"Anybody who thinks money will make you happy hasn't got money"

David Geffen

Happy nation is a game for 3-5 players (10+). Each player represents a part of the community and tries to experience as many joyful events as possible. No good with no money, but money alone will not do it. Time, friends and good deeds are the other necessary ingredients to become the happiest player.

The Idea

Everybody strives for happiness. But wich strategy is the best ?
Is it better to have as much fun as possible by enjoying entertainment, having parties and going on holidays, even by taking loans ? Or is it more strategic to become rich fast by hard work to then enjoy even more later?
No matter what you decide, in the end it doesn't matter if you are rich or poor or how much debt you have. The one who collects most happiness wins the game.
In order to win the game, you need to spend the 12 available hours from each of your days wisely.
Enjoying some hours of entertainment is always a treat, but maybe the **Entertainer** was too busy having fun and didn't prepare anything.
Instead, you can try your luck and explore the world for a while. Keep in mind though that there is also sickness out there in the world. Luckily, the **Doctor** can cure you in case.
When you run out of money, the **Banker** might have a loan for you. Working and selling items is the other option. The **Builder** can help you to make your production facilities more efficient, so that you get more out of your work time.
Visiting your local **Farmer** to buy some food will keep you and your guests happy. With holes in the roof your nights will not be so enjoyable, but your friendly neighbour, the **Builder** might be able to fix it for you.
In the Happy Nation we all need each other, but only one player can win.

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Components & Setup

List of all game components & Setup

Game Components

1. 5 Character mats: **Builder**, **Farmer**, **Banker**, **Entertainer**, **Doctor**
2. 1 Happy Nation game board for keeping track of each players happiness and hours left
3. 1 clock to keep track of the hours during a turn
4. 4 little cubes (one each for Farmer, Builder, Entertainer and Doctor to set the price)
5. 1 Foreign Countries mat

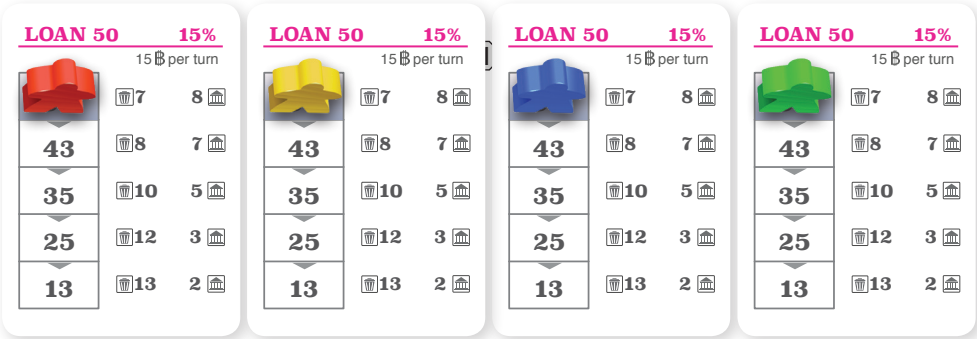
Cards:

1. 3 Production Level cards each for **Builder**, **Farmer**, **Entertainer**, **Doctor**
2. 14 Loan cards for the Banker: 4x 50 , 4x 100 , 3x200 , 3x 300
3. 30 Explorer Cards 3* Discard Pile
4. 6 “I am sick” cards
6. Money: Notes of 30x 1, 20x 5, 30x 10 and 15x 50
7. Items produced by the characters: 32 houses, 30 bread, 12 treatments, 25 tickets (hours of entertainment)
8. 2 Meeples for each player in their color

Setup:

Place the Happy Nation board in the middle of the table.

