



DEBTZILLA

RULEBOOK

INTRODUCTION THIS IS HOW IT BEGINS...

WARNING: CLASS X VILLAIN REACHING



In the nation of Banana Republic, the incompetent and corrupt government has unleashed a wave of crime and lawlessness. A few brave souls have taken on the mantles of heroes to confront the villains scamming ordinary citizens. However, these heroes are human beings just like anyone else, with jobs to perform, daily expenses to pay, and crime-fighting gadgets to buy. Little do they know that their credit card bills are feeding the ultimate monster of mass destruction: *Debtzilla!*

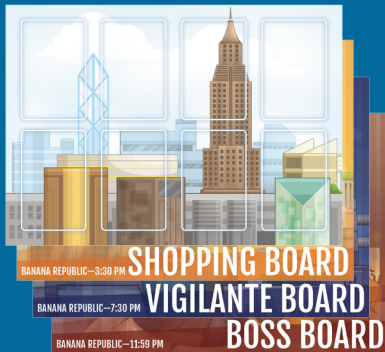
You, the heroes, are the last hope of Banana Republic. You must bring down the villains and stop Debtzilla before its rampage becomes unstoppable. To fight effectively, you'll need to buy gadgets to power up your attacks—but if you splurge too much on borrowed money, the final boss might become too difficult to overcome!

Can you save Banana Republic from total annihilation?

Good luck, heroes, and remember...

WITH GREAT POWER COMES GREAT DEBT!

COMPONENTS



4 Playing Boards



6 Hero Cards



5 Hero Meeples



10 Citizen Cards



1 Last Citizen Standing Card



15 Villain Cards



1 Last Villain Standing Card



4 Happiness Markers



3 Citizen Wealth Markers



2 Boss Health Markers



1 Debtzilla Boss Health Card



1 Inflationsaurus Boss Health Card



106 Income Cards



17 Basic Gadgets



11 Advanced Gadgets



25 Dice



10 Debtzilla Boss Cards



8 Inflationsaurus Boss Cards



46 1W Coins



12 5W Coins



12 Insurance Shields

...and this booklet

SEQUENCE OF PLAY

SO YOU WANT TO BE A HERO?

1 DEFEAT VILLAINS AND TAKE DOWN DEBTZILLA

Battle and Defeat all the Villains in the Villain deck. When all the Villains are arrested, Debtzilla awakens. Defeat all the Boss Fight cards to win!

2 PROTECT THE CITIZENS OF BANANA REPUBLIC

Every turn a Villain remains undefeated, it will Scam a Citizen, reducing its Wealth. You lose the game if all the Citizens are Bankrupted.

3 CANCEL THE DEBT APOCALYPSE

Boss Health increases as debt accumulates. Don't let Boss Health exceed 99, or Banana Republic will be destroyed in a Debt Apocalypse!

PARTS OF A TURN

1. WORKING PHASE

Earn your income and plan your finances with the cards from the **Working Board**. Build your **Income Deck** to make sure you have enough money to buy Gadgets and enough **Happiness** to use your **Special Move**. But be careful of taking on too much debt, as each loan you take out makes Debtzilla stronger!



2. SHOPPING PHASE

After a hard day of work, it's time to visit the shopping district and purchase Gadgets from the **Shopping Board**. Gadgets will make you more effective when fighting Villains. Consider your Hero Card's abilities and the profile of the Villains to get the most effective Gadgets for the situation.



3. VIGILANTE PHASE

You and your team must now confront the Villains on the **Vigilante Board**. Defeat Villains by rolling dice and matching the numbers of the Villains' **Weak Points**. Each Villain you don't defeat will Scam the Citizen in front of it, reducing that Citizen's Wealth and potentially Bankrupting that Citizen!



4. RESOLVE PHASE

After the confrontation between the Heroes and Villains, new Villains and new Citizens come into play. Meanwhile, Debtzilla's Health grows according to compound interest. After each Boss Health threshold, a **Boss Event** is unleashed, affecting the next turn and making the ultimate Boss Fight harder.



(There is no turn order among players. Players take actions simultaneously.)



NO VILLAINS LEFT

BOSS FIGHT

SETUP

PREPARE FOR THE UPCOMING BATTLE

1. PREPARE YOUR HERO

Choose a **Hero** card. Take a **meeple** (little wooden figurine) and **5 dice** of the matching color.

You start with the following 10 **Income** cards, which form your **Income Deck**:

- 3 **Credit Card Loan**
- 4 **Lifestyle**
- 3 **Savings**

Shuffle your cards and put them face-down on the left side of your Hero card. In addition, each player puts a **Happiness Marker** (orange cube) on the 0 Happiness box on their Hero card.

