



MONEY\$HARKS

Money doesn't stink
game instructions video:



Moneysharks is all about bidding for the hottest stocks, outbidding your fellow players and outsmarting them to be the biggest fish at the end!

But be careful! The government wants its share. So use your tax haven and avoid losses during financial crises.

A round of Moneysharks

A round of Moneysharks consists of 6 phases. These phases are:

1. auction round A
2. auction round B
3. Invest in stocks
4. Deal with financial crisis (if revealed)
5. Deposit minimum reserve in the central bank
6. Collect income (D)



Many Languages

Game setup 2 players

Player 1

Central bank Top open

Number of players Open shares

Money & Money storage

Minimum deposits by players

Player 2

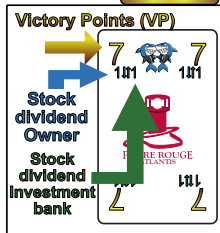
The diagram illustrates the game setup for two players. Player 1 is on the left, and Player 2 is on the right. The setup includes a central bank, number of players, money and money storage, and minimum deposits by players. The cards and tokens are arranged in a way that shows the initial state of the game.

1. Game setup

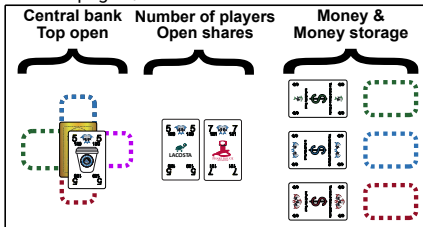
The 40 cards with two golden sharks on the back are the **shares**. The **golden numbers** on the shares represent the **number of victory points (VP)** that this card will earn the player who owns it at the end of the game. The **blue numbers** represent the **share dividend (D)**, that the player who owns the share will receive. The **green numbers** represent the **stock dividend (D)**, that the player receives in whose stock portfolio you have invested the stock. There is one **tax haven card** in each color. Stocks can be invested here; they are safe during a financial crisis. This means that no D can be earned. However, the SP are safe! There are three **stock portfolio cards** in each color. Shares can be invested here. The invested shares are not safe in a financial crisis. The money cards are the 16 green, 16 blue, and 16 red cards. The 3 black cards represent the **financial crisis**.

Game setup

The shares are shuffled and laid out face down as the **central bank** in the middle of the table. The Financial crises are inserted into the stock pile at 1/3, 2/3, and 3/3. As many stocks are revealed next to them



as there are players participating in the game. The top stock on the central bank is visible. The money cards are sorted into a pile with **1 shark**, a pile with **2 sharks**, and a stack with **3 sharks**.



The cards with **1 shark** can have a **monetary value of 1 or 2**. The cards with **2 sharks** can have a **monetary value of 2, 3, or 4**. The cards with **3 sharks** can have a **monetary value of 4 or 5**.

Space is left next to them for the respective money card discard piles.

Each player receives 6 money cards in their hand:

- 2 **green**; **1 shark** money cards
- 2 **blue**; **2 sharks** money cards and
- 2 **red**; **3 sharks** money cards

Each player receives a tax haven in their chosen color. It is placed in front of them.

Each player receives a **tax haven** in their chosen color. It is placed in front of them.

Each player receives a **stock portfolio** from each other player in their chosen color. Each player places these cards next to each other to the right of their tax haven.

Start of the game/starting player

The youngest player becomes the starting player. After each round, the starting player changes clockwise.

Phase 1: Auction round A

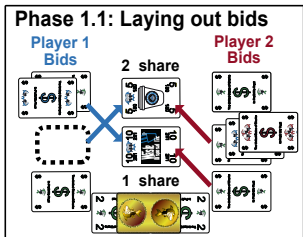
In the first **Auction round**, stock cards are dealt according to the number of players (e.g., 2 players means 2 shares). The top share from the central bank is laid out face up. If a financial crisis card is drawn during this phase, it is placed next to the shares and dealt with later in phase 4. Another share is revealed and laid out as a replacement.

Phase 1.1: Laying out bids

Each player lays out 1 more bid than there are shares face down in front of them.

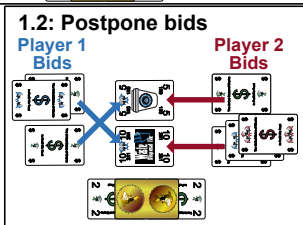
This can consist of any number of cards from their hand.

