit the Casino

Throw one die and collect \$4000
times the number you throw.
Then throw the other die and pay
\$4000 times the number you throw.

RED CARD

Council Rates

All players pay \$30 000 or one tenth
the face value of their real estate,
whichever is the lesser.

RED CARD

Collect a Green Card

RED CARD

Slump

All labourers lose their jobs
and go on the dole

RED CARD

Business Picks Up

Collect \$15 000 for each
business you own

RED CARD

Retraining Opportunity

You may upgrade
Labourer → Administrative Officer
Administrative Officer → Engineer
for the cost of missing two turns
(as long as the positions are
available)

RED CARD

Advance to the

Engineer

intake square

RED CARD

Rent Boom

All players collect one fifth of the
current value of their real estate

RED CARD

Charity Appeal

Every other player gives you
a tenth of their cash

RED CARD

Bumper Crop

All players collect \$40 000
for each farm they own

RED CARD

Advance to
PAYDAY

RED CARD

**Collect Two
Green Cards**

RED CARD

Do Extra Work

If you have a job,
collect half your current wage
If you own any business,
collect \$30 000

RED CARD

Desperate Buyer

You *may* sell one piece of real estate
for 50% more than its current value

RED CARD

Hard Times

Lose your job if you have one
(not business)

RED CARD

Building Maintenance

Pay \$35 000
for each piece of real estate you own

RED CARD

Trade Second Hand Goods

Throw two dice,
then collect \$24 000 minus \$2 600
times the number you threw

RED CARD

Accountant's Bill

Pay 0.2 of your cash

RED CARD

Collect Three Green Cards

RED CARD

Population Growth

All shop owners collect one eighth of their cash for each shop they own

RED CARD

Win Lotto!

Throw two dice and collect \$11 000 times the number you throw

RED CARD

Professional Training Needed

If you are an engineer, pay \$10 000 and miss a turn

RED CARD

TAB

You **may** try your luck on the horses. You may bet from \$1000 to \$10 000 on any of the following horses at the odds shown.

1	50:1	4	10:1	7	8:1	10	10:1
2	7:1	5	15:1	8	10:1	11	4:1
3	20:1	6	5:1	9	12:1	12	30:1

Roll two dice to determine the winning horse. If you win, collect your winnings and get your bet back.

RED CARD

Bull Market

Share prices rise to $1\frac{1}{3}$ times their present value

RED CARD

QBMC Goes Bust

All QBMC share holders hand in their shares and receive 8c in the dollar on face value

(The shares can be re-bought later)

RED CARD

Stock Broker's Bill

Pay $\frac{3}{20}$ of your total current share value

RED CARD

Stock Market Crash

Share prices drop by $\frac{1}{3}$

RED CARD

Art Works

You **may** have a gamble on buying and selling art works.

You may pay \$7 000 then collect \$1 000 times the number you throw on two dice

Or you may pay \$30 000 then collect \$4 000 times the number you throw on two dice

GREEN CARD

Keep this card!

You may use it to move 1, 2, 3, 4, 5 or 6 spaces instead of throwing the dice for a move.

Return to the pile when used.

GREEN CARD

Keep this card!

You may use it to move 1, 2, 3, 4, 5 or 6 spaces instead of throwing the dice for a move.

Return to the pile when used.

GREEN CARD

Keep this card!

You may use it to move 1, 2, 3, 4, 5 or 6 spaces instead of throwing the dice for a move.

Return to the pile when used.

GREEN CARD

Keep this card!

You may use it to move 1, 2, 3, 4, 5 or 6 spaces instead of throwing the dice for a move.

Return to the pile when used.

GREEN CARD

Keep this card!

You may use it to move 1, 2, 3, 4, 5 or 6 spaces instead of throwing the dice for a move.

Return to the pile when used.

GREEN CARD

Keep this card!

You may use it to move 1, 2, 3, 4, 5 or 6 spaces instead of throwing the dice for a move.

Return to the pile when used.

GREEN CARD

Keep this card!

You may use it to move 1, 2, 3, 4, 5 or 6 spaces instead of throwing the dice for a move.

Return to the pile when used.

GREEN CARD

Keep this card!

