

THE OFFICIAL

RULES BOOK

How to play, how to win, and how to keep up with the Joneses.

MEET THE NEIGHBORS



Jordan Jones
The Grinder



Jackie Jones
The Party Animal



Jasper Jones
The Investor



Juniper Jones
The Scholar

1 to 4 players · solo, pass-and-play or online

zerocrunch.ca

THE BASICS

Welcome to Hollowbrook

You just moved in. So did the Joneses, and they are annoyingly good at life. Reach every life goal before they do.

How you win

Bars show the standard goal: 50 of 100

Wealth	Goal 50 = $10,000	Your net worth: cash, bank, stocks and home equity, minus loans. Every $200 is one point.
Happiness	Goal 50	A meter from 0 to 100. Fun and rest raise it. Stress, hunger and a leaky home drag it down.
Education	Goal 50	Points from every certificate and degree you earn, up to 100.
Career	Goal 50	Your job's prestige times 9, plus up to 10 for time in the role.
Health optional	Goal 50	A meter from 0 to 100. Switch this goal on at setup to make it count.

Hit every goal at once when you end your week and you win. If two players do it together, it is a tie.

Pick your pace

Quick	Standard	Marathon
Goals of 30	**Goals of 50**	**Goals of 70**
$6,000 net worth	$10,000 net worth	$14,000 net worth

You can also set each goal on its own, from 10 to 100. A **week limit** of 26 or 52 weeks is optional. When the weeks run out, whoever has the highest overall progress wins.

Setting up a game

1. **Fill the seats.** Up to four players. Each seat is a human, a CPU rival or empty.
2. **Choose a trait.** Every player gets one perk. They are listed on page 14.
3. **Set the goals,** then press Move to town. Everyone starts with $100 cash and $200 in the bank.

THE BASICS

Your week

Every week you get **60 hours**. Walking, shopping, working and playing all spend them. When they run out, or you press End week, your week is over.

A sample week



Gym 3h · Groceries 1h · Fun 3h · Spare 3h

What spends hours

Walk one stop on the ring road	1h
Shop, apply for a job, enroll	1h
Work a short or full shift	3h / 6h
Attend a class	6h
Work out, or do yoga	3h / 2h
Nights out and gigs	2h to 5h
TV or a nap at home	3h / 2h
Move house	4h

Hours won and lost

Triple espresso, once a week	+3h
You are sick	−15h
Health under 25	−10h
A Time Thief on the wheel	−6h

Scooter tip. An e-Scooter halves your walking time, rounded up. Costs $450 at Byte Me.