They are placed next to each other so that the number of sharks on the back (a monetary value can now be estimated) is visible. For the bids laid out, the bid to the left of the player refers to the 1st share closest to the central bank. This is shown by the arrows in the example image above. If the player does not want to bid, this must be in-



Starting with the starting player and proceeding clockwi-

se, each player is asked if they have finished laying out their cards. Once everyone has confirmed, the **last player starts. Moving counterclockwise**, each player must now take back one of their bids/empty spaces into their hand.



The bids are then moved so that there are no empty spaces left. The bid on the far left goes to the first share, all subsequent bids to the other shares.

Phase 1.3: Settling bids

Phase 1.3: Settling bids

In the event of a tie in the bidding, a tiebreaker will follow!

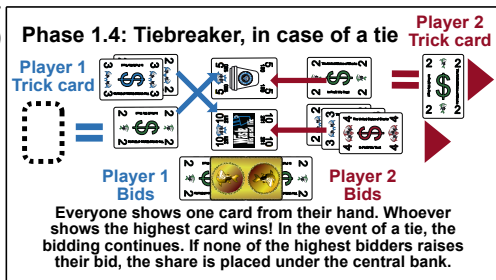
Now each player turns over their first bid.

The player who bid the most wins the share. This player pays the bid money cards + any trick

cards, sorted by suit, face up to the money card discard pile.

The other players leave their bid + any trick cards on the table until the end of the auction round. If two or more players bid the same amount, a tiebreaker is held (see

Tiebreaker Phase 1.4) before the next share is dealt with. This continues until all shares have been dealt with.



Then all players take back the bids with which they did not win anything. Now phase 2 begins.

Phase 1.4: Tiebreaker (if necessary)

In the tiebreaker, each of these players may select one or no money cards from their hand and show them to the other players at the same time.

The player who shows the higher monetary value wins the auction.

In the event of a tie, the card is placed face down and the tiebreaker continues.

The player who now shows the higher monetary value wins the auction.

If none of the highest bidders raises their bid, the share is placed under the central bank.

Phase 2: Auction Round B

Auction Round B proceeds in the same way as Auction Round A. The top card of the central bank is no longer face up. This way, every player knows that it is the last auction round. After that, the shares are invested and the share dividend (D) is collected.

Congratulations!

You now own 80% of Moneysharks.

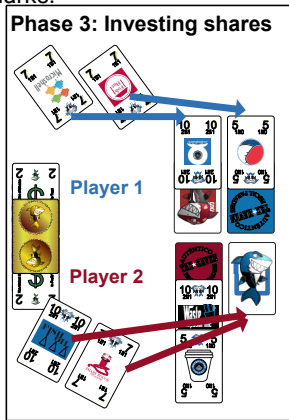
Phase 3: Investing shares

Starting with the starting player, each player takes turns placing one of their auctioned shares face up in front of them, either:

- in their tax haven
- or in one of the other players' share portfolios

This continues until all purchased shares have been invested.

Where the stock is located determines how much stock dividend (D) you will receive later. Stocks that you invest in front of you in another player's stock portfolio earn you and possibly the other player D. Stocks placed in the tax haven are safe during the financial crisis, but do not earn anyone D (see Phase



6). Only you receive the SP of the stocks at the end of the game.

Phase 4: Financial crisis

If one or more financial crises were revealed in auction rounds A or B, they are now dealt with one after the other. If the third financial crisis was revealed, the game ends! This round is played to the end.

After that, the final scoring is carried out.

Each player counts the victory points of all shares in their area. The player with the fewest VP must select a card from the player with the most VP in the stock portfolio of their color.

This card must be placed under the central bank. If the player with the most VP does not have any shares in the stock portfolio of the player with the lowest VP, this step is omitted.

Financial crisis Impact

Player 1
27 Victory Points



Player 2
22 Victory Points



Player 2 may place 1 card from **Player 1's** bank account (red) under the stock card pile.

Financial crisis Impacts after filing

Player 1
17 Victory Points



Player 2
22 Victory Points



Player 1 now has 10 victory points and 2 income less.

Player 2 has 1 less income.

In a four-player game, the player with the second fewest VP must also select a card from the player with the second most VP, which they have placed in the stock portfolio of their color. This card must be placed under the central bank.

If all players have the same number of VP, nothing happens.

If players 2 & 3 have the same number of VP, nothing happens for these players. Player 4's selection of Player 1 is carried out as normal.

