

#### INTRODUCTION

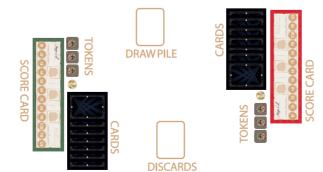
WELCOME TO MARGIN CALL! YOU AND YOUR FELLOW INVESTMENT BANKERS HAVE JUST REALIZED THAT "THE MUSIC HAS STOPPED"— AN ECONOMIC CRASH IS COMING. YOU ARE ALL HOLDING ASSETS THAT ARE ABOUT TO **PECOME WORTHLESS. AND YOUR ONLY HOPE IS TO PACKAGE THEM INTO** COMPLEX FINANCIAL PRODUCTS CALLED COLLATERALIZED RISK ASSET PACKAGES (C.R.A.P.). YOUR GOAL IS TO SELL OFF THESE PUNDLES OF C.R.A.P. BEFORE THE MARKET COLLAPSES. CLEARING YOUR BOOKS AND SURVIVING THE IMPENDING FINANCIAL DISASTER (WHICH, LET'S BE HONEST, YOU PROPABLY HELPED CREATE).

#### WHAT THE GAME COMES WITH



#### **GAME SETUP**

GIVE EACH PLAYER A SCORING CARD AND A TOKEN TO USE AS A SCORE MARKER. THEN GIVE EACH PLAYER 3 "PAG" TOKENS TO PLACE ON THE SCORECARD.



DEAL 7 CARDS TO EACH PLAYER FACE-DOWN. PLACE THE REMAINING CARDS IN THE CENTER OF THE TABLE, LEAVE ROOM FOR A DISCARD PILE NEXT TO THE DRAW PILE.

#### **HOW TO PLAY**

WHO GOES FIRST? EACH PLAYER CUTS THE DECK AND THE PLAYER WITH THE HIGHEST NUMBER CARD SHOWING STARTS. NON-ASSET CARDS COUNT AS O (LOWEST) WHEN CHOOSING THE STARTING PLAYER.

#### PLAYER TURN RULES:

DURING THEIR TURN, A PLAYER MAY:

- PLAY ANY NUMBER OF UTILITY CARDS OR QUICK PLAY CARDS.
- ONCE PER TURN, A PLAYER CAN DISCARD ANY NUMBER OF CARDS AND DRAW AS MANY CARDS THAT WERE DISCARDED.
- PLAY A HAND (SELL C.R.A.P.) AND END THEIR TURN
- PASS TURN IF A PLAYER IS NOT APLE TO DO ANYTHING

#### **END PHASE**

AT THE END OF A TURN, EACH PLAYER (STARTING WITH THE CURRENT PLAYER AND PROCEEDING CLOCKWISE) DRAWS OR DISCARDS CARDS UNTIL THEY HAVE 7 IN HAND.

- IF THERE ARE NO CARDS LEFT IN THE DRAW PILE. **RESHUFFLE THE** DISCARD DILE TO FORM A NEW DRAW PILE AND CONTINUE GAMEPLAY.
- ONCE ALL PLAYERS HAVE ADJUSTED THEIR HAND SIZE, PLAY PROCEEDS TO THE NEXT PLAYER CLOCKWISE.

#### **TURN DETAILS:**

#### DISCARD AND DRAW (ONCE PER TURN)

- THE ACTIVE TURN PLAYER MAY DISCARD ANY NUMBER OF CARDS FROM
- THEY THEN DRAW AN EQUAL NUMBER OF CARDS FROM THE DRAW PILE.

#### PLAY A HAND TO GENERATE VALUE 2.

- IF A PLAYER HAS THE REQUIRED **ASSET CARDS** TO FORM A VALID **HAND** AND "SELL" TO THE MARKET (SEE PLAYING A HAND BELOW), THE ACTIVE TURN PLAYER REVEALS THEIR HAND TO ALL OTHER PLAYERS.
- ADDITIONALLY, WILD CARDS AND CERTAIN MARKET MODIFIER CARDS MAY BE USED TO ENHANCE A HAND WHEN SELLING ASSETS.
- NOW, OTHER PLAYERS HAVE AN OPPORTUNITY TO RESPOND TO THE HAND BEING PLAYED.
- THE PLAYED CARDS ARE PLACED IN THE DISCARD PILE, AND THE PLAYER PROCEEDS DIRECTLY TO THE END PHASE.

#### **HOW TO WIN**

EACH PLAYER BEGINS THE GAME WITH 3 "BAGS" WHICH REPRESENT BAD ASSETS ON THEIR LEDGER. THE OBJECTIVE IS TO REMOVE ALL OF YOUR PAGS BY EARNING POINTS (OR BILLIONS) THROUGH SELLING ASSETS.

