

Bank of MONOPOLY

Certificate of Deposit

Objective

To learn the system and benefits of saving and investing via Certificates of Deposit (CD's).

How to Play

- **Banker**
Designate a player to be in charge of CD's. This person will receive and deposit into the bank the money to be invested, fill out the CD form, keep track of players' passing of "Go," calculate interests and penalties, and pay out the earnings from the bank.
- **Opening a CD**
Deposit the amount to be invested in the bank and fill in the player's name, opening balance and term of deposit. The term is the number of "months" or circuits around the board. Deposits may only be made on the turn when a player passes or stops on "Go." Once a deposit is made and the term is set, it may not be changed.
- **Marking off the months**
When a player passes "Go," the banker marks off a circuit under 1st, 2nd, and 3rd Months. This indicates the passage of time. If a player purchases a CD for 1 month, his account is considered mature after one full circuit of the board. 2 months require 2 full circuits, and 3 months require 3 full circuits.
Note: Going to jail does not constitute a circuit as one does not pass "Go."
- **Payouts**
When a player passes "Go" for the last time, his/her earnings are calculated and the balance paid out.

Terms

- **Interest Rates**
1 Month = 10%
2 Months = 30%
3 Months = 60%
- **Penalty for early withdrawal**
\$50 per month. If a player makes a deposit for 3 months but must withdraw it after only 1 month due to need for cash (to pay rent, taxes, etc.), he is charged a total of \$100 dollars early withdrawal penalty and earns no interest.

Additional Notes

- There is no limitation as to the number of CD's a player may have open at any time.
- CD's may only be opened on the turn in which a player passes or lands on "Go."
- A player may opt to immediately re-invest the closing balance of a CD by opening a new one.
- Early withdrawal requires complete withdrawal. If the player wishes to invest a smaller amount, he must wait until he passes "Go" and open a new CD.
- Tip: Use a different color pencil or pen for each player when players open multiple deposits.

Sample Certificate of Deposit Record

Player Name	Opening Balance	Length of Deposit	1 st Mo. (Pass Go)	2 nd Mo. (Pass Go)	3 rd Mo. (Pass Go)	+ Interest Earned/ - Penalties	Closing Balance
Penelope	\$1,000	3 months	x	x	x	\$600	\$1,600
Madoline	\$2,000	2 months	x	x		\$600	\$2,600
Mabel	\$2,500	3 months	x			- \$100	\$2,400

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