When the week rolls over

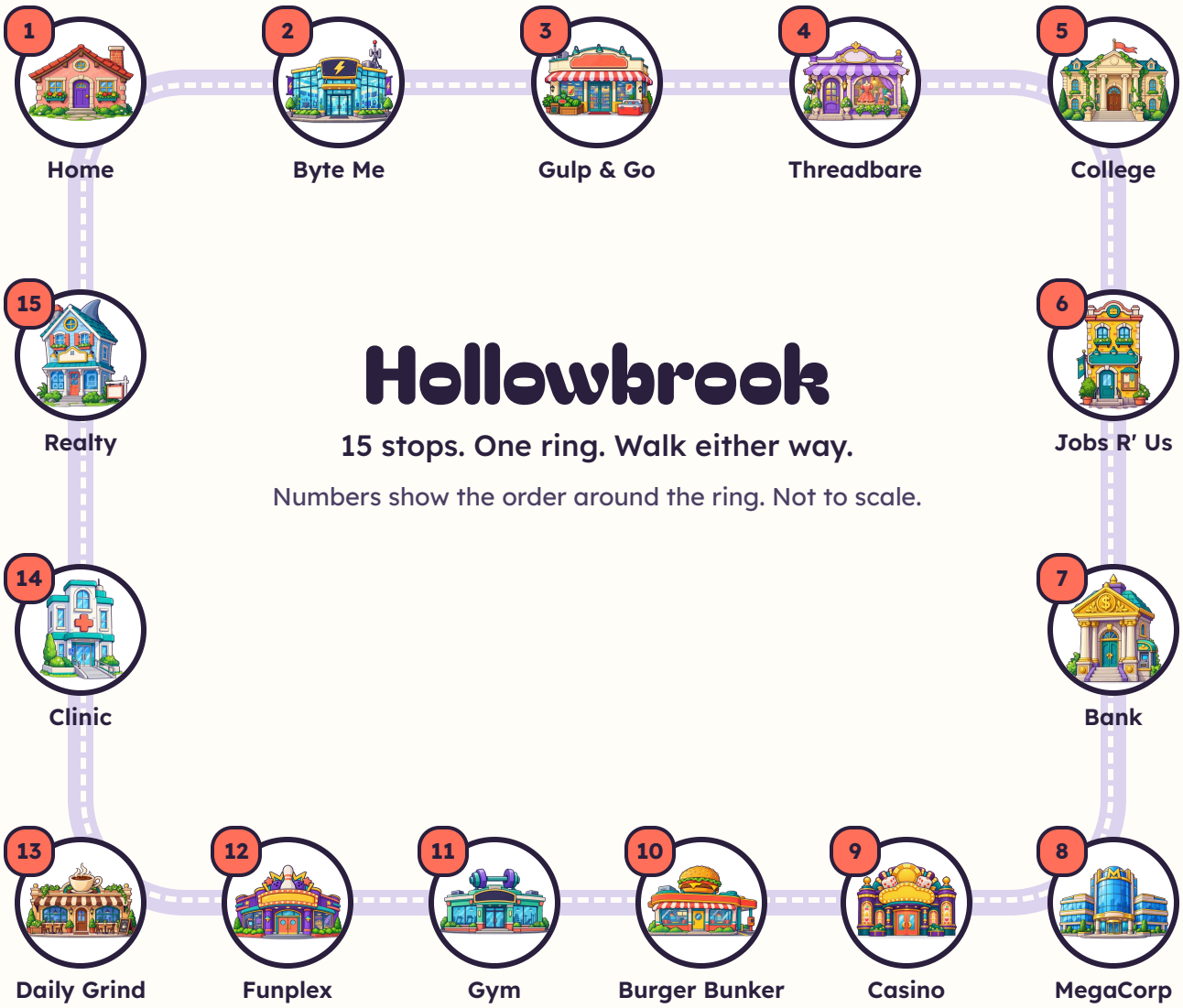
After every player has ended their week, the town does its bookkeeping, in this order.

1. **Food.** You eat groceries at home on their own. No food and no meal this week: health −12, happiness −6, stress +6.
2. **Housing.** Rent is autopaid every 4 weeks. Owners pay their mortgage each week. Any shortfall goes onto a loan.
3. **Clothes.** Your best outfit loses a week. If it wears out and your job needs it, you get a dress code warning, then you are fired.
4. **Body and mind.** Health −1.5. Stress over 70 costs 4 health and 5 happiness. Stress eases by 10, plus your home's rest bonus. Happiness −3, plus perks.
5. **Bad luck.** A chance of getting sick. From week 3, burglars may take half your cash on hand. Banks exist for a reason.
6. **Money.** Your bank balance earns 0.2% interest. Loans grow by 1%.
7. **The town.** A new headline moves the economy, stock prices and house values. Four fresh gigs go up on the board. Each player has a 40% chance of a random event. Then everyone gets their 60 hours back.

THE TOWN

The ring road

Hollowbrook is one loop of road with fifteen stops. Everything you do happens at one of them.



Walking

One stop costs **1 hour**. You take the shorter way round, so the farthest any stop can be is 7 hours. Home to the Bank is 6.

Scooter

With an **e-Scooter** every trip takes half the time, rounded up. Six stops cost 3 hours instead of 6.

Plan ahead

Click any building to walk there and open it. During another player's turn you can still open one to see its offers.

THE TOWN

Town guide, part 1

Where to go, and what each stop is good for. Wages are base rates per hour.



1 Home

Your base. Groceries are eaten here automatically each week.

Watch TV **3h** or nap **2h** to rest.

Move house and buy upgrades through **Realty**.