- **EARNING POINTS: PLAYERS EARN POINTS BY SELLING ASSETS FROM** THEIR HANDS, THE NUMBER OF POINTS EARNED DEPENDS ON THE VALUE OF THE C.R.A.P. PACKAGE SOLD (SEE REFERENCE SHEET
- **REMOVING PAGS:** EVERY TIME A PLAYER REACHES 12**P**. THEY REMOVE ONE BAG FROM THEIR LEDGER AND RESET THEIR SCORE COUNTER TO O. POINTS DO NOT CARRY OVER.
- FOR EXAMPLE: IF A PLAYER HAS 11B POINTS AND PLAYS A TWO PAIR WORTH 2 POINTS, THEY STILL RESET THEIR SCORE TO O, DESPITE EARNING A TOTAL OF 13P.
- WINNING THE GAME: THE FIRST PLAYER TO REMOVE ALL THEIR BAGS WINS

HAND POINTS

#### PLAYING A HAND:

CREATING A HAND FOLLOWS SIMILAR RULES TO POKER. IN THIS GAME, THINK OF THE "ASSET" TYPE CARDS AS THE EQUIVALENT OF SUITS IN TRADITIONAL POKER.

**EXAMPLE:** PAIR TO CREATE A PAIR, SELECT TWO CARDS WITH THE SAME NUMBER, REGARDLESS OF THEIR ASSETS TYPE, FOR INSTANCE, TWO CARDS WITH THE NUMBER 7 BUT DIFFERENT ASSETS WOULD FORM A PAIR. THIS HAND IS WORTH 1 PILLION FOR THE PLAYER WHO PLAYS IT.





**EXAMPLE: STRAIGHT** A STRAIGHT CONSISTS OF FIVE CARDS IN SEQUENTIAL ORDER, BUT WITH DIFFERENT ASSET TYPES. FOR EXAMPLE, A PLAYER HOLDING CARDS NUMBERED 3, 4, 5, 6, AND 7 IN DIFFERENT COLORS OR ASSETS WOULD HAVE A STRAIGHT.



- SPECIAL RULE: THE "O" CARD THE CARD WITH THE NUMBER O CAN BE CONSIDERED AS EITHER A O OR A 10. THIS UNIQUE FLEXIBILITY ALLOWS IT TO BE USED AT EITHER END OF A STRAIGHT OR STRAIGHT FLUSH..
- FOR EXAMPLE: A HAND CONTAINING O, 1, 2, 3, 4 IS A VALID STRAIGHT. SIMILARLY, 6, 7, 8, 9, O IS ALSO A VALID STRAIGHT.

# PAIR (2 OF THE SAME CARDS) TWO PAIR (TWO SETS OF THE SAME CARDS)

2B THREE OF A KIND (THREE OF THE SAME CARDS) 3P STRAIGHT (5 CARDS IN SEQUENTIAL ORDER WITH DIFFERENT COLORS 4B FLUSH (5 CARDS OF THE SAME COLOR NOT IN SEQUENTIAL ORDER) 4R FULL HOUSE (5 CARDS CONTAINING 3 OF THE SAME NUMBER CARDS AND 5P A SET OF 2 NUMBER CARDS) 4 OF A KIND (4 CARDS OF THE EXACT SAME NUMBER) STRAIGHT FLUSH (5 CARDS, BOTH OF THE SAME COLOR AND IN SEQUENTIAL ORDER) 7P

#### CARD AND RULE CLARIFICATIONS:



**SLOW (UTILITY CARDS):** THESE CARDS CAN ONLY BE PLAYED DURING A PLAYER'S TURN.



MM (MARKET MANIPULATORS): CARDS THAT CAN ONLY BE **USED WHEN A HAND IS PLAYED** 



**QUICK:** CARDS THAT CAN BE PLAYED ON ANOTHER PLAYER'S TURN.



WILD CARDS: THIS CARD CAN BE PLAYED AS ANY ASSET CARD. (ANY COLOR AND ANY NUMBER)

#### **RESOLVING CONFLICTS**

AS EACH CARD IS PLAYED, OTHER PLAYERS HAVE THE OPPORTUNITY TO CHALLENGE OR MODIFY THE ACTION USING VARIOUS CARDS. SOME CARDS NULLIFY AN ACTION, WHILE OTHERS REDIRECT OR ALTER ITS EFFECT. SINCE MULTIPLE PLAYERS MAY RESPOND, IT IS CRUCIAL TO TRACK THE ORDER OF PLAY AND THE TARGET OF EACH ACTION.

#### RESOLUTION ORDER: LAST-IN, FIRST-OUT (LIFO)

- CARDS ARE RESOLVED USING A LAST-IN, FIRST-OUT (LIFO) RULE.
- THE LAST CARD PLAYED TAKES EFFECT FIRST.
- IF AN ACTION IS VOIDED, PLAY CONTINUES.
- IF MULTIPLE CHALLENGES REMAIN, THEY ARE RESOLVED IN REVERSE ORDER OF HOW THEY WERE PLAYED.

