

Bank of MONOPOLY

Bank of Monopoly Credit Card Account Game Expansion Rules

by Our Fourpence Worth

Objective

To teach children (and some adults) about buying and owing on the credit system.

Overview

This version of the game uses a credit system wherein players may opt to put purchases and expenses on their credit account instead of paying cash – either because they do not have enough cash available or because they wish to keep their cash to invest in property.

How to Play

- Print out and distribute a copy of the Personal Credit Card Statement to each player. The statement contains 20 tables (representing 20 months/circuits of the game board). If you need more than 20 tables, simply print extra copies of this document.
Tip: Print 2-Sided to save paper
- At any time during the game, a player may opt to charge expenses such as rent, taxes and miscellaneous fees on his/her “credit card.” in order to save cash for investing in properties and building.
Property and building purchases may not be charged on a credit card.

How to Use the Personal Credit Card Statement

- A player is allowed 12 credit transactions per month (circuit of the board).
 - Each person has a credit limit of \$2,000.
1. On the first round of the game, enter \$0 under Balance Forward.
 2. When making a charge, enter a brief description of the transaction under “Description of Transaction”
 3. Enter the amount under “Amount Charged”
 4. Total the current balance in the right-hand column under “Balance.”
 5. When you pass or land on “Go,” total your balance next to “Total Charges”
 6. Pay off your desired debt in cash to bank and enter the figure next to “Amount Paid @ “Go.”
 - You are required to make a minimum payment of 10% of the total charges.
 - If you are not able to make the 10% payment, your interest rate increases to 20% until you are able to make your minimum payment again.
 - You may pay your balance in full and accrue no finance charges, or pay at least the minimum or as much as you are able to or wish to.
 7. Subtract the amount paid from the Total Charges and enter the amount next to “Balance Subtotal.”
 8. If the balance is greater than \$0, multiply Balance Subtotal by 10% ($n \times .1$) if you've made at least the minimum payment, or 20% if you were not able to make the minimum payment, and enter the figure next to “x 10% Finance Charges.”
 9. Add the Finance Charge/Interest to your Balance Subtotal and enter the figure next to “Balance Forward.” This is your remaining debt.
 10. Move to the next empty table and enter the “Balance Forward” amount at the top right-hand column next to “Balance Forward.”
 11. When entering your first charge of new circuit around the board, add the charge to the forwarded amount and repeat.

Transactions Between Players

On a transaction wherein a player is to receive money and the payer decides to charge the expense, the receiver withdraws the payment directly out of the bank.

Bank of Monopoly Credit Card Terms

Credit Limit	\$2,000	Minimum Finance Charge	\$10
Regular Interest Rate	10%	Insufficient Payment/Overlimit Interest Rate	20%
Minimum Payment	10% of balance	Overlimit Fee (Added to charge amount)	\$50 per transaction

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Personal Credit Card Account Statement

Player Name _____

Month _____

No.	Description of Transaction	Amount Charged	Balance
Balance Forward			\$
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
Total Charges		\$	
Minimum Payment (10%)		\$	
Amount Paid at "Go"		\$	
Balance Subtotal		\$	
x 10% or 20% Interest (Minimum \$10)		\$	
Balance Forward			\$

Month _____

No.	Description of Transaction	Amount Charged	Balance
Balance Forward			\$
1			
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Total Charges		\$	
Minimum Payment (10%)		\$	
Amount Paid at "Go"		\$	
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x 10% or 20% Interest (Minimum \$10)		\$	
Balance Forward			\$

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Minimum Payment (10%)		\$	
Amount Paid at "Go"		\$	
Balance Subtotal		\$	
x 10% or 20% Interest (Minimum \$10)		\$	
Balance Forward			\$

Bank of Monopoly Personal Credit Card Statement (Continued)

Month _____

No.	Description of Transaction	Amount Charged	Balance
Balance Forward			\$
1			
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12			
Total Charges		\$	
Minimum Payment (10%)		\$	
Amount Paid at "Go"		\$	
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Balance Forward			\$

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