

SAMUELLEEDS

PROPERTY MILLIONAIRE

THE BOARDGAME

Printer-Friendly Instructions

The aim of the game is to become financially free and a property millionaire through Samuel Leeds' tried and tested property investment strategies!

Mastering these principles will give you the knowledge and confidence to implement what you've learned in real life, as well as have fun with family and friends

Samuel Leeds' Property Millionaire board game is an immersive and hands-on way to learn property investment in a fun, competitive environment. The game simulates real-life scenarios, allowing players to experience the highs and lows of property deals, from negotiating to securing financing and navigating market changes.

It combines strategy with education, as players aim to build the most profitable property portfolio and achieve financial freedom while learning essential skills like risk assessment, financial management, and deal-making.

The game's dynamic nature ensures that no two rounds are the same, keeping the experience fresh and challenging. It's perfect for those looking to sharpen their investment knowledge or simply have an exciting time with friends, making it a must-buy for both property enthusiasts and casual players alike.

Enjoying the game?
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The Aim of the Game

In this game there are two objectives. The first player to complete both objectives wins!

Objective 1 – Become Financially Free

Being Financially Free means replacing your salary with rental income from your property empire. Once you achieve £2k or more in rental income per month, you are now officially Financially Free.

This means that you give me the day job and move full-time into property.

The bad news is that you lose your £2k per month paycheque...

The good news is because you now have more time on your hands you get to roll both dice – meaning you can move around the board much quicker!

Objective 2 – Become a Property Millionaire

Once you've achieved financial freedom the next goal is Property Millionaire status. You now need to start saving up money for deposits and buying properties when you visit the Estate Agents.

The winner of the game is the first player to own £1M worth of property, therefore becoming a Property Millionaire.

Please Note:

- 1. Rent-to-Rent properties do not count*
- 2. You do not need £1M in equity*

What's in the Box?

- 1 x Game Board
- 2 x Dice
- 6 x Playing Tokens
- 62 Property Cards
- 26 Oh No! Cards
- 23 Success Cards
- 6 x Rent-to-Rent Accelerator Cards
- 6 x Deal Selling Masterclass Cards
- 6 x Buy Refurbish Refinance Masterclass Cards
- 6 x Serviced Accommodation Intensive Cards
- 6 x HMO Bootcamp Cards
- 20 x £50,000 Notes
- 40 x £10,000 Notes
- 40 x £5,000 Notes
- 80 x £1,000 Notes
- 20 x £500 Notes

Game Set Up

1. Separate the 'Oh No!', 'Success' and 'Property' cards, shuffle them and put them face down in the relevant spaces on the game board.
2. Separate the 'Rent-to-Rent Accelerator', 'HMO Bootcamp', 'Serviced Accommodation Intensive' and 'Buy-Refurbished-Refinance Masterclass' strategy cards and put them face down in the relevant coloured spaces on the game board.
3. Each player selects a playing token and places it on 'Square 1'.
4. The Banker and the Bank – One player is elected Banker. If there are more than five players, the Banker may choose to take on this role only and not take part in playing the game. In addition to holding the money, the Banker pays monthly salaries, rental income, deal selling fees and any incoming or outgoing money from the Success and Oh No! cards. If the bank runs out of cash then the Banker can issue as much money as is necessary in the form of IOUs written on ordinary paper.
5. Players roll both dice and the player with the highest score goes first. Play then passes to the person on their left.

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Playing the Game

On your turn, roll the dice – one dice until you become Financially Free when you can then roll two dice – and move clockwise around the board starting from Square 1. The space you land on will determine what you have to do. Two or more tokens may rest on the same space at the same time.

Let's have a look at the spaces

Passing Pay Day

Every time you pass or land on Pay Day you will receive your monthly paycheque of £2k from your day job until you become Financially Free (see Objective 1). Once you are Financially Free, you will no longer receive your monthly paycheque as you would have left your day job. You'll also receive your monthly rent from any properties that you have acquired.

Landing on Square 1

No action is taken if you land on Square 1 but you may be sent back here from time to time.

Landing on Success

When you land on a Success space, pick up the top Success card from the pile on the board. This will be a nice bonus to help you on your journey to becoming a Property Millionaire. Once used, return the card to the bottom of the pile. If you cannot play the Success card upon picking up, keep it until you can play it.

Landing on Oh No!

When you land on an Oh No! space, pick up the top Oh No! card from the pile on the board. This will be a setback on your journey to becoming a Property Millionaire. Once used, return the card to the bottom of the pile. When you need to pay money, pay it to the Bank.

Landing on Estate Agent

When you land on an Estate Agent Space, pick up the top Property Card from the pile on the board. You now have the opportunity to buy that property. The property value and required deposit amount are printed on the front of the card.

On the back of the card you'll see there are other options of how to acquire the property but you'll need to have already bought the relevant strategy card to take that option.

Once the Property Card has been acquired, you must keep this card and take monthly rent on Pay Day. If you choose not to take the property or you use the Deal Selling Card, return it to the bottom of the pile.

Strategy cards

There are 5 strategy cards, in order to utilise a strategy you need to buy the card first. Each card costs £2k. When you have purchased a Strategy card, place it on the table in front of you. Any properties that you have acquired should be placed on the relevant strategy card.

