



Happy Nation is a game for **2-5 players** (recommended 3-5) for ages 10 years and up. Each player represents a part of the community and tries to experience as many joyful events as possible. You'll need Bucks (฿) in the game, but money alone will not be enough. You'll also need to spend time seeing friends and doing good deeds to become the happiest player and win the game!

## The Idea

Everybody strives for happiness. But what is the best way to get it?

Is it better to party with friends, buy tickets for entertainment, and go on many holidays, even if you have to take out loans to do it? Or is it better to work hard early on, and then hope to take it easy after you've made a lot of money?

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 happiest player wins the game.

Each player will have a specific role throughout the game:

**Builder**, **Farmer**, **Entertainer**, **Banker**, and **Doctor**. Each role is different, but what they mostly have in common is that they produce items that the other player can pay you to buy.

The **Farmer** makes Bread. You will need it so you can enjoy dinner after a hard day of work.

The **Builder** makes Houses. You will need it to make your own production more efficient.

The **Entertainer** makes Tickets. You need those to get entertained for valuable Happiness.

The **Doctor** makes Medicine. You need those in case you get sick while you travel.

The **Banker** is a little different. The **Banker** doesn't sell items. Instead, the **Banker** offers loans, that the other players can take, if they need money.

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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 board for keeping track of each players happiness and the Clock 3 to keep track of hours
- 4 4 small cubes (one each for **Farmer**, **Builder**, **Entertainer** and **Doctor** to set prices)
- 5 1 Foreign Countries mat
- 6 Money: Notes of 30x 1B, 20x 5B, 30x 10B and 15x 50B
- 7 Items produced by the characters: 32 Houses, 30 Bread, 12 Medicin, 25 Tickets
- 8 2 Meeples for each player in their color
- 9 1 wooden Hour Glass piece for each player in their color

## Cards:

- 1 3 Production Level Cards each for **Builder**, **Farmer**, **Entertainer**, **Doctor**
- 2 12 Loan Cards for the Banker: 4x 50B, 3x 100B, 3x 200B, 2x 300B
- 3 27 Explorer Cards
- 4 4 cards "I am Sick"

## Setup:

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



1. Every player chooses a character and puts their Character mat in front of them. 1  
Always play with the **Builder** and the **Farmer**. For your first game, we recommend to also have the **Entertainer**.
2. Every player (except the **Banker**) places the small cube in their color on their character mat, on the 10B space of the Price track. 4
3. Every player places 3 Bread and 5 Houses on their Character mat. 7
4. Every player places 2 of their items on the **for sale** area of their Character mat. 1  
The **Builder** places Houses. The **Farmer** places Bread. The **Entertainer** places Tickets.  
The **Doctor** places Medicine. The **Banker** places 2 Loans of 100B. 2
5. Shuffle the Explorer cards. Place them by the Happy Nation board. 3  
Leave room for the Explorer discards. 3\*
- Place all other items in the Supply. The Supply consists of all game components that could be used later in the game.
6. Every player (except the **Banker**) places their 3 Production Level cards next to their mat for later use. 1
7. Every player places one of their 2 meeples on the yellow area of the Happy Nation board to mark their initial happiness score of zero. 8
8. Place the Foreign Countries mat 5 and place 20B on top of it. 6
9. Every player receives starting money of 50B (5x 1B, 3x 5B, 3x 10B).  
The rest of the money goes to the Supply. You can hide the amount of money you have from the other players.

LOAN 50		15%									
BANKER	15 B per turn	SUPPLY	BANKER	15 B per turn	SUPPLY	BANKER	15 B per turn	SUPPLY	BANKER	15 B per turn	SUPPLY
8	43	7	8	43	7	8	43	7	8	43	7
7	35	8	7	35	8	7	35	8	7	35	8
5	25	10	5	25	10	5	25	10	5	25	10
3	13	12	3	13	12	3	13	12	3	13	12
2	0	13	2	0	13	2	0	13	2	0	13

10. When the **Banker** is part of the game, then the starting money is a Loan. Only the money of the **Banker** is not a Loan. The **Banker** places a Loan card of 50B next to their Character mat and places a meeple from each player on the card's 50 space. 10 The other Loan cards are kept by the Banker for later use. 11
11. 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. 12

# Goal of the Game

The player who scores most Happiness 😊 wins the game.

When one of the players has scored 32 Happiness, then the game ends after the current round.

