ABOUT THE GAME

Big PAYDAY® is just what you’d expect — a bigger, more exciting version of the great game of PAYDAY!

You’ll handle more money, make bigger deals, receive more mail, and move across a unique two-level calendar game board that let’s you “change the days” every time you play. Rules for a 31-day month follow, but you can also play a shorter month (explained toward the end of these rules).

You can even play standard PAYDAY if you like (rules on page 7)!
RULES FOR A 31-DAY MONTH

OBJECT
To be the player with the most cash at the end of the game after playing one or more “months.”

CONTENTS
Big PAYDAY Game Board, Money, Day Tiles, Mail Cards, Deal Cards, 6 Tokens, 2 Dice and one Loan Record Pad.

SETUP
1. Decide how many “months” you’ll play in this game. This is how many times you will move through the calendar spaces from Start to Big Pay Day.

Note: We recommend a minimum of 2 months. With 4 or more players a 3-month game takes about one hour, a 6-month game about 2 hours.

2. Shuffle the Mail and Deal cards separately. Put each stack face down on its board space (“Mail” or “Deal”). Discarded Mail and Deal cards will be placed face up in a pile next to their respective stacks. When a Draw pile is depleted, shuffle the discards and use them.

3. Shuffle the Day Tiles and put them in a stack, face down, where everyone can reach them. The oldest player draws the top tile from this stack and places it, face up, on any vacant space (day) of the calendar board. (Doing so will cover one of the white Pay Day spaces on the lower level of the board.) The player to his left now draws the next tile and places it on a vacant space. Continue in this fashion until all of the days are filled with Day Tiles.

Note: The Big Pay Day tile must always be placed on the last day of the month. In this case, in the “31” slot. The other Day Tiles can be placed as you prefer, but it is usually a good idea to place “Deal” tiles earlier in the month and “Found a Buyer” tiles later in the month. Once all the Day Tiles are placed, you’ve created your own custom Big Pay Day board!

4. Each player selects a token and places it on the START space.

5. Pick one player to act as the Banker, who is responsible for all money that goes in or out of the Bank. The Banker begins by giving each player $5,000 in these denominations: three $1,000 bills, three $500 bills and five $100 bills.

6. Pick another player to be the “Loan Officer,” who is responsible for keeping track, on the Loan Record sheet, of all Loan transactions. The Loan Officer writes the players’ names across the top of the sheet being used.

7. Pick a player to go first. (The Banker and Loan Officer both play.) Play passes to the left around the table.

A WORD ABOUT DEALS & HIGH FINANCE
As any financial adviser will tell you, one way to get ahead financially is to make good Deals. It’s the American way! So take advantage whenever you can. The time will probably come when you don’t have enough money to buy a Deal, or to pay your bills, etc. What you’ll need to do is take out a loan.

LOANS
1. You may take out a loan at any time. The Banker gives you the money, and the Loan Officer notes it on the sheet.

2. Loans must be in increments of $1,000.

3. You will be charged 10% of your outstanding loan balance every time you land on “Big Pay Day.”

4. On “Big Pay Day,” but at no other time during the month, you may pay off part of or your entire loan. If you pay off part, it must be in $1,000 increments.

Recording Loans: Whenever a player takes out a new loan, the Loan Officer updates the loan record by crossing out the old amount and writing in the new total.

GAME PLAY
On your turn:
• Roll the red die and move your token that many days along the calendar. Each space is a “day.” (Move along the spaces like a real calendar: Sunday to Saturday, then the next Sunday to Saturday, etc.) It is important that you only roll one die when you are moving along the board. There are times during the game when you will be directed to throw both dice — only then will you add the blue die.

• Follow the instructions on the space you land on; see the explanations below. Your turn ends when you’ve finished doing what you were told!

• ROLLING A 6 = JACKPOT. Whenever any player rolls a six (only while moving) he or she wins all the money (if any) that’s been placed on the Jackpot space.

THE MAIL SPACES & CARDS
If you land on a MAIL space, draw the number of Mail cards indicated on the mailbox flag. Read them. If instructed, act immediately. Otherwise, keep them in a stack, face up in front of you, until you land on Big Pay Day — which is when you must pay your bills and discard all Mail cards that you have received.

ADVERTISEMENTS (ADS)
Ads are basically “junk mail”. You get them, read them (if you want) and then throw them away. (Well, you don’t really throw them away when they’re part of your game!) Nothing happens when you receive an ad in the mail. When you reach Big Pay Day, discard your ads in the Mail discard pile.

POSTCARDS
Postcards are fun to get and fun to read. You don’t have to do anything. Just discard them when you reach Big Pay Day, happy in the thought that someone was thinking about you!