For example, if you have 5 properties you've acquired on a Rent-to-Rent basis they should be placed on the Rent-to-Rent card. When you pass Pay Day add up the Rent-to-Rent monthly profit from each card and that figure is what the banker needs to pay you.

If you purchase a property, you'll receive the standard Buy-to-Let rent unless you have a Serviced Accommodation or HMO card, in which case you can place it on that card and claim the higher rental income.

You do not need to pay a monthly mortgage on your owned properties, you earn monthly rent which is your profit from the rental minus any expenses.

Here's a breakdown of what the cards are and how you can use them:

When you buy a property and pay your deposit, *you do not have to pay a monthly mortgage*. Your monthly rental payment already subtracts any outgoing costs and is pure profit.

Once you have paid the £2k for a property course, you can start implementing that strategy straight away.

If you would like to change strategies from Rent-to-Rent to Buy-to-Let, Serviced Accommodation, HMO or BRR, then simply subtract the rental deposit you paid from the purchase deposit to own the property.

Rent-to-Rent

Rent-to-Rent is where you rent a property from a landlord and rather than live in the property yourself, you rent it out to someone else for a profit.

The deposit required and the monthly profit are printed on the back of the property card if you choose to take the property on.

Deal Selling

Deal Selling, also known as "deal sourcing" or "deal packaging" is actually very simple.

It's the act of finding a property that is for sale that would be a good investment, doing due diligence on the property and then selling that information to an investor for a fee.

The fee that you will receive for your property is printed on the back of the card. Simply return the Property card to the bottom of the pile and take your fee from the Banker.

Serviced Accommodation

Serviced Accommodation refers to fully furnished properties which are available for short-term let, such as Airbnb. This type of accommodation may also offer facilities similar to those offered by hotels. Property investors love this strategy as this gives them a much higher rental income than normal Buy-to-Lets should there be a high occupancy rate (the amount of days the property is booked in the month).

You can use this card for any properties that you own*. Have a look at the back of the Property cards that you own and rather than collecting the 'Buy-to-Let amount' collect the 'Serviced Accommodation amount' every time you land on or go past Pay Day.

HMO

A 'House in Multiple Occupation' (HMO) is a property that has more than one household living in it. They share basic amenities, such as a bathroom or kitchen but have their own private bedroom. Property investors love this strategy as this gives them a much higher rental income than normal Buy-to-Lets.

You can use this card for any properties that you own*. Have a look at the back of the Property Cards that you own and rather than collecting the 'Buy-to-let amount' collect the 'HMO amount' every time you land on or go past Pay Day.

Buy-Refurbish-Refinance

What is Buy-Refurbish-Refinance? Buy-Refurbish-Refinance is a very profitable property strategy.

Simply put it's a 3 step process:

1. Buying a property, usually in disrepair and below market value.
2. Refurbishing the property and bringing it up to the true market value.
3. Refinancing the property at its true value post-refurbishment which should allow you to pull out most, if not all, your initial investment.

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When you've mastered the BRR strategy you can buy properties without tying up any money. You can use this card when buying properties. You'll still need to pay the deposit to purchase the property but when you pass Pay Day, you'll get the deposit money back from the Banker.

*The rule for only using the Serviced Accommodation and HMO when you own the property is for this game only, in a real-life situation, an investor can use a Serviced Accommodation or HMO strategy on a Rent-to-Rent property.

Frequently Asked Questions

When I buy a property, do I need to pay a monthly mortgage to the Bank?

No, the monthly rental you earn from the property already subtracts any outgoings such as mortgage, council tax, etc.

What if the Banker runs out of money?

If the bank runs out of cash, the Banker can issue as much money as is necessary in the form of IOUs written on ordinary paper.

What if the Estate Agent runs out of Property cards?

If the Estate Agents run out of Property cards, the Banker must add up every players' Rent-to-Rent income and write it down. These Property cards are now given back to the Estate Agent but the monthly rental income for each player is now locked in. If you have a Lease Option Bootcamp Success card, you may not use on a Property card that has been returned to the Banker.

What if you can't afford to pay your Oh No! card fine?

If you can't afford to pay your fine, the card may send you back to Square 1. If it doesn't specify this on the card, then you are off the hook.

What if a Success card has moved me forward, does the next space I land on determine what I do?

No, if you have been moved forward by a Success card and land on an Oh No! Or Estate Agent space then you will take no action and wait for your next turn.

What if a Success card has told me to take another player's property, how does that work?

First you choose a player. They will then fan out their Rent-to-Rent Property cards and you must pick one at random. You can not take a property that they have purchased.

What happens if you roll a double once you've become Financially Free?

If you roll a double, move your token and act on the space you have landed on as usual. Roll the dice again and have another turn. This only applies once per turn.

What happens after becoming Financially Free but you have lost some of your property income and collect less than £2k on Pay Day?

You now lose your Financially Free status and go back to your previous day job. This means that you only get to roll one dice but do get to collect your £2k salary next time you land on or pass Pay Day. You can become Financially Free once again and then continue to work toward Property Millionaire status.

Short Game Rules

For a shorter game, just play to the first objective – becoming Financially Free!

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