Another financial crisis is handled in the same way. Before the next financial crisis, the players' SP are counted and the order is redetermined. In the event of a tie between 1 & 2 or 3 & 4, Players 3 & 4 agree on who Player 1 and who Player 2 may discard.

Phase 5: Deposit minimum reserve into the central bank

Each player must pay enough money to have **1/10 of his VP rounded down**, placed visibly in their direction under the central bank. If a player does not have this amount of money available, they place it under the central bank after phase 6. **As a penalty, they pay 1 more money value.** The number of money cards they place under the central bank is irrelevant. If the player only has cards with a higher money value in their hand, they must place one of these under. The money cards remain face up under the central bank

Phase 5: Deposit minimum reserve

Player 1
10 VP



Player 2
27 VP



Player 2 can also deposit two 1 money cards

and count as credit for future rounds.

Example:

A player received 15 SP in the first round. They must place a value of 1 under the central bank.

In the second round, they have 32 SP, so they must now pay in 2 more monetary values. If they cannot do so, they must place a monetary value of 3 under the central bank after phase 6.

Phase 6: Calculate & receive stock dividends (D)

Phase 6.1: Calculate stock dividends



In this phase, each player receives D according to the shares in front of them. In addition, they receive D from other players who have invested shares in their stock portfolio. Shares in the tax haven do not count. **The blue numbers on the cards are the stock dividends (D) you receive. The green numbers give the player stock dividends from whom you have invested.**

Example:

In the example, Player 1 receives:

1 D from each of the 5 shares he has invested in Player 2 and 1 D from shares that Player 2 has invested in him.

Player 2 receives:

Phase 6.1: Calculate stock dividends			
0 D		0 D	1 D
2 D		0 D	2 D
Player 1: $2 D + 1 D = 3 D$		Player 2: $2 D + 0 D = 2 D$	

ves:

2 D from his 10 share and nothing from Player 1, as Player 1 has not invested anything in in Player 2's stock portfolio.

There are three different types of stocks:

- **18 x 5er stocks:** 5 Victory Points (VP) / 1 stock dividend for owner (D) / 0 stock dividend (D) for fellow players
- **15 x 7er stocks:** 7 VP / 1 D owner / 1 D fellow players
- **7 x 10er stocks:** 10 VP / 2 D owner / 1 D fellow players

Phase 6.2: Receive stock dividends (D)

After determining the D, the players, starting with the starting player, may draw their D from the 3 money stacks. Each player draws their entire D before the next player draws their D. A money card with the **color red / three sharks** costs 3 D, one with **color blue / two sharks** costs 2 D and one with the **color green / 1 shark** costs 1 D. Once two money card stacks are depleted, all cards from the money card discard pile are reshuffled according to their color. The players' money cards are not used in this process.


Example:

Player 1 receives 3 D, so he can draw 3 money cards with **1 shark**

Phase 6.2: Receive stock dividends (D)

Example: Player 1 starts & draws with 3 share dividends his income. Green costs 1, blue 2, red 3



Money & Money tray



\$

\$

\$

or 1 money card with **1 shark** and 1 money card with **2 sharks** or 1 money card with **3 sharks**.

Player 1 gets 3 D, so they can draw 3 money cards with 1 shark or 1 money card with 1 shark and 1 money card with 2 sharks or 1 money card with 3 sharks. Player 2 gets 2 D, so they can draw 2 money cards with 1 shark or 1 money card with 2 sharks.

End of the game and final scoring

As soon as the third financial crisis occurs, the entire round, including auction round B, is played to the end and the final scoring takes place after phase 5.

In the final scoring, each share counts its SP, including those in the tax haven.

The sum of the money cards in the hand is divided by 3, the result is SP.

In the event of a tie, the player who has deposited more money with the central bank. If there is another tie, the player with more high-value shares wins. So, the player with more 10 SP shares wins, and if there is another tie, the player with more 7 SP shares wins. We wish you lots of fun and exciting rounds!

Questions?

Come in the **Moneysharks Discord** and our Rich & Beautiful help you out!



Imprint:
© 2025 Felix Pratzner
www.moneysharksgame.com
info@moneysharksgame.com

Thanks to all the tireless helpers: Luz, Mateo, Alex Wanzek, Nadine Mauser, Cecy, Axel, Kim, Musti, Alex G., Benni, Nico, Paddy der Baron, Tobias & Jannis

Author: Felix Pratzner
Artwork: Felix Pratzner
Game-Developer: Felix Pratzner
Dogsbody: Felix Pratzner