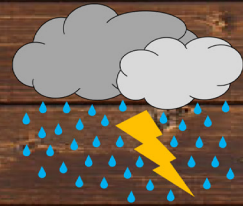
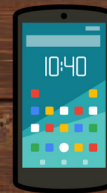
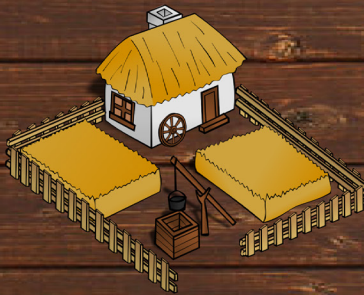
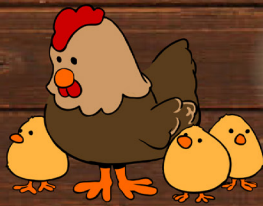


Loy Loy

The Savings Game



Ages 8+

4-8 Players



Save together or shunned forever, it's a savings group with a dream. Pay expenses, buy assets, deal with events and get to the goal before time runs out!



1. Game Components

Money (100, 50, 20, 10, 5 and 1 Loy notes)

20 red expense cards

20 green asset cards

20 blue event cards

8 purple character cards

8 pink life situation cards

1 die

2 tokens

1 savings box (the game box)



2. Setup

Each player selects a **character card** and a **life situation card**. Beginning with the last player who selected cards each player introduces their character based on the images on the two cards. The characters with matching shirt colours are sisters. Players should identify their sister (if they have one).

3. Goal

The main goal of the game is to collectively save money to start a garment business after 8 months.

The savings target is based on the number of players:

Number of players	Savings target
4	1500
5	2400
6	3300
7	4200
8	5000

The secondary goal of the game is to be the sisters with the most money combined (divided by 2). Players with no sister have the goal of the most money individually.

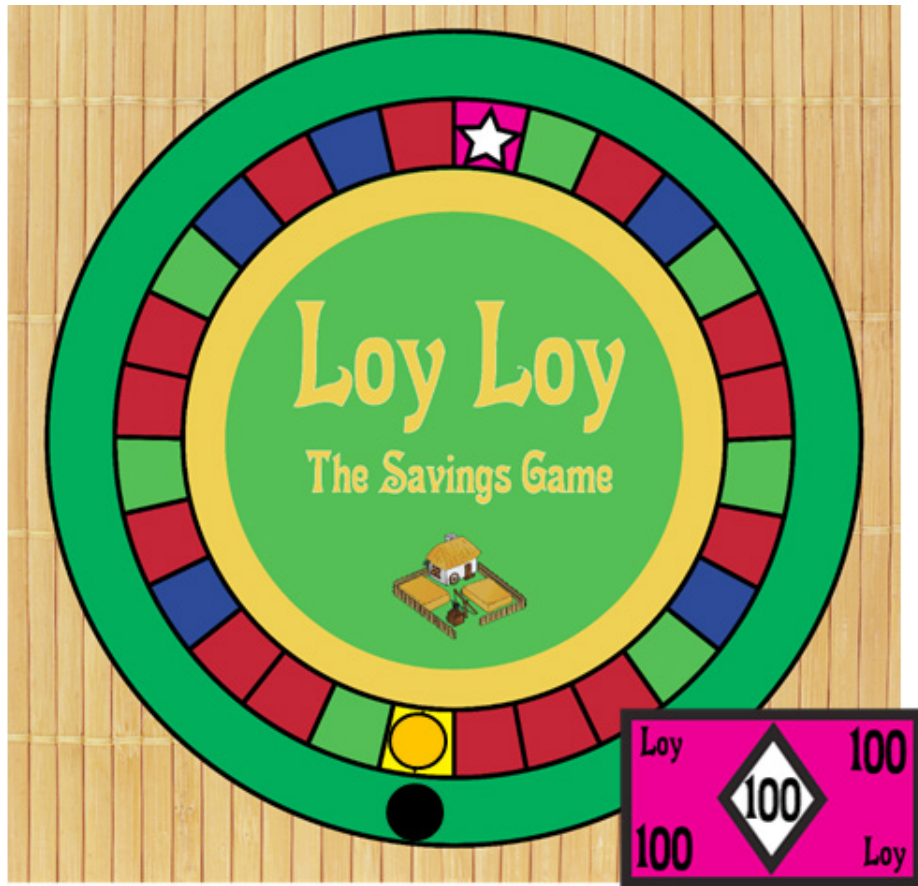
4. Bankruptcy

If any player in the savings group goes bankrupt (meaning they cannot afford to make an expense payment when it is due) then the game is over for everyone and the player who went bankrupt is declared the loser. In this case there are no winners.