1. Every player chooses a character and puts the character mat in front of them. 1
   Builder and **Farmer** play always. For the first game, it is recommended to also have the **Entertainer**.
2. Every player (except **Banker**) places the little cube 4 in their color on the character mat, which is used to show the other players the price of their items. In the beginning the price is 10B.
3. Every player places 3 bread and 5 houses on their character mat. 1
4. Every player places 2 of their items on the for sale area of their character mat. 7
   The **Builder** places houses. The **Farmer** places bread. The **Entertainer** places tickets.
   The **Doctor** places medicine. The **Banker** places loans of 100B. 2
   The rest of the items are going back to the supply.
   The supply consists of all game components, which are currently not part of the game.
5. Every player places the 3 production level cards next to their mat for later use. 1
6. Every player places one of their 2 meeples one the yellow area of the game board to mark the initial hapiness score of zero. 8
7. Place the Foreign Countries mat in the middle of the game board and place 20B on top. 5
8. Every player receives start money of 50B (Bucks) (5x1B, 3x5B, 3x10B).
   The rest of the money goes to the Supply.



9. When the **Banker** is part of the game, then the initial money is a loan. Only the money of the **Banker** is not a loan. The **Banker** places a loan card of 50B next to the character mat and places a meeple from each player on the 50 on the card. The other loan cards are kept by the **Banker** for later use. 2
10. The **Banker** places the second meeple on the number 4 of the character mat to mark the initial return of investment from the foreign countries. 10

Goal of the Game

The first player who scores most smileys wins the game.
When the first player has **s**cored 32 smileys, then the game ends after the current round.
It is recommended to play up to 16 smileys in the first game, which is sufficient to fully understand the rules.

How to play

The **Builder** starts the game.
Every player has 4 steps in their turn as listed on each character mat and as explained below under "A turn". When all players have made their turn, there follow two additional steps, which mark the end of the round (see below "End of Round").
Then a new round starts. This continues until the first player has scored the agreed upon smileys. Then the game ends after the current round.

A Turn

You can start playing now, and read the following as you proceed through the turns of each player.

A turn consists of these 4 steps:
1. Pay loan
2. Spend your day (12 hours)
3. Enjoy home and dinner
4. End of turn.

1. Pay Loan 1

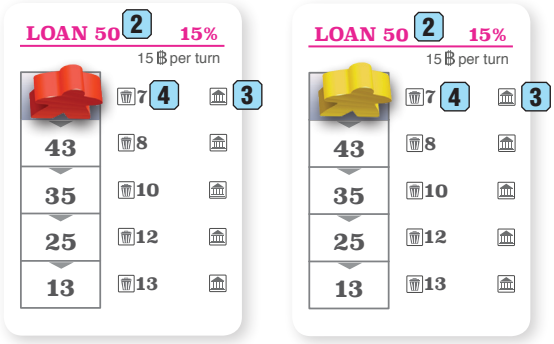
(Only when the **Banker** plays)
Every turn, you have to pay a fixed rate for your loan.
It is 15B for a loan of 50B. 2 A part of it is kept by the Banker (the interest) 3
and another part is payback, 4 which goes back to the supply.
The Banker keeps track of how much a player still has to pay back by moving their meeple down on the Loan Card after a payment.
When a player doesn't have enough money to pay the loan, then at least the interest must be paid to the Banker. The player then still owes the same amount to the bank, which means, that the meeple is not moved.
When not even the interest can be paid, then the player loses a Production Level and receives the money (not the houses) of the upgrade costs. This money comes from the Supply.
When the Production Level is one already, then the player is out of the game.

2. Spend your day: 5

This is the step, where you have to decide on how to spend your time and money. Use the clock to keep track of how many hours you have left from your 12 hours in a turn. 6

a) Upgrade production level (1 hour):

The costs for upgrading depend on your current Production Level. 8
It costs money and houses.
Pay the money to the Foreign Countries.
The houses go to the supply.
You can take any of the houses on your character mat. 9
When you have paid the upgrade cost, place the new Production Level card on top of your previous Production Level on your character mat. Now you can work more efficiently.



b) Work (hours depend on production level)

The higher the Production Level, the more you produce per hour. 10
For example: on level 1, the Builder produces one house every 2 hours, on level 2 it is two houses for every 3 hours.
When you produce houses or bread, then you can choose if you want to put them for sale 11 or keep them for dinner and home.

Later in the game: On level 3 & 4, you need to pay also the Foreign Countries, because your employees are foreigners
You can always work on a lower Production Level, if you dont have enough hours or money left for your current Production Level.

c) Visit another Player (1 hour per visit):

You can buy as many items as you want per visit.