We recommend to play up to 16 Happiness in your first game, which is sufficient to fully understand the rules.

## How to play

Every player has 4 steps each round as listed on their Character mat. At the end of the round, the Foreign Countries buy the players' items and the National Bank prints money.

This continues until one of the players has scored the agreed amount of Happiness. Then, the game ends after the current round.

## A Round

You can start playing now, and read the following as you proceed through the 4 steps.



A round corresponds to one day in game terms. There are 4 steps each round that all players will go through. These are also listed on your Character mat. **1**

- 1. Every player pays their loan.**
- 2. Every player spends their day** (12 hours). One action per turn.
- 3. Every player enjoys home and dinner.**
- 4. Every player adjusts their price.**

### 1. Pay Loan

(Only when the **Banker** is in the game)

You have to pay a fixed rate for your loan every round.

It is 15B for a loan of 50B. **2**

The interest is kept by the Banker **3** and the payback goes back to the Supply. **4**

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.

If you cannot afford to pay your interest, lose a Production Level and receive money from the Supply (not Houses) equal to the cost to upgrade to the level you just lost.

In the unusual case that you cannot afford to pay your interest and your Production Level is 1, you are eliminated from the game. This may affect items' availability; for example, if the **Builder** is eliminated, players will not be able to buy Houses.

### 2. Spend your day: **5**

Players now take turns performing actions. Each player gets to do one action, which will cost a certain number of hours. Once a player has performed 12 hours of actions, they may no longer take actions this round.

When all players have taken 12 hours of actions, this step is complete.

The **Builder** starts.

#### Actions: **6**

You may take any action on your turn, even the same action you performed on your previous turn, as long as you have enough hours to do the action.

Use the wooden Hour Glass piece on the Clock to keep track of time. **7**

#### a) Upgrade production level (1 hour):

You may upgrade your Production Level to make your production of items more efficient.

The cost for upgrading depends on your current Production Level. You must pay in money and Houses. **8**

Pay Houses to the Supply. You can take any of the Houses on your Character mat.

When you have paid the upgrade cost, place the new Production Level card on top of your previous Production Level on your Character mat.

#### b) Work (hours depend on production level)

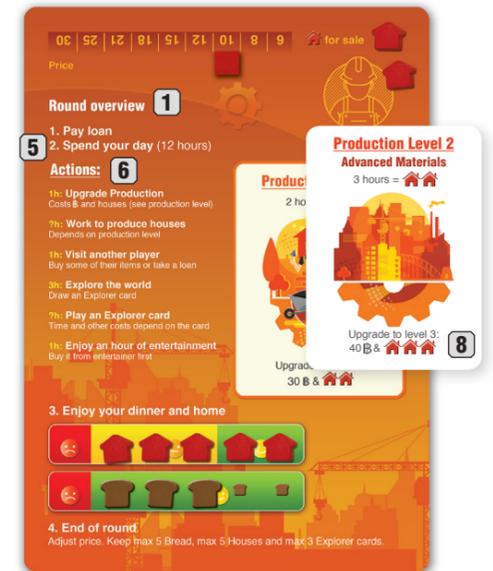
The higher your Production Level, the more items you produce per hour. **10**

**For example:** At level 1, the **Builder** produces one House every 2 hours. At level 2 it is two Houses for every 3 hours.

When you produce new items, then you have to place them on the **for sale** area.

At level 3 & 4, you must pay also the Foreign Countries, because your employees are foreigners. **11**

If you don't have enough money or hours left for your current Production Level, you may work at a lower Production Level.



LOAN 50 15%		LOAN 100 10%	
Banker	Supply	Banker	Supply
8	7	10	16
7	8	8	18
5	10	6	20
3	12	4	22
2	13	2	24
0	13	0	24



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

You can buy as many items from the **for sale** area as you want per visit.

The other player must sell to you.

### Visiting the Banker (1 hour):

When you visit the **Banker**, then you can take out a new Loan or pay back your existing Loan.

The Banker may not deny your new Loan or Loan pay back. When you take a new Loan from

the Loans on offer, then receive the new money from the Supply, not from the Banker! \*

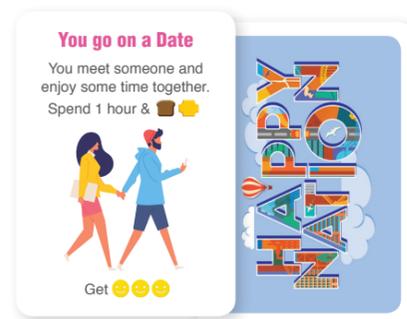
You may only take one Loan per round and have only one Loan at a time. If you take out a new Loan when you have an old Loan, then you must immediately pay back the entirety of the old Loan with money from the new Loan.