2. PREPARE THE WORKING BOARD

Separate the remaining Income cards by type: **Savings**, **Insurance**, **Lifestyle**, **Budgeting**, **Refinancing**, **Credit Card Loan**, **Student Loan**, and **Housing Loan**. Put them face-up in the spaces on the Working Board.

3. PREPARE THE SHOPPING BOARD

Shuffle the **Basic Gadgets** and **Advanced Gadgets**. Put them face-down in their respective spaces on the Shopping Board to form the **Basic Gadgets Deck** and **Advanced Gadgets Deck**.

Draw 6 Basic Gadgets and distribute them face-up in the remaining spaces. These will be the available Gadgets at the start of the game.



Working Board



Shopping Board



Each player's cards

- A INVENTORY AREA:** Gadgets you buy go here
- B EQUIP AREA:** Cards moved here become permanent.
- C INCOME DECK:** You draw Income from here each turn.
- D HERO CARD:** Each Hero has a different Ability and Special Move.
- E DISCARD PILE:** Discarded cards go here.
- F PLAY AREA:** The hand of Income cards you draw each turn.
- G WORKING BOARD:** Where you Acquire Income cards for your deck.
- H BASIC GADGET DECK:** Contains Gadgets costing 4W or less.
- I ADVANCED GADGET DECK:** Contains Gadgets costing 5W or more.
- J SHOPPING BOARD:** Where you buy Basic and Advanced Gadgets.



Vigilante Board



Boss Board

- K VILLAIN DECK:** Contains Villains and Last Villain Standing card.
- L CITIZEN DECK:** Contains Citizens and Last Citizen Standing card.
- M JAIL / COURTHOUSE:** For Defeated Villains/Bankrupted Citizens.
- N VILLAINS:** Defeat them before they Bankrupt all the Citizens!
- O CITIZENS:** Protect them from being Bankrupted!
- P BOSS HEALTH CARD:** Shows Debtzilla's power level.
- Q BOSS DECK:** Dormant Boss Events lie in wait here...
- R AWAKENED EVENTS:** You'll face these during the Boss Fight.
- S ACTIVE EVENTS:** These Events are currently affecting you!

4. PREPARE THE CITIZENS

Put the *Last Citizen Standing* card in the Citizen Deck space on the Vigilante Board. Remove 1 Rich Citizen and shuffle the *Citizen* cards and put them face-down on top of it to form the *Citizen Deck*.

Put 1 Rich Citizen into the deck if you want an easier game

Draw 3 Citizens and distribute them face-up in the Citizen spaces. Put a *Wealth Marker* (green cube) on the highest number on each of the Citizen cards. This is how much Wealth they have remaining.

5. PREPARE THE VILLAINS

Shuffle the *Villain* cards. Without looking at the cards you just shuffled, take a number of them according to the number of players:

- 2 players: **6 Villains**
- 3 players: **8 Villains**
- 4 players: **10 Villains**

The remaining Villains will not be used and can be set aside.

Put the *Last Villain Standing* card in the Villain Deck space on the Vigilante Board. Put the chosen Villain cards face-down on top of it to form the *Villain Deck*.

Draw 3 Villains and distribute them face-up in the Villain spaces.

6. PREPARE THE BOSS

Put the *Debtzilla Boss Health* card in the Boss space on the Boss Board. Use two Boss Markers to represent the tens and ones digits of its Health. For example, if Debtzilla starts with 36 Health, put one Boss Marker on "30" and one Boss Marker on "6."

The starting Health of Debtzilla is determined by the number of players:

- 2 players: **18**
- 3 players: **27**
- 4 players: **36**

Lastly, shuffle the Debtzilla Boss Cards and put them face-down in the Dormant Event space on the Boss Board to form the Boss Deck.

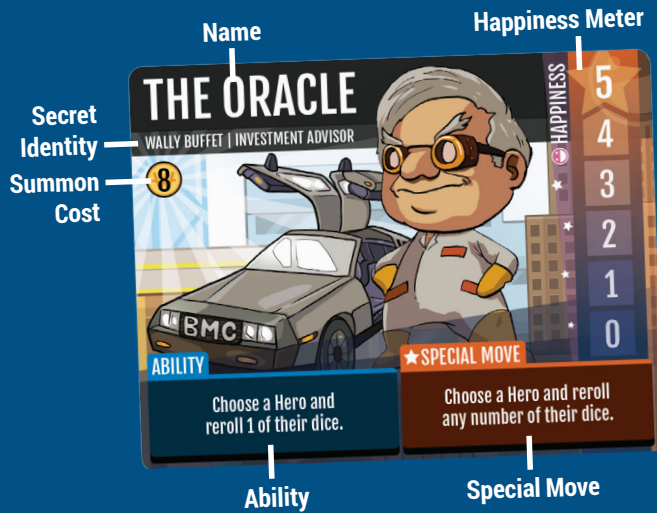
OTHER BOSSES

These instructions are for the *Debtzilla* scenario, which we recommend for your first game. If you're looking for a new challenge, try fighting the alternate boss included with the game, *Inflationsaurus* (page 13).