5. Board

The board represents approximately one month in time with each space representing one day to make a total of 28 spaces. There are 14 red spaces, 7 green spaces, 5 blue spaces, a yellow space and a pink space.



6. Gameplay

Before the start of the game players must determine who will act as chief. The chief is responsible for distributing Loys from the bank plus ensuring players make payments.

The orange token is used to mark the day. The other token is used to mark the week. The orange token starts on the day marked by the yellow square and the other token starts on the outer ring. The yellow square represents payday.

Each time the token lands on or goes past payday all players receive their monthly income of 100 Loys and the other token moves forward 4 spaces (staying on the outer ring). If any players own assets they will also receive the income from those assets.

The chief begins by distributing each player the first monthly income of 100 Loys. The chief takes the first turn of rolling the die and moving the orange token clockwise that number of spaces. This represents the passage of time.

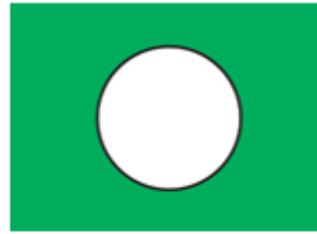
When the token has moved the relevant number of spaces they will then pick a card based on the colour of the space.

7. Cards

When a player lands on the **red space they take a red (expense) card**. This shows an expense that the players must make. If the expense is in a red diamond then it must be paid immediately. If the expense is in an orange diamond then it can be paid on the next payday.

If a player lands on a **green space then they take a green (asset) card**.

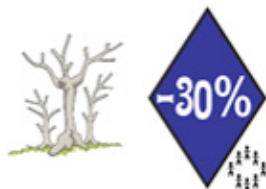
The green card shows the cost of the asset in the green triangle and the regular monthly income it provides in the yellow triangle.



The player who selected the card can decide if they wish to buy the asset. If they choose not to buy it then the asset is placed at the side of the board and can be purchased by the other players (only on their turn). When assets are purchased they provide income on the next payday.



If a player lands on a **blue space they take a blue (event) card**. The blue card has an event and the percentage of their current cash balance that must be paid.



Note that there is a symbol at the bottom right of each card:

- cards with a baby are only payable if the player has children
- cards with parents are payable by the player and their sister
- cards with a circle of people are payable by all players in the game.

8. Savings Group Meetings

The **pink space represents savings group meeting day**. Each time the token lands on (or passes) meeting day the savings group meets and all players need to contribute **50 Loys** to the savings box. Note that if the token passed the pink space then all expenses, assets, and event decisions for that turn must be finalized first.

The player who landed on or passed the pink space gets to take the money in the savings box (but only if they wish). If a player decides not to take the money the decision to take it then passes to the next player.

If a player decides to take the money they need to wait until all other players have taken the money in future rounds before taking it again. If no one wants to take the money at a meeting then it stays in the box.

If a player decides not to contribute (or cannot afford to contribute) then they and their sister (if they have one) are **shunned** by the savings group. They no longer participate in meetings and can no longer get help from other players (only their sister). If shunned players go bankrupt they are out of the game completely but the savings group continues. **Shunned players no longer aim for a savings target just the individual target of the most money.**



9. Bidding

Once a player has decided to take the money if another player wants to get the money urgently they can bid an amount of interest. Bidding continues until there is one player with the highest bid and no other bids. The player who bids highest gets the money from the box and repays interest to the box on the next savings group day.

10. Other rules

- players who are not shunned can lend to each other, buy/sell assets, give money or make financial arrangements at any time in the game **except** between the die roll and expense payment
- assets can be **sold to the bank** on a player's turn for half their cost
- once cards are taken they are put to one side. Once all cards are used the pile is shuffled reused.

End of the game

The game ends after 8 months. That is, when the orange token passes or lands on the yellow square for the 8th time. At this point all players sell their assets to the bank and then the individual savings are totalled. If the total reaches the goal then the savings group is successful! The winners are sisters with the highest amount of savings (divided by 2) or the individual for any player with no sister. Shunned players win if they have the most money individually.

Happy Saving!