BILLS
Just like in real life, when the mail comes, so do the bills! Unfortunately, when you get a bill you have to pay it at months’ end. Hold onto all bills until you reach Big Pay Day. After you receive your salary, pay all the bills you’ve accumulated. If you don’t have enough money to pay your bills, you must take out a loan.
MONEYGRAMS
When a moneygram comes in the mail it means someone you know needs money or someone is sending you money. If they need money, you must immediately “send” the required amount by putting it on the Jackpot space on the board. If they are sending money, have the Banker give you the amount from the bank.

INSTANT MESSAGES
When you receive an instant message, you must immediately do whatever it says. If it requires you to move, go to the space as directed and do what that space says. Some instant messages direct you to “bring a friend.” That means you can choose any other player’s token and move it with your token to the appropriate space as directed. (You could be moving another player forward or back — it depends upon who you choose to move.)

Both you and the player you moved must now do as directed by the space you’ve moved to.

For example, you draw the instant message that says, “Go back three and bring a friend!” You are the blue token and you choose to bring the red token back three with you. So, you move your blue token back three and then place the red token on the same space your blue token ends up on. It turns out that your tokens landed on a “2 Mail” space. You both (starting with you) draw two pieces of mail. Note: Do not move back any further than Start, even if so instructed.

TAX REFUNDS & REBATE CHECKS
Both tax refunds and rebate checks are fun to receive in the mail. Immediately collect the amount shown on the card from the bank. It’s all good!

THE DEAL SPACES & CARDS
If you land on a Deal Space, draw the top Deal card. If you wish, you may purchase the item on the card immediately by paying the bank for it. Dipsydoodle Noodle Factory, for example, will cost you $8,000. Take out a loan if you need to. If you decide not to purchase the Deal, discard the card to the top of the discard pile.

At any one time, you may have as many Deal cards in front of you as you can afford. Hold your Deal until you land on a Found a Buyer space, when you may cash ONE Deal card of your choice for its increased value. Dipsydoodle Noodle Factory will get you $12,000 (paid from the bank) — for a nice profit of $4,000.

DOUBLE DEAL AND SUPER STEAL CARDS
There are 2 Double Deal and 2 Super Steal cards in the Deal deck. A Double Deal card gives you double the payoff if you buy, and later sell, the Deal. A Super Steal card is a great bargain since you pay only half of the Deal’s cost. So, you buy it for half price and still get the full value if you sell it! Unsold Deal cards have no value at game’s end (ouch!).

WHAT THE OTHER DAY TILES MEAN

SUPER SWEEPSTAKES
When you land on Super Sweepstakes, roll BOTH dice. You immediately win $1,000 times the roll of both dice. For example, if you roll an 8 you win $8,000 from the bank. Super!

LUCKY LOTTERY
The Bank antes (puts in) $5,000, then each player may ante $500. It’s not mandatory to participate — it’s each player’s choice. Starting with the player who landed on the Lucky Lottery space, then the next player to the left who anteed, and so on, each picks a different number from 1 to 12. The player who landed on the space rolls both dice. The player whose number is first rolled wins the lottery. Keep rolling in turn until somebody wins! It’s certainly that person’s lucky day!

JACKPOT SKYROCKETS!
When someone lands on this space the Banker adds $5000 from the bank to Jackpot!

SINGING CONTEST
What lovely voices you have! Starting with the player who landed on Singing Contest, each player rolls both dice. The player who rolls the highest number wins $2,500 from the bank. In the case of a tie, the tying players roll again.

HOLIDAY
This is one happy holiday! Everyone collects $200 from the bank. Hooray!

VACATION DAY
You had a nice day trip, but it’ll cost you! Place $300 on the Jackpot space and remember that lovely family memories are worth it!
SICK DAY
You don't feel well and neither will your wallet! Spend $200 (place the money on the Jackpot space) in order to get better.

FOUND A BUYER
The Found A Buyer space is a great space to land on... if you purchased a Deal. You now sell it to the bank for the value listed on the Deal card. For example, you own Fizzy Pop's Soda Pop Inc. So, you sell it to the bank for $6,000. Since you paid $3,500 for it, you've made a profit of $2,500! If you have more than one Deal, choose the one you want to sell. You may only sell one Deal at a time. If you don't have any Deals, just rest here (because you don't have anything to sell!)

JUMP BACK
Roll one die and move back that number of spaces. Make sure you do whatever is required of you when you land on the new space you've "jumped back" to. Note: Do not move back any further than Start, even if so instructed.

FREE DEAL!
Draw the top card from the Deal deck. It's yours, totally for free! Hopefully you'll soon land on Found a Buyer and be able to make some cash on this great deal!

SKIP AHEAD
Roll one die and skip ahead that many spaces. Make sure you do whatever is required of you when you land on the new space you've “skipped ahead” to. Note: Do not move back any further than Big Pay Day, even if so instructed.