2 Byte Me

Gear: Laptop $650, e-Scooter $450, Game Console $380, uPhone $999.

A laptop lets you take classes at home and do gigs.

Jobs: Sales Associate $12, Repair Tech $22.



3 Gulp & Go

Groceries: 1 week $50, 4 weeks $170. Keep the fridge stocked.

Snack $7. Scratch-off $5, with a 1 in 250 shot at $1,000.

Jobs: Cashier $10, Store Manager $19.



4 Threadbare

Casual $60 (lasts 12 weeks), Business $240 (10 weeks), Designer $750 (10 weeks, +4 happiness).

Many jobs demand an outfit. Details on page 9.

Jobs: Stock Clerk $9, Personal Stylist $18.



5 College

Enroll in certificates and degrees, then attend classes. Full rules on page 10.

Jobs: Campus Janitor $11, Teaching Assistant $19, Professor $46.



6 Jobs R' Us

The job center. **Every opening in town** is posted here, so you can apply for any job without walking to it. Quitting happens here too, and it resets your career.

Own job: Career Coach $26 (needs a B.A. Business and a business outfit).



7 Bank

Deposit and withdraw. Savings earn 0.2% a week.

Borrow $500 at a time. Loans grow 1% a week.

Buy and sell stocks. Jobs: Teller, Analyst, Branch Manager.



8 MegaCorp

The corporate ladder: Intern, Junior Developer, Middle Manager, VP of Synergy, CEO ($140 an hour).

Highest pay in town, and the toughest requirements.

Tip. Shop prices and wages move with the economy. A headline can make everything cheaper, or pricier, for a while.

THE TOWN

Town guide, part 2

The rest of the ring: food, fun, fitness, health and houses.



9 Casino

Slots, blackjack and the weekly Wheel of Fortune. Full rules on page 13.

Lounge singer gig 2h for $20.

Jobs: Card Dealer $16, Pit Boss $32.



10 Burger Bunker

Combo $12 counts as your meal for the week. Mega Feast $26: +5 happiness, −2 health.

Jobs: Fry Cook $9, Shift Lead $13, Franchise Manager $21.



11 Gym

Workout 3h $12: +6 health, −10 stress.

Yoga 2h $15.

Jobs: Front Desk $10, Personal Trainer $24 (health 65+).



12 Funplex

Karaoke 2h $10 (+6 happiness), arcade 2h $14 (+5), bowling 3h $22 (+8), concert 5h $85 (+16). Each also eases stress.

Jobs: Ticket Taker $9, Resident DJ $25 (happiness 65+).



13 Daily Grind

The gig board: four fresh side jobs every week. See page 12.

Triple espresso $7 gives +3 hours, once a week, but adds 6 stress.

Job: Barista $11.



14 Clinic

Checkup 2h $70: +12 health and cures sickness.

Therapy 2h $95: −28 stress.

Jobs: Orderly $12, Nurse $36, Doctor $74.



15 Realty

Rent or buy a home and add upgrades. See page 11.

Job: Realtor $28 (needs a Real Estate License and a business outfit).

Cheapest ways to feel better.

Free relief at home: TV (3h) gives +4 happiness and −10 stress, and a nap (2h) gives −7 stress and +2 health. Yoga is the budget stress buster.

Remember. Every building also has jobs. The full wage ladder is on page 9.

THE BASICS

Look after yourself

Winning means nothing if you burn out. Three meters decide how your week goes.

Your three meters

Health — Starts at 75

Hits zero and things get ugly. Under 30 it drags your mood. Under 25 it costs you 10 hours a week.

Stress — Starts at 20

Lower is better. Over 70 it hurts your health and happiness every week.

Happiness — Starts at 50

Also a goal. Fun, rest and good housing raise it. Everything else nibbles at it.

What hurts

Going hungry (no groceries, no meal)	−12 health
Hunger also costs	−6 mood, +6 stress
Stress over 70, each week	−4 health, −5 mood
Being sick, each week	−5 health, −15h
Health under 30	−4 mood
Just living	−1.5 health, −3 mood

What helps

Workout (Gym, 3h)	+6 health
Checkup (Clinic, 2h)	+12 health
Therapy (Clinic, 2h)	−28 stress
Yoga (Gym, 2h)	−16 stress
TV (home, 3h)	−10 stress
Nap (home, 2h)	−7 stress
Hot tub, each week	−8 stress

Sick? There is a weekly chance of catching something. Sickness costs 5 health and 15 hours every week until you get a **checkup**, which cures it. Do not sit on it.