The **Banker** doesn't get any interest for the remaining amount of the old Loan.

### d) Explore the World (3 hours):

Draw an Explorer Card. If you drew the **Sickness** Card, then you must immediately reveal it. Otherwise, keep the card you drew in your hand. You may play Explorer Cards from your hand as a separate action (see below).

For specific cards see the "Explorer Cards" section.



Sickness and the **Doctor**: When the **Sickness** Card is drawn and the **Doctor** is part of the game, then it is possible to buy Medicine from the **Doctor**. See section "The Doctor".

### e) Enjoy Entertainment (1 hour):

(Only available, when the **Entertainer** is in the game)

Return a Ticket to the Supply to get 1 Happiness.

This is only possible, when you have bought a Ticket (hour of entertainment) in advance from the **Entertainer**. You can keep Tickets for later turns.

If you are the **Entertainer**, then you may not spend more than 2 Tickets for the entire round.

### e) Play an Explorer Card (hours depend on the card):

Some cards cost additional resources.

## 3. Enjoy your Home and Dinner

The day is over; time to relax... if you are able to!

If your home is in green condition (4 or more Houses) **a**, then gain 1 Happiness. If your home is only in yellow condition (1-3 Houses) **b**, then you neither gain or lose Happiness. If you have no Houses left, you have no roof over your head. Then lose 1 Happiness. **c**

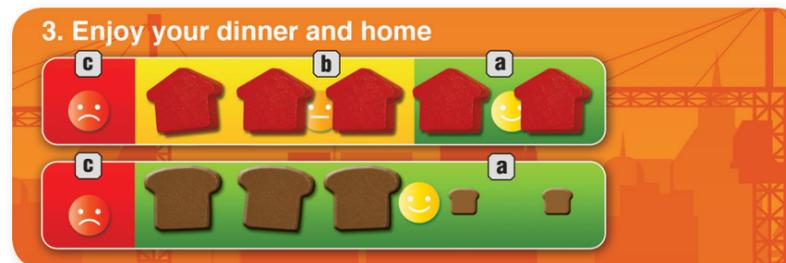
Repeat this with Bread.

If you have something to eat, then you gain 1 Happiness. If you don't, then you lose 1 Happiness.

**Return 1 House and 1 Bread from your Character mat to the Supply.**

\* **Background information:** In reality, more than 90% of all money is someone's loan.

See "Money, Banks and Loans" on page 9 for more information.



## 4. Adjust price

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, then you have to sell for exactly that price. **d**

2. If you have more than 3 Explorer Cards, then discard down to 3.

3. You may now move any items from your **for sale** area to your storage. Tickets and Medicine can be stored somewhere on your Character mat.

4. If you have more than 5 Bread or 5 Houses (not counting any you may have for sale), then return them to the Supply. You can keep any amount of Tickets and Medicine for later turns.



## End of Round

There are two events before a new round starts.

### 1. The National Bank prints new money\*:

Each player receives 5B from the Supply.

### 2. The Foreign Countries buy items. **F**

They buy up to 2 items from each player, but only if the price is right: Count the money on the Foreign Countries mat.

This is the only time in the round, when you are allowed to count the money. The Foreign Countries now buy items from the players, if their items cost 10% or less of the money that lies on the mat.

Take the money from the Foreign Countries mat and return the sold items to the Supply.

**Example:** There are 105B on the Foreign Countries mat.

Then, they buy 2 Bread, 2 Houses and 2 Tickets,

if it costs 10B or less. If a player has only 1 item for sale, then the Foreign Countries buy only the 1 item.

\* **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.

Recall that the Foreign Countries began the game with 20B.

That was your initial investment.

At the start of each round, you will receive 20% of your Foreign Countries investment. At the start of the game, that is 4B **1**, but this increases as you invest more.

If you receive 24B or more from your investments, you will also gain Happiness at the start of each turn. **2**

There are two additional actions you may choose from during

### Spend your Day:

#### 1. Invest in Foreign Countries (2 hours):

Pay 20B to the Foreign Countries mat. Move your meeple to the next space on the **Return of Investment** track of your board.