The other player must sell to you, if they have something for sale.

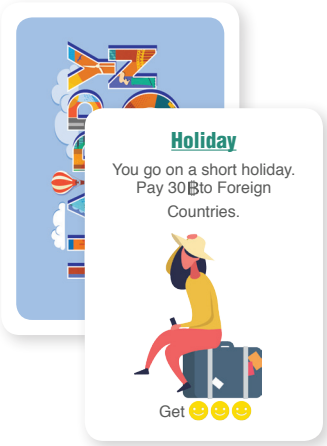
Visiting the Banker (1 hour):

When you visit the **Banker**, then you can take a new loan or payback the existing loan.

The Banker must grant you the loan. When you take a new loan from the loans on offer, then you receive the new money from the supply, not from the Banker! *

A player can only have one loan at a time, therefore the old loan has to be paid back with the new money. The player, who takes a new loan, receives that money, but must then pay back the old loan. The Banker doesn't get any interest for the remaining amount of the old loan.

d) Explore the World (3 hours):



Draw a card from the Explorer Cards stack.

You don't have to show the card unless it is the "Sickness".

You can use Explorer Cards at any time during your turn or keep them for later turns. When you use an Explorer Card, then read it out loud and place it on the discard pile face up. Using an explorer card only costs time, when stated on the card. For specific cards see the "Explorer Cards" section.

Sickness and the **Doctor**: When a "Sickness" is drawn and the **Doctor** is part of the game, then it is possible to receive a treatment from the **Doctor**.

See section "The **Doctor**".

e) Enjoy Entertainment (1 hour):

This is only possible, when you have bought tickets (hours of entertainment) before from the entertainer. You can keep tickets for later turns. Enjoying entertainment by using a ticket makes you happier, you get a smiley. Then return the ticket to the Supply.

The **Entertainer** can only use a maximum of 2 tickets per turn for this action.

3. Enjoy your Home and Dinner

This is the part, which brings you happiness every day (every turn).

If your home is in a good condition (green 4 or more houses) 11, then you becomev happier and get a smiley. If your home is only in an ok condition (yellow 1-3 houses) 12, then don't move on the Happy Nation board. If you have no houses left (no roof over your head) 13, then lose a smiley (move one step backwards).

Simirlarly with food.

If you have something to eat, then you get a smiley. If you don"t, then you lose one.

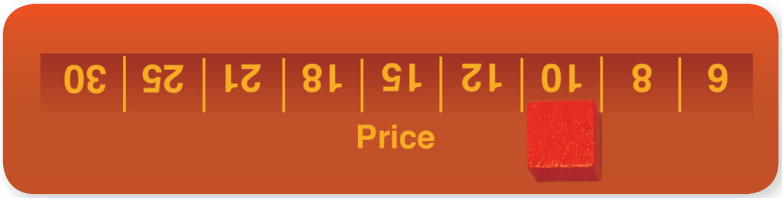
Houses wear down over time and food is eaten:

Remove a house and bread from your mat and return them to the supply.

* **Background information:**

In reality, more than 90% of all money is someone's loan. More info on the page about Money.

4. End of Turn



1. Only now can you change the price of your items. This is the price, that other players pay when they visit you. You can't choose, if you want to sell an item or not. When a player visits you, vthen you have to sell for exactly that price.
2. When you have more than 3 Explorer Cards, then use them or discard them.
3. If you have more than 5 bread or 5 houses, then remove them and put them to the Supply.

End of Round

After each player has made their turn, there are two events before a new round starts.

1. The National Bank prints new money and distributes it via "Helicopter"*:
Each player receives 5B from the Supply.

2. The Foreign Countries buy items.
They buy up to 2 items from each player, but only if the price is right:
Count the money on the Foreign Countries mat. Counting the money is only allowed now. The Foreign Countries buy items from each player, if the item costs 10% or less of the money that lies on the

Example: There are 105 B on the Foreign Countries mat.
Then, they buy 2 bread, 2 houses and 2 tickets,
if it costs 10 or less. If a player has only 1 item for sale, then
foregin countries buy only the 1 item.