Eat. Keep groceries in the fridge. They are eaten at home on their own when the week rolls over. A Burger Bunker Combo ($12) counts as the week's meal if you forget.

Rest at home. Better homes ease more stress every week: Rustbucket 0, Maple Court 4, Loft 6, Penthouse 8, Bungalow 7, Craftsman 11.

Money buys calm. The best stress relief costs cash, and cash comes from work, and work makes stress. Balance all three, or the week will balance them for you.

THE BASICS

Money

Cash, bank, stocks and debt. Net worth is what counts.

Where your money lives

Cash
$100 to start. Spend it here. Burglars can steal half.

Bank
$200 to start. Safe, and earns 0.2% a week.

Stocks
Prices move with the news. Buy low, sell high.

Loans
Borrowed money, charged 1% a week. Counts against you.

Net worth: the Wealth goal

Cash + bank + stocks + home equity − loans. Every **$200** is one Wealth point, so $10,000 hits the standard goal of 50.

Regular bills

Rent, autopaid every 4 weeks	from $320
Mortgage, every week if you own	about $224 to $561
Not enough cash and bank	the rest becomes a loan
Loan interest, each week	1%
Bank interest, each week	0.2%

Burglars

They start visiting in	week 3
They need	over $80 cash
They steal	half your cash
A security system	stops them

Safer homes get fewer visits. Better still, keep your money in the bank.

The stock market

Buy and sell at the Bank. Each stock swings a different amount every week, and headlines nudge them.

HBIX	GULP	BURG	MEGA	BYTE
$100	$15	$22	$48	$35
Steady	Calm	Bumpy	Moderate	Wild

Starting prices. They drift with the economy and the news.

Smart habit. Pay yourself first: deposit spare cash after every payday. Interest is small, but nobody can steal from the bank.

Owning a home? Pay $1,000 toward your mortgage from the Realty menu. It cuts the balance and the interest, and your equity counts toward net worth.

EARNING

Work and career

Jobs are how you earn, and prestige is how you win the Career goal.

How a job works

1. Apply 1h
Needs the right degree, outfit and hours of experience. The game tells you what is missing.

2. Work shifts
Full shift 6h pays a 10% bonus. Short shift 3h. Experience builds each hour.

3. Mind the cap
30 normal hours a week. Up to 42 pays 1.5x but doubles the stress. Then you are sent home.

Career ladders



MegaCorp

Intern	Junior Dev	Middle Mgr	VP Synergy	CEO
$12	$38	$48	$86	$140
Business outfit	B.Sc. CS	B.A. Bus., 120h	MBA, 250h	MBA, 450h



Bank

Teller	Fin. Analyst	Branch Mgr
$16	$42	$62
Assoc., business	B.Sc. Fin., 80h	MBA, 200h



Clinic

Orderly	Nurse	Doctor
$12	$36	$74
No degree	B.Sc. Nursing	MD, 60h

Outfits

Ratty	Casual	Business	Designer
Free	$60	$240	$750
Never worn out	12 weeks	10 weeks	10 weeks, +4 mood

Pay and prestige. Wages rise and fall with the economy, and Hustlers earn 15% more. Your Career goal is prestige x 9, plus up to 10 points for time in the role. Listed pay is the base rate per hour.

EARNING

School

Degrees open the best jobs, and they feed the Education goal directly.

How school works

Enroll
At College, pay the fee up front. One course at a time.

Attend
Each class takes 6h and adds 4 stress. Bookworms need only 4h.

Online
Own a laptop or home office and study at home. An office saves 1 hour.

Graduate
Finish every class: +8 happiness and the points are yours.

The Education goal

Every certificate and degree adds points to your Education score, capped at 100. Green tags show the points. Pick the cheapest points per class for your goal, and mind the prerequisites.