FAMILY-FRIENDLY VERSION

Looking for a simpler version of the game? Try the Family-Friendly Version! Suitable for ages 8+, instructions on Page 13.

HEROES THE BRAVE AND THE BOLD



ANATOMY OF A HERO

The heroes of Banana Republic are united by the drive to make the city a safer place for all citizens. During a game of Debtzilla, each player chooses a Hero Card with a unique **Ability** and **Special Move**.

ABILITY: A Hero's Ability can be used once per turn. Some Heroes, like Iron Girl, have a condition that must be fulfilled before the Ability can be used. Other Heroes, like Tweetman, have a cost that must be paid before the Ability can be used.

SPECIAL MOVE: This is a powerful move that can only be used when your **Happiness Meter** is fully charged. It can be used in addition to your Hero's Ability. Once a Special Move is used, your Happiness Meter is depleted, and it must be recharged to use the Special Move again.

SUMMONING HEROES: Heroes that are not in play can be Summoned to help in a fight by paying their Summon Cost. See the Vigilante Phase section for more information.

HERO ROSTER



ALI BABA

ABILITY: Gadgets cost 1W less for you to buy.

SPECIAL MOVE: Choose a Hero. That Hero can Use any number of Gadgets this turn.

Ali Baba excels at buying many cheap Gadgets quickly, allowing you to complement the weaknesses of your team.



DEBT HULK

ABILITY: +1 die when Boss Health is 60-79; +2 dice when it is 80-89; and +3 dice when it is 90-99.

SPECIAL MOVE: +1 die for each Debt card in your Play Area.

Debt Hulk is a high risk, high return Hero who specializes in rolling a large number of dice. His Special Move is cumulative with his Ability, allowing you to smash a Villain with a large number of Weak Points.



IRON GIRL

ABILITY: If you have 3W or more: Give +1 die to any Hero before a battle.

SPECIAL MOVE: This turn, you may target any number of Villains and distribute your dice among them.

Iron Girl's ability to roll an extra die without spending money makes her an invaluable early-game Hero.



LADY EASING

ABILITY: Lose 1 Happiness. Restore 2W to a Citizen.

SPECIAL MOVE: Choose a Citizen. That Citizen's Wealth can't be reduced to below 1 this turn.

The ultimate support Hero, Lady Easing buys time for the team while not needing Gadgets to be useful. Her Ability can be used at any time in a turn.



THE ORACLE

ABILITY: Choose a Hero and reroll 1 of their dice.

SPECIAL MOVE: Choose a Hero and reroll any number of their dice.

The Oracle is a versatile Hero useful in all situations. His Special Move helps with streaks of bad luck.



TWEETMAN

ABILITY: Scam a Citizen 3W: Poor: 1 die Middle-Class: 2 dice Rich: 3 dice

SPECIAL MOVE: Bankrupt a Citizen: Collect all remaining W from the Bankrupted Citizen.

Tweetman is an antihero who uses the Wealth of Citizens to activate his skills. Tweetman's abilities are best used on Citizens that are about to be Bankrupted, ensuring that their sacrifice will not be in vain.

WORKING PHASE

WORKING OUT YOUR BUDGET

1. If your **Income Deck** has less than 5 cards, reshuffle your **Discard Pile** and put it under your **Income Deck**.
2. Draw 5 cards from your **Income Deck** and put them in your **Play Area**.
3. Collect resources or activate the abilities of the drawn cards in any order.
4. Acquire a card from the **Working Board** OR Repay a **Debt** card.



Banana Republic's currency is Wonga, used to buy Gadgets and Repay Debt cards.



Increase your Happiness to charge your Hero's powerful Special Move.



Insurance Shields let you block one Boss Event or Boss Fight ability from affecting you this turn.



Bonus dice power up your Attacks, making it easier to hit a Villain's Weak Points.



This symbol means to remove a card from your Play Area and set it aside for the rest of the game.



This symbol means to move a card to your Equip Area, making its effects permanent.

INCOME

Even heroes need a day job. Your income is represented by your **Income Deck**, which gives you the money to finance your crime-fighting lifestyle. During the Working Phase, you collect your income and adjust your **Income Deck** by Acquiring new **Income** cards.