BIG PAY DAY SPACE
STOP! Stop here, even if you rolled a number that would take you past this space. Just like real life, getting paid has its advantages — and disadvantages. Here's what you'll do, in this order:

1. Collect your monthly salary of $5,000 from the Bank.
2. If you’ve taken out a loan, you must pay 10% interest to the Bank.
3. If you wish, you may pay off part or your entire loan. Payment must be in $1,000 increments. The Loan Record Keeper records the transaction on the pad.
4. Pay off all the bills you received this month. If you don’t have enough cash, take out, or increase, a loan. Put your paid bills in the Mail card discard pile.
5. Move your token back to START. On your next turn, you'll start through a new month.
6. At the end of the last month of play, discard any DEAL cards you still hold.

Note: Once you've reached BIG PAY DAY after the last month of play, you retire from the game and wait for all the other players to finish. While you're waiting, you may play the Lucky Lottery or Singing Contest if one comes up. You will also still be responsible to pay money to any other player who lands on Holiday Fun, etc.

WINNING THE GAME
Players total their cash after all have reached Big Pay Day for the last time. Now each subtracts the amount of any outstanding loans. The amount a player has left is his or her “net worth.”

• The player with the highest net worth wins the game.

For poor money managers: If all players end the game in debt (with bills or loans outstanding and no cash to pay them), the player with the lowest amount of debt wins!

BIG PAY DAY RULES 28, 29, and 30-day months
Game play for a shorter (28, 29 or 30 day) month is the same as above. However, when you set up the game you will use the blank (blue) side of some of the Day Tiles to cover over the extra days. For example, if you are playing a 28-day month, insert the Big Pay Day tile in the slot that says “28.” Then flip face down the other three Day Tiles and place them in the 29, 30 and 31 slots. This month ends when Big Pay Day is reached. Ignore the face down tiles. It is fun to set the board so that each month is a different length—just like a real year. If you play a 3-month game, you may want to try the first month as a 31-day month, the second as a 28-day month and the third as a 30-day month.

A COOL GAME PLAY OPTION
Besides playing a Big Pay Day game with all the blue Day Tiles or a classic Pay Day game with only the white spaces, you can also make a game that combines both. Choose how many of the blue Day Tiles you’d like to add to the classic board (maybe 10 or 12) and use them to customize some (but not all) of the days on the board. The possibilities are endless. You can use all your favorite tiles, put the Happy Birthday space on one of the player’s actual birth dates, place them in the 29, 30 and 31 slots. This month ends when Big Pay Day is reached. Ignore the face down tiles. It is fun to set the board so that each month is a different length—just like a real year. If you play a 3-month game, you may want to try the first month as a 31-day month, the second as a 28-day month and the third as a 30-day month.

STANDARD PAYDAY® — RULES Differences
To play a game of standard Pay Day, simply use the white calendar spaces printed on the lower level of the game board and keep the blue Day Tiles and blue die in the box, out of play.

Each player starts the game with $3,500 (two $1,000 bills, two $500 and five $100). On Pay Day, every player collects a salary of $3,500. Some day spaces on the calendar are played a little differently in standard Pay Day. These are explained below. Otherwise, all rules are the same as explained above in the Big Pay Day rules.

THESE ORIGINAL PAYDAY (WHITE) BOARD SPACES PLAY AS FOLLOWS:

SWEEPSTAKES
When you land on Sweepstakes, roll the die again. You immediately win $1,000 times the roll of the die. So, if you roll a 3 you win $3,000 from the bank.

LOTTERY
The Bank antes up (puts in) $1,000, then each player may ante $100. Roll the dice to determine the outcome as in Big Pay Day.
**Radio Contest**
Starting with the player who landed on Radio Contest, each player rolls the die. The player who rolls the highest number wins $1,000 from the bank. In the case of a tie, the tying players roll again.

**Happy Birthday**
When you land on this space, it’s a happy birthday indeed! You collect $100 from each player — what generous friends you have!

**Fun Day**
Boy what a fun day you had! You went to the amusement park and spent $200 on tickets for rides. Place the $200 on the Jackpot space.

**Buy Groceries**
It costs money to feed a hungry family. When you land here you need to place $200 on the Jackpot space.

**Yard Sale**
When you land on Yard Sale you can get a great deal on a DEAL! Draw the top card from the Deal pile. Roll the die. You must pay the bank $100 times the number rolled (for example, you roll a 3 — the Deal will only cost you $300!) The Deal is now yours, at a great discount price! Keep it in front of you and cross your fingers that you’ll “find a buyer” soon!

**Charity Walk**
If you land here, you roll the die. All the other players (except you) must “donate” $100 times your roll to charity. The money goes on the Jackpot space.

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