Start here
No prerequisites

Associate +12
$350 · 4 classes

IT Certificate +8
$250 · 3 classes

Trainer Cert. +8
$220 · 3 classes

Business Cert. +8
$300 · 3 classes

Real Estate Lic. +8
$380 · 3 classes

Bachelors
Each needs the Associate

B.Sc. CS +18
$1,100 · 6 classes

B.A. Business +18
$900 · 6 classes

B.Sc. Finance +18
$1,000 · 6 classes

B.Sc. Nursing +18
$1,200 · 6 classes

Advanced
Needs a bachelor, see below

MBA +22
$2,400 · 8 classes

MD +24
$4,500 · 10 classes

PhD +22
$1,800 · 10 classes

Certificates are the cheap shortcut: three classes for 8 points, and several jobs ask for them.

Prerequisites. MBA needs a Business or Finance bachelor. MD needs Nursing. PhD takes any bachelor.

EARNING

Home sweet home

Where you live changes your mood, your rest and your risk. Visit Realty to move or upgrade.

Rent a place (no upgrades)



Rustbucket Studio
$320 / 4 wk
Mood −2. No rest bonus. High burglary risk.



Maple Court
$760 / 4 wk
Rest +4. Quiet and safe.



Brickworks Loft
$1,150 / 4 wk
Mood +2, rest +6. Home-office nook.



Skyline Penthouse
$1,900 / 4 wk
Mood +3, rest +8. Very safe.

Buy a place



Starter Bungalow
$48,000
15% down plus $600 closing, then about $224 a week. Mood +3, rest +7.



Hillcrest Craftsman
$120,000
About $561 a week. Mood +6, rest +11. Value grows over time.

Upgrades



Chef's kitchen $2,500
Groceries last twice as long, +1 mood a week



Home office $1,800
Online classes and laptop gigs take 1h less



Home gym $2,200
Work out at home, no trip to the gym



Backyard garden $900
A free week of groceries every other week



Hot tub $3,000
−8 stress every week



Security system $1,200
Burglars stay away

Moving takes 4h. **Upgrades** take 2h each, add +3 happiness, and add 70% of their cost to your home value. Upgrades are for **owners** only, so you need to buy a home first.

EARNING

Gigs, know-how and events

Side jobs, getting faster at things, and the surprises that show up uninvited.

Gigs at the Daily Grind

Four random gigs go up each week. Take one, finish it, get paid. Hustlers earn 15% more.

Deliver packages (scooter)	4h	$55
Walk a dog	2h	$30
40 blog posts (laptop)	4h	$75
Fix a dentist's site (laptop, IT skills)	5h	$190
Logo, taco truck (laptop)	4h	$110
Flat-pack furniture	3h	$60
Tutor algebra (Associate)	3h	$80
Do taxes (laptop, finance skills)	4h	$170
Mystery-shop burgers (free meal)	2h	$25
Sneaker line	5h	$70

Know-how

Doing something again and again makes you faster at it. Five skills level up at **8, 20 and 38** uses, cutting the time by **12%, 24% and 35%**.

Scholar	Hustler	Shopper	Wellness	Fun
Classes	Gigs, applications	Shopping, house hunting	Workouts, checkups, naps	Nights out, downtime

Savings top out at 6 hours a week. Times round to the half hour.

Random events

Each week, every player has a **40%** chance of something happening. Some are choices.

Found $20 on the street	+$20	Scooter parking ticket	−$35
Tax refund	+$150	Office cold	sick
Grandma sends a card	+$50	Heat wave	+8 stress
Boss bonus	+$120	Mold (Rustbucket only)	−5 mood
Coworker vouches for you	+10h exp	Cracked uPhone	$120
Viral cat video	+6 mood	Crypto, couch, overtime	you choose

Tip. Gigs are the best way to fill spare hours with cash. A laptop (Byte Me, $650) unlocks four of them.

LUCK

The casino

Slots, blackjack and the weekly wheel. High risk, high drama.