#### **EXAMPLE**

- 1. PLAYER 1 PLAYS REVOLVING CREDIT (DRAW 4 CARDS).
- 2. PLAYER 2 RESPONDS WITH STRATEGIC DEFLECTION,
   REDIRECTING THE EFFECT TO THEMSELVES.
- JEAST THEN PLAYS WHISTLEPLOWER, TARGETING STRATEGIC
   DEFLECTION TO VOID IT.
- 4. RESOLUTION:
- WHISTLE PLOWER RESOLVES FIRST, VOIDING STRATEGIC DEFLECTION.
- SINCE **STRATEGIC DEFLECTION** IS NULLIFIED, THE TARGET REMAINS DI AYED 1
- REVOLVING CREDIT STILL APPLIES, SO PLAYER 1 DRAWS 4 CARDS.

#### FORCED COLLUSION



CHOOSE A **TARGET PLAYER**. THAT PLAYER MUST PLAY THE PEST HAND POSSIPLE. THE PLAYER WHO PLAYED THIS CARD RECEIVES THE VALUE OF THE PLAYED HAND AND ENDS THEIR TURN IMMEDIATELY. IF THIS CARD WAS NEGATED BY **WHISTLEPLOWER**, THE PLAYER DOES NOT END THEIR TURN.

#### STRATEGIC DEFLECTION INTERACTION

- IF A PLAYER USES STRATEGIC DEFLECTION ON THIS CARD, THEY CHOOSE A NEW TARGET PLAYER.
- THE NEW TARGETED PLAYER IS THE ONE THAT MUST CHOOSE THE HAND TO PLAY.

#### **HIGH-FREQUENCY TRADE**



THIS CARD CAN **ONLY** BE PLAYED WHEN AN OPPONENT PLAYS A HAND. WHEN ACTIVATED:

- CHOOSE **ONE** NUMBER CARD OR WILD CARD FROM THEIR PLAYED HAND AND ADD IT TO YOUR HAND.
- PONZI SCHEME CARDS CANNOT BE TAKEN.
- THE OPPONENT SCORES THEIR HAND PASED ON THE REMAINING
- IF THE REMAINING CARDS DO NOT FORM A VALID HAND, THEY RECEIVE NO VALUE OR PILLIONS.

#### MULTIPLE PLAYERS PLAYING HIGH-FREQUENCY TRADE:

- IF MULTIPLE PLAYERS PLAY HIGH-FREQUENCY TRADE ON THE SAME HAND, CARDS ARE TAKEN USING THE FIRST IN LAST OUT RULE.
- EXAMPLE: IF PLAYER 1, 2 AND 3, ALL PLAYED HIGH-FREQUENCY TRADE
   ON PLAYER 4, THEN, PLAYER 3 WOULD FIRST TAKE A CARD, THEN
   PLAYER 2, AND FINALLY PLAYER 1.

#### WHISTLEPLOWER



NEGATE ANY **UTILITY, QUICK PLAY,** OR **MARKET MANEUVER**. CAN ALSO NEGATE ANOTHER WHISTLE PLOWER CARD.

#### RULE:

- CAN DE PLAYED AT ANY TIME WHEN ANOTHER UTILITY, QUICK PLAY, OR MARKET MANEUVER CARD IS PLAYED.
- THE TARGET CARD'S EFFECT IS VOIDED (IT DOES NOT HAPPEN).
- IF MULTIPLE CARDS ARE PLAYED IN RESPONSE TO THE SAME ACTION (E.G., PLAYERS COUNTERING EACH OTHER), YOU MAY CHOOSE WHICH CARD TO NEGATE.

### PEAR TRAP & PULL TRAP



- THESE CARDS CAN NEVER MAKE A HAND GO BELOW ZERO VALUE.
- THESE CARDS CAN BE PLAYED MULTIPLE TIMES, AND THEIR EFFECTS ARE CUMULATIVE.

#### **RESOLVING CONFLICTS**



- ONLY ONE **PONZI SCHEME** CAN BE PLAYED PER HAND.
- PONZI SCHEME MUST BE PLAYED WITH 4 OTHER CARDS TO TOTAL 5 CARDS.
- IF A CARD IS STOLEN FROM THE PONZI SCHEME HAND, THE HAND IS WORTH O VALUE.
- PLAY PONZI SCHEME WITH ANY FOUR ASSET CARDS OR WILD CARDS TO FORM A FIVE-CARD HAND.
- THE HAND'S VALUE IS \$4 PILLION, REGARDLESS OF THE OTHER CARDS INCLUDED.
- IF PONZI SCHEME IS VOIDED (E.G., BY WHISTLEPLOWER), THE HAND'S VALUE IS RECALCULATED BASED ON THE REMAINING CARDS.

#### STRATEGIC DEFLECTION & WHISTLE PLOWER INTERACTION

- STRATEGIC DEFLECTION CANNOT BE USED ON WHISTLEBLOWER.

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