



Financial Literacy with Mr. 401(k)  
Spring Term 2026  
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Course Supplement  
**Class 35:**  
**CASHFLOW**  
**Board Game**



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# CASHFLOW Overview

*CA\$HFLOW simulates real life financial scenarios.* 💡



## What Is It?

A fun, interactive board game created by Robert Kiyosaki, author of Rich Dad Poor Dad.



## What Does It Teach?

The basics of money management and investing by simulating real-life financial decisions in a fun, engaging way.



## Key Concepts

Earning income, paying expenses, buying assets, and building wealth over time.



# Key Objectives

*What you'll practice while playing CA\$HFLOW*



## Understand Income & Expenses

Learn how money flows in (salary) and out (bills). Track where your money goes each round.



## Distinguish Assets & Liabilities

Identify which purchases boost income (assets) and which drain it (liabilities).



## Track Financial Statements

Record income, expenses, assets, and liabilities. See how everyday choices affect financial health.



## Build Passive Income

Explore investments (stocks, real estate, businesses). Aim to “escape the Rat Race” by covering expenses with passive income.



## Make Prudent Financial Decisions

Practice thoughtful spending and investing. Compare risks and rewards for different opportunities.

# How the Game Works & Winning

*CASHFLOW is played in two stages*



1

## The Rat Race

You start in a cycle of earning a paycheck and paying bills. Here, you balance everyday expenses with opportunities to invest.

**Goal:** Build enough **passive income** to cover your monthly expenses and escape the Rat Race!



2

## The Fast Track

Once your investments earn enough to cover your expenses, you move to the Fast Track. Your goal here is to grow your wealth further with bigger deals and investments.

**Goal:** Reach your big financial dream by making smart investment decisions!

# Helpful Tips Part 1

*Read the statement. Track the cashflow. Play with focus.*



## Start With Your Statement

Read your profession card. Know your salary, expenses, assets, and liabilities before you roll.



## Track Your Cashflow

On Payday, add salary and subtract expenses. What remains is your investable cash.



## Know Your Goal

Escape the Rat Race when passive income beats expenses. On the Fast Track, win by buying your Dream or reaching \$50K monthly cash flow.



## Write Every Change

Update your statement after every deal, liability, or doodad. An out-of-date statement hides your real position.



## Use Your Banker

Your workgroup's Banker settles all transactions. When in doubt, pause and ask. Accuracy beats speed.

# Helpful Tips Part 2

*Assets in. Liabilities out. Passive income up.*



## Assets Put Money In

Rentals, stocks, and businesses pay you each month. Add their cashflow to your passive income line.



## Liabilities Pull Money Out

Mortgages, loans, credit cards, and car payments drain cash every month. Pay them down when you can.



## Beware of Doodads

Boats, jewelry, and vacations are fun but drain cash. They are not assets, no matter how nice.



## Stack Small Deals

Several small cashflow deals often beat waiting for one big deal. Build passive income brick by brick.



## Watch the Finish Line

When passive income beats expenses, move to the Fast Track. Win by buying your Dream or hitting \$50K monthly cash flow.

# Helpful Tips Part 3

*Play smart, move fast, and claim the win.*



## Evaluate Every Deal

Small deals give steady cashflow. Big deals need big money. Match deal size to your cash position.



## Weigh Risk vs. Reward

Read every Opportunity card. Calculate cash-on-cash return before committing. Not every deal is a good deal.



## Negotiate & Trade

You can sell or trade deals with other players. A fair trade helps both sides move forward.



## Chase the Win

Win by buying your Dream (pink Fast Track space) OR reaching \$50,000 monthly Fast Track Cash Flow. Keep your statement tidy.



## Know the Tiebreakers

Multiple on Fast Track (FT), no full win? Highest FT Cash Flow. No one on FT? Highest Rat Race passive income, then most cash, then one die.



# Three Key Takeaways

1. CASHFLOW is a fun financial board game that simulates real-world financial situations.
2. First, players try to exit the ‘Rat Race’ by accumulating enough passive income to meet their expenses.
3. Second, players try to accumulate enough wealth in the ‘Fast Track’ to reach their big financial goal.



## Where to Learn More

- [CASHFLOW Board Game](#), from The Rich Dad Company
- [CASHFLOW for Kids Board Game](#), from The Rich Dad Company

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Teaching young people how  
money really works

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