

CASH OR CRASH

Rules of play

CASH OR CRASH

A game of bluffing and speculation

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For 2 to 8 players

Age: 14–144

Playing time: 30–90 minutes



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80 Commodity cards in 8 sets of 10
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INTRODUCTION

Mrs. Winifred Snyder, the richest and nastiest trader on Wall Street, has fallen ill. She's not long for this world, and her only dying wish is that her already astronomical investment portfolio should continue to grow to ever more dizzying heights after she's gone.

Mrs. Snyder has several children, each nearly as competent — and as ruthless — as herself. But their egos would never allow them to agree on anything, so to ask them to manage the money jointly would be a recipe for disaster.

No, there can only be one heir to the Snyder billions: the one who proves he or she can fill her mother's shoes. To this end, Mrs. Snyder has invented a little game to test them... a game as crafty and as merciless as the old lady herself. The winning heir will be written into the will, while the losers will be consigned to the shame of living out the rest of their lives as mere millionaires.



OVERVIEW

Cash or Crash is played in a series of rounds, in which players are speculating on three commonly-traded commodities: Gold, Oil and Wheat. Each player possesses some insider information about the market, represented by one or more cards they keep face down, known only to themselves. The true market value of the commodities, meanwhile, is determined by the sum of all players' cards.

Players must make ever-increasing bids on one or more of the commodities, based on their expectation of the total value of each. The bids continue to rise until a player announces "*SELL!*," indicating that he feels the last player's bid has gone over the true value of the commodity or commodities in question.

At this point, the cards are revealed, and either the challenger or the challenged player will lose the cards they have staked in the round, depending on whether or not the cards show enough of the appropriate commodities to justify the bid.



Players who have lost all their cards are eliminated, and the last player left is the winner.







SETUP

Divide the Commodity cards up by the color of their backs and give each player a set — each set contains the same 10 cards. Determine randomly which player will place the first bid for the first round (the second round will be started by the player to this person's left, and so on).

The rules given below are for the Classic version of the game. The Endurance and Blitz variations plus the optional doubling rule are given on pages 9–11; players should agree on which rules are being used before they begin.

HOW BIDDING WORKS

A simple bid is a bid on a single commodity type, for instance “Three Oil,” written here as **3** . This would mean that the player is betting that when all players' face-down cards are revealed, at least three  icons will be showing.

A combo bid is a bid on multiple commodities, but must always be the same amount of each, for instance “Two Gold and Wheat” (**2**  ) , or “Four of Everything” (**4**    ). These bids mean that the player is betting that there will be at least that many icons *of each type*. It is not permitted to bid different quantities of different commodities.



PLAYING A ROUND

Before bidding commences, each player chooses two Commodity cards from their hand and places them face down on the table in front of themselves. These cards are their stake in the round, and also the insider information that will help them bid accurately.

Once all players' cards are down, the player whose turn it is to start the round begins by making a simple (not combo) bid of their choice, for instance **1**  or **3** .

Proceeding clockwise, each player must now do one of three things on their turn:

- * Increase the bid, or
- * Add a card, or
- * Challenge the bid

Players continue in this fashion until eventually one player challenges the preceding player's bid, which ends the round. Whichever player loses the challenge will be forced to discard all their invested cards, and a new round will begin, with the role of starting bidder passing to the left.

Adding a card also has the effect of increasing the bid and changing its type. When adding a card, instead of bidding as usual, the player must increase the bid amount by at least one, and change the type to a new commodity or combination of their choice.



Important: Note that the type of bid **must** change. It can be any simple or combo bid, so long as it is not identical to the previous bid.

Players may only invest a maximum of four cards in a single round. Once a player has four Commodity cards face down in front of them, they may thereafter only bid as normal or challenge.

CHALLENGING A BID

If the player feels the bidding has gone too high, they may challenge by announcing “*SELL!*” As soon as this happens, all players flip the cards in front of them face up. The commodity icons on the cards are all added together and compared to the last player’s bid. If the bid was incorrect, the bidding player loses the round. If it was correct, however, the challenging player loses.