You will get the higher amount at the start of your next round. **3**

#### 2. Make a new Loan (4 hours):

Choose a Loan from the remaining Loan Cards and place it in your **Loans available** area. You may replace or remove an existing Loan instead of adding another one.

Used and replaced Loan cards are not going to the Supply but are kept by the banker for later use.

**Loans available**

**Round overview**

- Get money from loans & investments
- Spend your day (12 hours)

**Actions:**

- 4h: Work to produce a new loan  
Can also replace an existing loan
- 2h: Invest in the Foreign Countries  
Put 20B of your money on Foreign Countries
- 1h: Visit another player  
Buy some of their items
- 3h: Explore the world  
Draw an Explorer card
- 7h: Play an Explorer card  
Time and other costs depend on the card
- 1h: Enjoy an hour of entertainment  
Buy it from entertainer first

**Return of Investment**

1	3				
8	12	16	20		
24	28	32	36	40	
44	48	52	56	60	

**3. Enjoy your dinner and home**

**4. End of round**  
Keep max 5 Bread, max 5 Houses and max 3 Explorer cards.

**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. This makes it more likely for players to draw another **Sickness** Card.

There is one additional action you may choose from during

### Spend your Day:

#### Work for the Foreign countries: **3**

The salary is 10B 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.

**Price**

**Round overview**

- Pay loan
- Spend your day (12 hours)

**Actions:**

- 1h: Upgrade Production  
Costs B and houses (see production level)
- 7h: Work to produce treatments  
Depends on production level
- 1h: Visit another player  
Buy some of their items or take a loan
- 3h: Explore the world  
Draw an Explorer card
- 7h: Play an Explorer card  
Time and other costs depend on the card
- 1h: Enjoy an hour of entertainment  
Buy it from entertainer first
- 2h: Work for the Foreign Countries  
Receives 10B from the Foreign Countries

**Production Level 1**

4 hours =

Upgrade to Level 2:  
20 B & 🏠

**3. Enjoy your dinner and home**

**4. End of round**  
Adjust price. Keep max 5 Bread, max 5 Houses and max 3 Explorer cards

# Money, Banks & Loans

The way the Banker works in this game is very close to how money works in real life.

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](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."

If you are interested in learning more:

The Banking 101 video course from [www.positivemoney.org](http://www.positivemoney.org):

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



# The Doctor

The Doctor can heal sick players with Medicine



**Sickness**

You get sick **NOW**  
You infected each player,  
whom you visited today.

**1**

Give every sick player an **I am sick** card

**I am Sick**

**2**

Keep this card until your next turn.  
You lose 4 hours because of sickness on your first turn in the next round.

If you draw a **Sickness** Card **1**, immediately take an **I am Sick** Card.

Then give an **I am Sick** Card to each player **2**, you have visited this round.

Discard the **Sickness** Card to the Explorer discards. An infected player can visit the **Doctor** to buy Medicine or take one, bought in advance.

When the Medicine is taken, both you and the Doctor gain 1 Happiness, return the Medicine to the Supply. Then return your **I am Sick** Card to the Supply.

The **Doctor** can also get sick and take his own Medicine and gain 1 Happiness.

You may buy Medicine when you're not sick and store it for later.

# Explorer Cards

All Explorer Cards are listed here with some additional explanations.



**Wedding**  
You marry.  
Spend for the party  
4 hours & 🍞🍞🍞🍞

Get 😊😊😊😊😊

2x **Wedding**

**Dinner Party**  
You make friends and invite them for dinner.  
Spend 3 hours & 🍞🍞🍞

Get 😊😊😊😊

2x **Dinner Party**

**You go on a Date**  
You meet someone and enjoy some time together.  
Spend 2 hours & 🍞🍞

Get 😊😊😊😊

2x **You go on a Date**

You may pay Bread for these cards from your Storage.

**First Aid**  
A player of your choice has an accident. You give first aid to that player.  
Spend 2 hours

Both players get 😊😊

2x **First Aid**

When you play this card, spend 2 hours and choose a player. You both gain 2 Happiness. The player you choose loses no time. Discard this card to the Explorer discards.

**Help from a Friend**  
A player of your choice helps you out in times of need.  
Spend 1 hour

Get 30B from that player  
That player gets 😊

2x **Help from a Friend**

If the player you choose turns out to have less than 30B, you may choose a different player. If it turns out that no player has 30B, keep this card. You may play a different Explorer card, or choose a different action.