When a player has nothing to sell, then the Foreign Countries don't buy from that player.

*** Background information:**

"Helicopter money" is a term to describe a way of distributing new money equally to all citizens. Most National Banks print each year 1-3% more cash. Cash is less than 10% of all money. The new cash is usually part of the government's budget.

The Banker

The Banker's turn is similar to the other characters, but instead of paying a loan, the Banker receives money from the Foreign Countries.

The **Banker** acts similar to the other characters, except for 2 aspects:

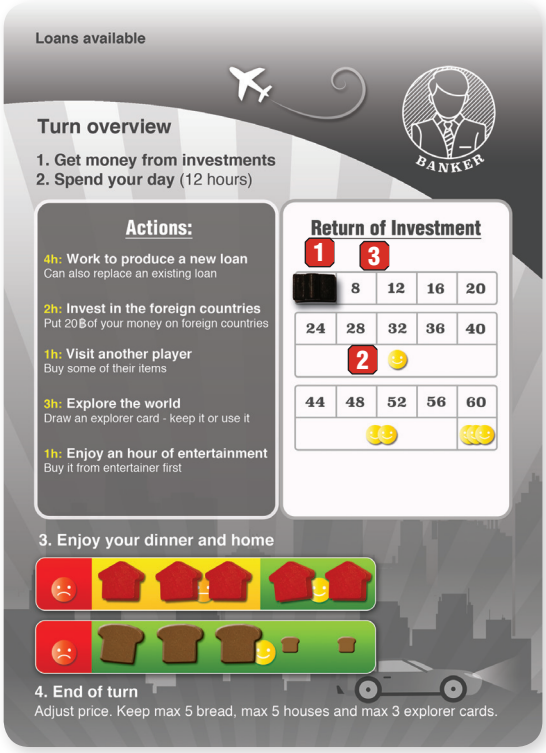
1. Receive 20% from Investments: 1

You receive the amount, that is shown under your meeple from the Foreign Countries mat. This amount is the same as 20% of all your investments so far. In the first turn, this is 4B , because the initial investment is 20B, which was placed during setup on the Foreign Countries mat. When you receive more than 20B from your investments, then you also get happier in the beginning of each turn. 2

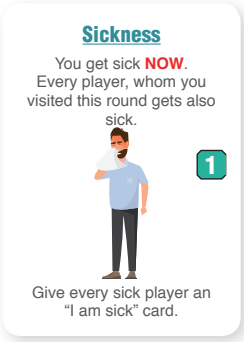
2. Two other actions during **Spend your day:**

3 **Invest in Foreign Countries (2 hours):** Place 20B from your money on the Foreign Countries mat. Move your meeple to the next investment field. You receive this higher amount at the beginning of your next turn.

Make a new loan (4 hours): Choose a loan from the remaining Loan Cards and place it at the "Loans available" area.
You can chose to replace an existing loan, which is on offer.
You may not just remove a loan.



The Doctor



The **Doctor** can heal sick players with treatments.
When a player draws a "Sickness" card 1 (and infects all other players, who that player visited during the turn), then all infected players can choose to buy a treatment fromthe **Doctor** to not get sick.

To heal and get healed makes you happy. The **Doctor** and the treated player get happier by one smiley.

When more than one player gets sick and there are not enough treatments, then the current player can buy a treatment first. Other players follow in the current order.
When the **Doctor** gets sick, then the **Doctor** can also use one of the treatments and get happier.
It is also possible for other players to buy treatments just like entertainment tickets and keep them for later, in case that they get sick.

Emergency Loan: When a player gets sick and there are treatments available, but that player doesn't have enough money, then that player can take an emergency loan from the Banker (if there is one available). This does **not** require an extra hour for visiting the Banker.

Reshuffle: Whenever a "Sickness" card is put on the discard pile, then the **Doctor** can choose to shuffle all discarded cards back in to the Explorer Cards stack, such that it is more likely to draw another sickness.

Work for the foreign countries: 2

The salary is 10 for each two hours as stated on the **Doctors** character mat. If the Foreign Countries are out of money, then this action is not available.