The losing player discards all the cards they had invested in the round, while the other players reclaim theirs and return them to their hands. Discarded cards are kept face down to one side; be careful in future rounds not to confuse discarded cards with players' face-down investments.

Example: Charlie has just bid **6**   and Doug challenges. The following cards are revealed:

AURELIA



BETTY





CHARLIE



DOUG



Although there are **9** , more than enough for Charlie's bid, he is short **1** . Therefore, Charlie's bid is incorrect and he loses the round: both of his cards are discarded, while Aurelia, Betty and Doug all take theirs.



THE RED ZONE

At the beginning of any round in which a player has four or fewer cards, they may discard a card of their choice from their hand, then retrieve one of their choice from their discards to replace it. This way, even opponents who are counting cards will never know exactly what cards a player has invested in the round.

Additionally, if a player begins a round with exactly one card in their hand, they may take a card of their choice from their discards in order to make their initial two-card investment for the round.

ELIMINATION

When a player's last card is lost, they are eliminated, and sit out all subsequent rounds.










END OF THE GAME

The game ends as soon as the second-to-last player has been eliminated. The only player with cards remaining is declared the winner!



ENDURANCE RULES

Players wishing a slower-paced, more tactical game may play with the following changes to the rules:

- * Players invest only a single card to begin the round and may invest a maximum of three, rather than four.
- * The “red zone” rule applies to players with three or fewer cards, and players with only one card do *not* get to recover a card.
- * The opening bid must be **1** , **1** , or **1** ; no higher quantities or combo bids are allowed to start the round.
- * The bid can only be increased one step at a time, either by increasing the amount by one, or by adding a single commodity. For instance, if the previous bid was **3** , the current player may only raise it to **4** , **3**   or **3**  .
- * When adding a card, the new bid type must be a simple bid, not a combo, and the quantity must be increased by one only.

BLITZ RULES

Players wishing a faster, more chaotic game may instead play with the following adjustments:

- * There is no upper limit on the number of cards players may invest in a hand.
- * The “red zone” rule applies at all times.
- * A player left with only one card is eliminated, rather than recovering a card.
- * Players may play out of turn; this includes bidding, challenging or adding a card. Play then continues to their left.
- * If a player challenges another player out of turn and wins the challenge, they may recover two cards they have lost earlier. Players do *not* recover cards in this way when challenging on their own turn nor when being challenged.



DOUBLING (OPTIONAL RULE)

Doubling is a rule intended for advanced players. It can be used with all three versions — Classic, Endurance or Blitz — and adds even more opportunities for bluffing and risk.

When a challenge is made, players do not reveal their cards immediately. First, the player being challenged has the option to announce “*DOUBLE!*” if they feel confident that they will win the challenge, or want to bluff that they do.

The challenger now has two choices: they may either persist in the challenge, or else withdraw it and make another move instead, be it increasing the bid or adding a card. (In a Blitz game, if an out-of-turn challenge is retracted, play simply continues as if no challenge had been made).

If the challenger persists in the challenge, the cards are revealed as usual, but the loser of the challenge must discard *additional* cards of their choice equal to the number they had invested. The total losses are therefore doubled.

A player may not invoke the doubling rule if they do not themselves have sufficient cards in hand to pay for these additional losses. They may, however, call double against a challenger who is short on cards — in this case, if the challenger accepts and loses, they are eliminated.

STRATEGY

- * Go into each round with a plan and choose your initial investment to support that plan. Are you going to be bluffing? Driving the bidding up in a single commodity? Or remaining flexible and using combo bids?
- * Pay careful attention to what the other players are bidding. Although your opponents will try to bluff, you will likely start picking up on their patterns as you get to know them.
- * Try not to be predictable; if you always base your bids on your own hidden cards, you will help others to guess what they are. Likewise, if you bluff too often, you may find yourself getting challenged more than you'd like.
- * Bluffing is a very powerful move. If you deliberately bid too high and go unchallenged, you will be in a strong position to challenge on your next turn. This is especially true when playing with the Blitz rules, since you may immediately challenge out of turn and win back some cards.
- * Be careful about investing additional cards too early in a round. Although the extra information will give you an edge on other players, but the added consequences for losing might put you in a tough spot later.