**Free Lunch**  
Spend 1 hour

Get 🍞🍞 from the Supply

2x **Free Lunch**

Gain Bread from the Supply, not from the **Farmer**.

**Free Housing**  
Spend 1 hour

Get 🏠🏠 from the Supply

2x **Free Housing**

Gain Houses from the Supply, not from the **Builder**.

**Well-Travelled**  
Pay the Foreign Countries for up to 6 hours of entertainment.  
Spend 1 hour.  
Spend 15B for each 🎟

2x **Well-Travelled**

Pay the cost to the Foreign Countries mat. Take tickets directly from the Supply, not the Entertainer. You may buy a maximum of 6 Tickets when using this card. Then discard this card to the Explorer discards, regardless of how many tickets you bought.

**Holiday**  
You go on a short holiday.  
Pay 30B to Foreign Countries.  
Spend 3 hours

Get 😊😊😊😊

2x **Holiday**

Place the money on the Foreign Countries mat.

**To Give and Not to Take**  
Today is the most special day of the year.  
Spend 1 hour

You give every other player a present of 10B  
Get 😊 for every present

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

You may only play the card, when you have enough money to make every opponent a present. Gain 1 Happiness for each present.

**Birthday**  
You celebrate your birthday.  
Spend 2 hours & 🍞🍞

Get 5B from all players.  
Every paying player gets 😊  
Get 😊😊😊😊

2x **Birthday**

The other players can choose not to give a present of 5B and not gain 1 Happiness.

**Sickness**  
You get sick **NOW**  
You infected each player, whom you visited today.

Give every sick player an **I am sick** card

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. Any player you already visited this round is infected and gets an **I am Sick** card. You do not infect anyone you visit after you get sick. Discard the card to the Explorer discards.

You can have more than one sickness.

See "The Doctor" on page 8. for more information about this card.

**Influenza Vaccine**  
You get vaccinated.

Keep this card until the next time you get an **I am sick** card.  
That sickness doesn't affect you.  
Get 😊

2x **Influenza Vaccine**

Play this card anytime you would gain an **I am Sick** card. You do not get sick. Gain 1 Happiness and discard this card to the Explorer discards.

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

**I am Sick**  
Keep this card until your next turn.  
You lose 4 hours because of sickness on your first turn in the next round.

4x **I am Sick**

When you get this card, put it in front of you.

At the start of the next round, lose 4 hours and return this card to the Supply.

# Production Level Cards

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

12 Loan cards for Banker



Pro Ad 10 | 10 | 10 |

U 4 Upg 40

3.

Pro Product Foreign 10B & 10B & 2

U 3 Upgrac 40B &

Pro Anim For Autor 10 | 10 | 10 |

U 4 Upg 40

Pro Produ For Amuse 10B & 2 ho

U 4 Upgr 40B &

LOAN 300 6%  
70B per turn

LOAN 200 8%  
50B per turn

LOAN 100 10%  
26B per turn

LOAN 50 15%  
15B per turn

BANKER

# Game Variants

## 2 Player

It is possible to play with only 2 players.

See “Without **Entertainer**” and “without **Banker**”

## Without **Entertainer**

With no Entertainer, you may not visit anyone to buy Tickets.

If an Explorer card requires you to pay Tickets, buy them when you play the card. Each Ticket costs 10 $\text{B}$ . Place the money on the Foreign Countries mat.

You may only buy as many Tickets as you will use for the card. Unlike games with the **Entertainer** in play, you may not buy extra Tickets to save for the future.

## Without the **Banker**

Your initial money is not a Loan. Otherwise the rules are the same.

# Tips and Tricks

for the different characters

## **Builder:**

You can produce Houses yourself to upgrade. Make use of that.

## **Farmer:**

Many Explorer cards need Bread. This leads to a higher demand as the game progresses.

## **Entertainer:**

Remember to use 2 hours of your own entertainment each round. Hang on to some of your Tickets for Explorer Cards. Buy Bread when it is cheap, to pay for Explorer Cards later.

## **Doctor:**

Your Medicine is more valuable than other items. Make sure you explain that to the other players when they ask about your high prices. Always have some available, in case people get sick.

## **Banker:**

You control the total amount of money available in the game. You also have some control over inflation. Give loans in the early game, but make sure to have most loans close to paid back near the end of the game.

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