Game Variants

2 Player

It is possible to play with only 2 players. See "Without Entertainer" and "without Banker"

Without Entertainer:

Because players can't buy tickets (hours of entertainment), the Foreign Countries act as the Entertainer, whenever an Explorer Card requires tickets as a cost.

A ticket costs 10B , which is paid to the Foreign Countries. Tickets can only be bought in the moment, when an Explorer Card is used and only as many as needed for that card.

Without Banker:

The initial money is not a loan. Otherwise the rules are the same.

The fast paced game with one action per turn:

Each player gets an additional "clock meeple" (better another kind of figure) in their color and sets it on "6" of the clock in the middle of the playing board.

A game round proceeds now like this:

1. All players pay their loans to the bank
2. Each player makes 1 action per turn until all players have used 12 hours. For example. The builder upgrades, this takes one hour. The builders "clock meeple" moves to "7" on the clock. Now it is the next players turn.

When a player has no time left from the 12 hours, then the player has to wait until the other players have also used their time.

Only when it is your turn, you can move items from "to sale" to the storage or wise versa. That means, a player who has no time left, can't do this. Moving items is not an action and does not require time.

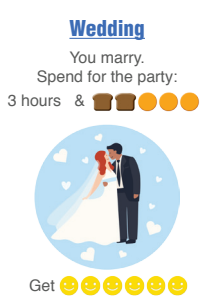
Playing an explorer card counts as one action, also when no time is required to play the card.

3. All players enjoy their home and dinner
4. "End of turn" for each player. Adjust prices now before the Foreign Countries buy goods.

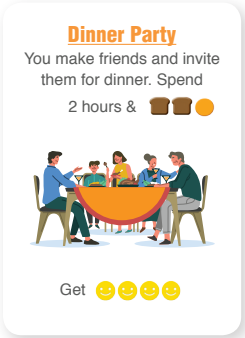
Explorer Cards

All Explorer Cards are listed here with some additional explanations.

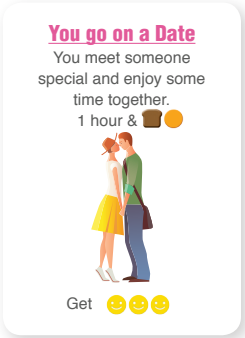
Playing an Explorer Card doesn't cost any time unless it is stated on the card. Players can play Explorer Cards only during their turn.



2x **Wedding**

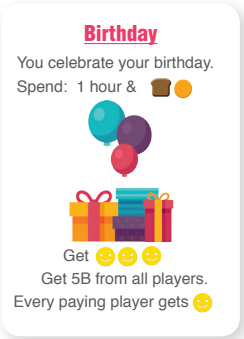


2x **Dinner**



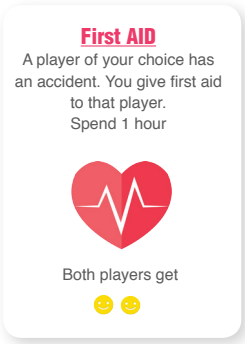
2x **You go on a Date**

You can use bread from your storage. When you have paid the cost, then you get happier.
Take e.g. 6 steps for the wedding



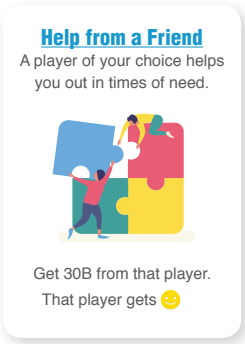
2x **Birthday**

If you payed the costs, then get 3 Smileys. Get also 5B from every player.
Every player, who gave you 5B also gets a Smiley.



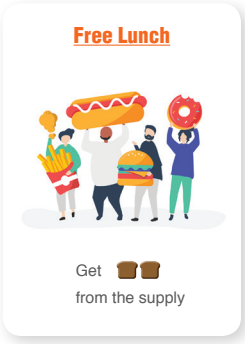
2x **First Aid**

It costs 1 hour only for the player who plays the card, not for the one having the accident.
Both players get happier by 2 smileys.