You may use it to move 1, 2, 3, 4, 5 or 6 spaces instead of throwing the dice for a move.

Return to the pile when used.

GREEN CARD

Keep this card!

You may use it to move 1, 2, 3, 4, 5 or 6 spaces instead of throwing the dice for a move.

Return to the pile when used.

GREEN CARD

Keep this card!

You may use it to move 1, 2, 3, 4, 5 or 6 spaces instead of throwing the dice for a move.

Return to the pile when used.

One Hundred Thousand Dollars

100 000

One Hundred Thousand Dollars

One Hundred Thousand Dollars

100 000

One Hundred Thousand Dollars

One Hundred Thousand Dollars

100 000

One Hundred Thousand Dollars

One Hundred Thousand Dollars

100 000

One Hundred Thousand Dollars

One Hundred Thousand Dollars

100 000

One Hundred Thousand Dollars

One Hundred Thousand Dollars

100 000

One Hundred Thousand Dollars

One Hundred Thousand Dollars

100 000

One Hundred Thousand Dollars

One Hundred Thousand Dollars

100 000

One Hundred Thousand Dollars

One Hundred Thousand Dollars

100 000

One Hundred Thousand Dollars

One Hundred Thousand Dollars

100 000

One Hundred Thousand Dollars

Fifty Thousand Dollars

50 000

Fifty Thousand Dollars

Fifty Thousand Dollars

50 000

Fifty Thousand Dollars

Fifty Thousand Dollars

50 000

Fifty Thousand Dollars

Fifty Thousand Dollars

50 000

Fifty Thousand Dollars

Fifty Thousand Dollars

50 000

Fifty Thousand Dollars

Fifty Thousand Dollars

50 000

Fifty Thousand Dollars

Fifty Thousand Dollars

50 000

Fifty Thousand Dollars

Fifty Thousand Dollars

50 000

Fifty Thousand Dollars

Fifty Thousand Dollars

50 000

Fifty Thousand Dollars

Fifty Thousand Dollars

50 000

Fifty Thousand Dollars

Ten Thousand Dollars

10 000

Ten Thousand Dollars

Ten Thousand Dollars

10 000

Ten Thousand Dollars

Ten Thousand Dollars

10 000

Ten Thousand Dollars

Ten Thousand Dollars

10 000

Ten Thousand Dollars

Ten Thousand Dollars

10 000

Ten Thousand Dollars

Ten Thousand Dollars

10 000

Ten Thousand Dollars

Ten Thousand Dollars

10 000

Ten Thousand Dollars

Ten Thousand Dollars

10 000

Ten Thousand Dollars

Ten Thousand Dollars

10 000

Ten Thousand Dollars

Ten Thousand Dollars

10 000

Ten Thousand Dollars

Five Thousand Dollars

5 000

Five Thousand Dollars

Five Thousand Dollars

5 000

Five Thousand Dollars

Five Thousand Dollars

5 000

Five Thousand Dollars

Five Thousand Dollars

5 000

Five Thousand Dollars

Five Thousand Dollars

5 000

Five Thousand Dollars

Five Thousand Dollars

5 000

Five Thousand Dollars

Five Thousand Dollars

5 000

Five Thousand Dollars

Five Thousand Dollars

5 000

Five Thousand Dollars

Five Thousand Dollars

5 000

Five Thousand Dollars

Five Thousand Dollars

5 000

Five Thousand Dollars

One Thousand Dollars

1000

One Thousand Dollars

One Thousand Dollars

1000

One Thousand Dollars

One Thousand Dollars

1000

One Thousand Dollars

One Thousand Dollars

1000

One Thousand Dollars

One Thousand Dollars

1000

One Thousand Dollars

One Thousand Dollars

1000

One Thousand Dollars

One Thousand Dollars

1000

One Thousand Dollars

One Thousand Dollars

1000

One Thousand Dollars

One Thousand Dollars

1000

One Thousand Dollars

One Thousand Dollars

1000

One Thousand Dollars

DATA SHEET

Engineers' Current Wage	Real Estate Current Price	Shares Current Price	Current Interest Rate	Bank Balances			
			10%	\$0	\$0	\$0	\$0