Loophole Slots

Bet $5, $25 or $100. Each pull takes 6 minutes, so 10 pulls an hour. Match three symbols to win your bet times:

7️⃣ Triple seven	×100
▬ Triple bar	×40
🔔 Triple bell	×25
⭐ Triple star	×15
🍋 Triple lemon	×10
🍒 Triple cherry	×8
🍒🍒 Two cherries	×3

Progressive jackpot. Starts at $250 and grows by 1% of every bet from every player. Triple sevens win it, on top of the ×100.

Blackjack

Bet $10, $50 or $200. Each hand takes 12 minutes. Beat the dealer without going over 21.

Blackjack (21 on two cards)	pays 3:2
Beat the dealer	1:1
Tie with the dealer	bet returned
Dealer stands on	all 17s
Double down	allowed

Lounge singer. Rather not gamble? Sing in the lounge for 2h and earn $20.

The Wheel of Fortune

One spin a week for $100 and 1h. Wedge size shows the odds, and the wheel keeps the $100 either way.



Jackpot	+$1,000, +30 stress, −10 mood
Time thief	+6h for you, −6h for a rival
Mail diploma	a free certificate
The goose	+10 mood, eats your groceries
Wallet swap	trade cash with a rival
Mood swap	trade happiness with a rival
Karma tax	richest pays others $100 each
Nothing	the wheel keeps your $100

MULTIPLAYER

Playing together

Race friends, race the CPU, or race everyone at once.

Ways to play

Solo

Race up to three CPU rivals on one device. Pick Easy, Normal or Hard.

Pass and play

Up to four humans share a screen and take turns. Mix in CPU players too.

Online, turn by turn

Friends join with a 5-letter invite code and take turns when they like. A timer of 12, 24, 48 or 72 hours keeps things moving.

Everyone at once

All players play the week at the same time, wait for each other, then see a comparison before the next week.

Pick a trait

- 💼 **Hustler** — Jobs and gigs pay 15% more.
- 📚 **Bookworm** — Classes take 4 hours, not 6.
- 🦋 **Social Butterfly** — Fun gives 50% more happiness.
- 💪 **Gym Rat** — Workouts give double health, and health drains slower.
- 🧘 **Zen Master** — 40% less stress.
- ✂️ **Coupon Clipper** — 15% off shops, school, gym and clinic.
- 💰 **Trust Fund Kid** — Start with $1,500 extra, but happiness fades faster.

Everyone at once: the wheel pause. When someone spins the wheel, the table pauses. Each rival may pay **15% of their wallet plus bank** as insurance against one outcome: Wallet swap, Time thief, Mood swap or Karma tax. If the wheel lands on it and they are the target, it is blocked.

Time is up and someone is still dawdling? Any player can press **Skip the stragglers** to start the next week.

QUICK REFERENCE

Cheat sheet

Tear this page out and stick it on the fridge.

A good week, step by step

1. **Check needs.** Food, clothes and health first. The game flags anything urgent.
2. **Earn.** Work your shifts, or pick a gig that fits the spare hours.
3. **Learn.** Attend a class if you are enrolled. Education is a goal.
4. **Recover.** Gym, nap or therapy before stress passes 70.
5. **Bank it.** Deposit spare cash. Burglars and the casino cannot touch it.
6. **End the week.** Spend the hours you can, then press End week.

Numbers worth knowing

Hours per week	60	One Wealth point	$200
One stop on the ring	1h	Standard goal	50 each
Full shift	6h	Rent, every	4 weeks
Normal work cap	30h	Bank interest	0.2% a week
Class	6h	Loan interest	1% a week
Start cash and bank	$100 / $200	Random event chance	40%

Quick fixes

Hungry	buy groceries	Short on hours	espresso: +3h
Sick	clinic checkup	Short on cash	gigs or overtime
Stressed	therapy, yoga, nap	Burgled	bank it, or a security system
Fired for clothes	buy the outfit again	Behind in Education	certificates are cheap

Winning moves

Balance, then burst. Every goal must be hit at once. Do not max one and ignore the others.

Get the degree early. It unlocks the best wages and raises two goals together.

Watch the rivals. The standings show who is closest, so you know when to push.

Good luck, neighbor. Keep up with the Joneses. zerocrunch.ca