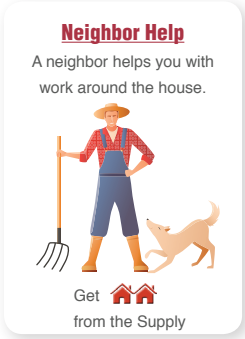


2x **Help from a friend**

You can chose a different player, when the chosen player doesn't have enough money.
If no player has enough money, then you can keep this card for a later turn.

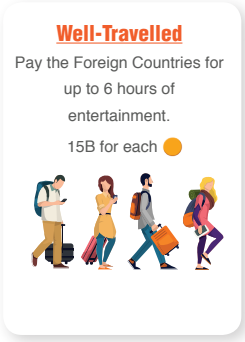


2x **Free Lunch**



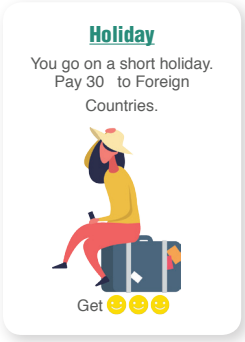
2x **Neighbor Help**

You get the items from the Supply, not from the Farmer or Builder. It doesn't cost additional time to play the card.



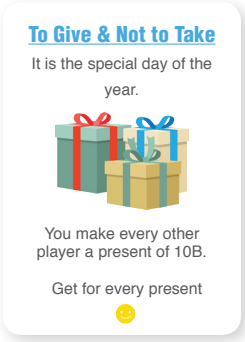
2x **Well-Travelled**

You get the tickets from the Supply, not the Entertainer. Place the money on top of the Foreign Countries mat.
You can buy as many tickets as you can afford, but only up to 6.The card is used and has tobe discarded also when buying just 1 ticket.



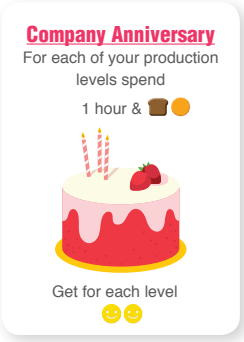
2x **Holiday**

You can only play the card, when you have 3 hours left from your 12h and when you have enough money.
Place the money on the Foreign Countries mat.



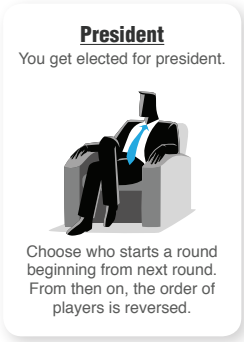
2x **To Give and Not to Take**

You can only play the card, when you have enough money to make every player a present. You get one smiley for each present.



2x **Company Anniversary**

Example:
For Production Level 3, you need 3 hours, 3 bread and 3 tickets.
Then you get 6 smileys.
The bankers production level is always 1.
You can't chose a smaller party.

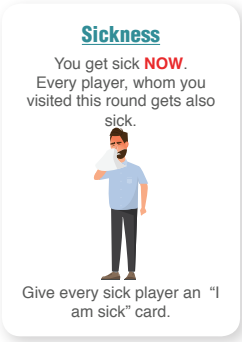


1x **President**

The current round is finished as usual including the Foreign Countries importing items.
After that, the chosen player starts the next round and the other players follow in opposite order than before.

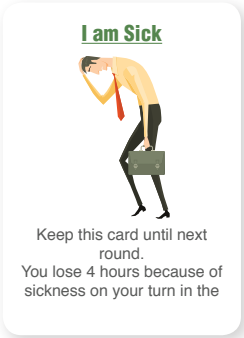
2x **Influenza Vaccine**

This card can only be used when you or somebody else draws the sickness and you get infected.
Discard it after use.



3x **Sickness**

The sickness is the only card, which can not be kept for later turns. It has to be shown to the other players when drawn.
If you can't be treated or don't have the vaccination card, then you get sick.
Also all other players get sick, whom you have visited already this round.
Place the "Sickness" on the discard pile and give eachsick player an "I am Sick" card.
You don't infect players, whom you visit later in the round.
You can get sick twice in one round and lose 8 hours in the next round.



