

Credit Clue Directions

Parts and Materials:

- Credit Clue Board
- Credit Clue Cards
- Credit Clue Evidence Charts
- Credit Clue Bonus Box Cards
- Credit Clue Consequences Sheet
- Credit Clue Rules and Game Parts
- Suspect Buttons (see below under "Initial Preparations")
- One playing die

Initial Preparations:

- 1) Print the "Credit Clue Board," "Credit Clue Cards," "Credit Clue Evidence Charts," "Credit Clue Consequences Sheet," "Credit Clue Rules," and "Credit Clue Bonus Box Cards."
- 2) Fold the "Credit Clue Consequences Sheet" on the line in the middle of the page, and leave the top half ("Consequences") face-up.
- 3) Cut out the "Credit Clue Bonus Box Cards."
- 4) Cut out the Credit Clue Cards and organize them in three stacks by **suspect, bank, and credit blunder**.
- 5) Cut out the "Credit Clue Evidence Charts." Each person will start with one chart. The charts can be used up to eight times, and you can always print more when the first sheet is used up
- 6) Suspect Buttons: Look at the Credit Clue Board. You will need six, color-varied buttons that are small enough to fit in the squares on the grid. You can either find objects that are small enough, or you can cut out small pieces of construction paper. Wrap tape around the construction paper to reinforce it and give it weight. Note: It might be helpful to have the game board enlarged at a Kinko's or with a special printer. You can also reinforce the board by gluing or stapling a piece of cardboard to the bottom.

Play Credit Clue:

Determine Each Player's Suspect Role:

- 1) Each player will take on the role of one of the suspects. To determine this, shuffle the pile of "Suspects" cards. Pass one card from the pile to each player. Whatever card each player receives is his or her

suspect role for the game. They will start at the designated area of the board for their suspect.

- 2) Figure out which colors correspond to which suspects and make a list. For example, if you made a blue button out of construction paper and tape, Sheila Swift might be the blue button for the game. There is no formula for these designations – simply assign a color to each player.
- 3) Have each player place their button on the game board where the initials of their suspect role are. For example, whoever chooses the Sheila Swift card would take the blue button and place it in the “SS” box on the board.
- 4) Put all the “Suspects” cards back into their own pile.

Card distribution:

- 1) Shuffle each pile of cards (suspects, banks, and blunders) separately and face-down, and without looking at them, choose one card from each pile. **Do not let anyone playing the game see them.** Put those three cards aside.
- 2) Shuffle all the cards (except the bonus box cards) together and pass them out to the players. When each of the players receives their cards, they will put a check mark in the designated areas of their “Credit Clue Evidence Charts.” **Each player must not share his or her cards with the other players at this time.** They should keep their evidence charts hidden as well. If there are an uneven number of cards, the player(s) with less cards are to be shown one card by the player to his/her left.
- 3) Once everyone has entered their information, decide who will go first by rolling the die. The person with the highest number will go first, and then you will take turns going clockwise.

*Begin Play - Note:** The object of the game is to figure out which credit blunder was made, the bank where it happened, and the person who made the credit blunder. This “mystery” information is in the three cards that were set aside earlier.*

- 1) Whoever was chosen to go first will roll the playing die. Whatever number is rolled is the number of spaces that you can travel. A button (player-suspect) may not move diagonally.
- 2) If you do not move enough spaces to reach one of the “Door” boxes, it will be the next person’s turn to roll the die. If you do reach a “Door” box, move on to step 3 below.

- 3) If you roll a number that allows you to enter a "Door" box next to a room, you must guess a scenario from that room and the other two categories in the lists on your evidence chart. For example, if you entered the **Savinvest Securities** bank, you might say "I believe that
1) **Jakiah Brown** 2) **closed overdue accounts** at 3) **Savinvest Securities**.
- 4) After a guess is made, the player to the guesser's left will take a look at his or her cards to see if he or she has any of the cards guessed. If so, he or she must silently show one of cards that the guesser mentioned **to the guesser only**. If the person to the guesser's left has none of the cards, the guesser will now ask the person second to his/her left whether he/she has any of the cards from the scenario that was proposed. If this person has a card, he/she silently shows it to the guesser. If not, the guesser asks the next person in the circle. When the guesser is shown a card, he/she will then narrow the evidence by putting a check mark in the appropriate area of the **Evidence Chart**. (For example, if the person to the guesser's left shows the guesser a **Jakiah Brown** card, the guesser puts a check mark in the "**Jakiah Brown**" row of the evidence chart. This will rule out Jakiah Brown as a suspect.)
- 5) After the guesser is shown a card, he or she can try to earn a free turn by guessing three consequences that are associated with the blunder the guesser mentioned in his/her guess. Look at the top half of the consequences sheet and identify three consequences that would result from the blunder guessed. The guesser must say **aloud** the three consequences. (For example, "Three consequences of a **late loan payment** are #1) **Bad Credit History**, #3) **High Future Interest Rates**, and #9) **fee payments**.") Flip the sheet to see if your answer was correct. If the guesser gives three correct consequences they take another turn by rolling the die and moving that number of spaces. If the guesser does not identify three correct consequences, they must state aloud what incorrect consequence they mentioned. For a detailed description of the credit blunders, see the **Credit Clue Rules and Game Modules** sheet.
- 6) A person's turn is over when he/she either fails to guess three correct consequences, or when he/she cannot move enough spaces to enter a room. A player cannot make two consecutive guesses from the same room.

- 7) As the players continue to make guesses and fill out their evidence charts, they will be able to narrow down the evidence. At some point they may want to make a "final guess" about the scenario. If you want to make a "final guess," announce that you are doing so when your turn comes. Then you will create a scenario including the bank, suspect and credit blunder.
- 8) Without letting anyone else see, look at the three cards in the stack that was put away. If the cards match your "final guess," you have won the game. If the cards do not match, you must tell everyone that you made a wrong guess. You are now out of the game (Make sure you are confident of your evidence before you make a "final guess!") **Do not tell anyone what the cards are or which cards you got wrong!** The game will continue until someone's "final guess" is correct.
- 9) If a "final guess" is wrong, the "final guesser" must shuffle his/her cards and pass them all out to the other players. They will mark the information from their cards in their **evidence charts** and continue the game.

Bonus Boxes:

Bonus Boxes give you the opportunity to win an extra scenario guess by answering a bonus question. If you land on a box with a **B**, have one of the other players pick a card from the **Bonus Boxes** stack and read a question to you. If you answer the question correctly, you may take an extra turn to guess a scenario from any room.