6x **I am Sick**

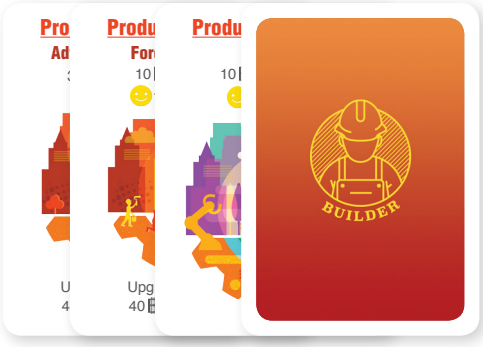
Not an Explorer Card!
Both sides of the card are the same.

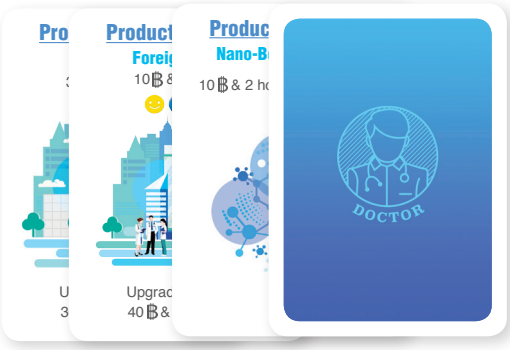
Place this card in front of you as a reminder after somebody has drawn a "Sickness" and you actually get sick.
In your turn in the next round, you heal: Loose 4 of your 12 hours and

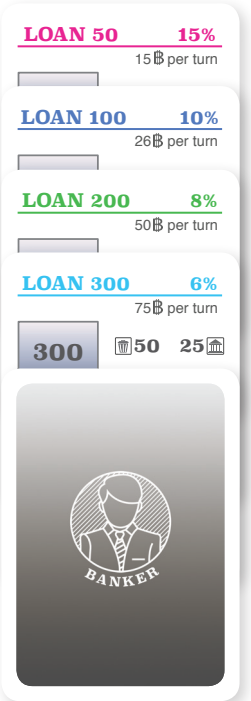
Production Level Cards

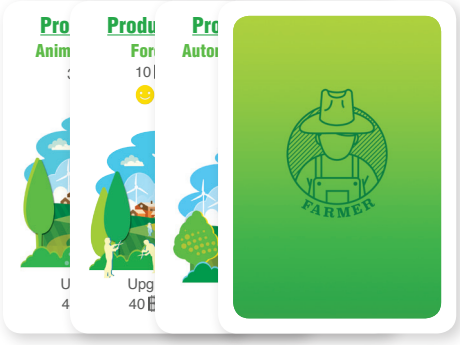
3 Production Level cards each for Builder, Farmer, Entertainer and Doctor

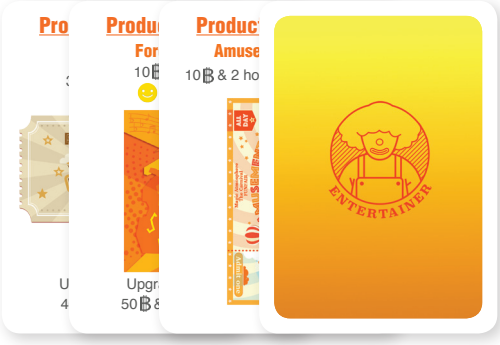
15 Loan cards for Banker











Money, Banks and Loans

This page provides background information to show, that the way the Banker works in the game is in fact close to reality.

From the Bank of England's web page:

https://www.bankofengland.co.uk/knowledgebank/how-is-money-created

"Most of the money in the economy is created by banks when they provide loans."

From the European Central Bank's webpage:

https://www.ecb.europa.eu/explainers/tell-me-more/html/what_is_money.en.html

"How is money created?

Commercial banks can also create so-called "inside" money, i.e. bank deposits - this happens every time they issue a new loan.
The difference between outside and inside money is that the former is an asset for the economy as a whole, but it is nobody's liability.
Inside money, on the other hand, is named this way
because it is backed by private credit: if all the claims held by banks on private debtors were to be settled, the inside money created would be reversed to zero.
So, it is one form of currency that is created - and can be reversed - within the private economy."

For the more interested in the topic:
The Banking 101 video course from positivemoney.org:

https://positivemoney.org/how-money-works/banking-101-video-course/

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