DRAWING CARDS: At the start of each turn, draw 5 cards from your **Income Deck** and put them in your **Play Area**. Follow the effects written on each card, whether it generates resources for you or grants you the benefit of an ability. You can resolve the effects in any order you choose. If the card has an ability, such as **Budgeting**, you may choose not to use that ability.

ACQUIRING CARDS: After you draw and resolve your cards, you can **Acquire** one **Income** card from the **Working Board**. Take the card of your choice and put it in your **Discard Pile**. This means it'll be shuffled into your **Income Deck** when you run out of cards, allowing you to tailor your **Income Deck** to further your chosen strategy.

RESHUFFLING YOUR DISCARD PILE: If there are less than 5 cards in your **Income Deck** before you draw your cards for the turn, turn your **Discard Pile** face-down, shuffle it, and place it under your **Income Deck**. The combined pile become your new **Income Deck**.

DEBT CARDS

Debt cards are red cards with a ▲ symbol in their top left corner. These cards have powerful effects, but they are loans that incur additional debt and empower Debtzilla. When you **Acquire** a **Debt** card, increase Debtzilla's Health by the listed **Debt Value**.

REPAYING DEBT: Instead of **Acquiring** a card during the Working Phase, you can choose to **Repay** a **Debt** card in your **Play Area** by paying its **Repay** cost. When you do this, Debtzilla's Health decreases by the listed **Debt Value**, and you follow the effect listed in the **Debt** card's **Repay** box.



SAVINGS

Draw: +1W

What you don't spend, you keep. Each **Savings** you draw gives you 1W, which can be spent to buy Gadgets, Repay **Debt** cards, or hire Heroes to assist in the **Boss Fight**.



INSURANCE

Draw: +1

Insurance protects you from unexpected accidents. Each **Insurance** you draw gives you a shield token. When a **Boss Event** is **Active** or you are **Attacking** a **Boss Fight** card, a shield can be spent to block any **Boss** ability that affects a "Player" or "Attacker." shield can't block abilities that don't directly affect players, such as abilities that increase the strength of Villains.



LIFESTYLE

Draw: +1

Sometimes, you need the good things in life for that extra pep in your step. Each **Lifestyle** you draw gives you 1 Happiness (smiley face). When you have maximum Happiness, you can spend it all to use your Hero's **Special Move**. You can't have more Happiness than the maximum printed on your Hero card.



BUDGETING

Draw: this card or another non-**Debt** card from **Play Area** or **Discard Pile**.

Taking a deeper look at your finances helps you cut down on unwanted expenses. Use **Budgeting** to permanently remove cards from your **Play Area**, and **discard pile** thinning your **Income Deck** so that you can draw the cards you need. You can choose not to use this ability if there are no cards you want to remove.



DEBT REFINANCING

Draw: +1W for each Debt card in your Play Area. By reducing the interest from your loans, you can unlock additional income. When you draw this card along with any Debt cards, this card grants +1W for each of those Debt cards in your Play Area.



CREDIT CARD LOAN 3

Acquire: +3W **Repay:** ☹️ While this card lets you collect 3W immediately as a loan up front, it becomes worthless afterward. Make sure you can repay or refinance the debt or it could come back to bite you!



STUDENT LOAN 4

Draw: +♠️ **Repay:** ✨ A good education is expensive, but it helps you strategize a better way to outsmart the Villains. Drawing a Student Loan gives you a bonus die for your Attack in the Vigilante Phase, and the bonus becomes permanent if you Repay it.



HOUSING LOAN 5

Acquire: +1😊 **Draw:** +2W **Repay:** ✨ Getting an investment property allows you to collect rent. You gain 1 Happiness when you acquire the card. You earn 2W each time you draw a Housing Loan, and it becomes a permanent income in your Equip Area if you Repay it.

SHOPPING PHASE

THE GADGETS MAKE THE HERO

1. You may buy a Gadget. If you do, fill the empty space with a new Basic or Advanced Gadget.

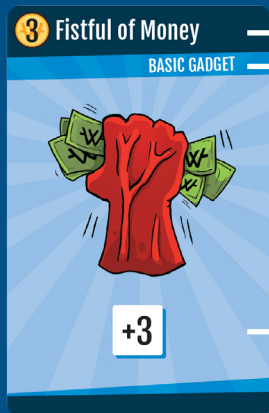
BUYING GADGETS

After a hard day of work, it's time to head to the shopping belt. During the Shopping Phase, you can buy up to one **Gadget** from the Shopping Board by paying the W cost listed in the top left corner of the card and moving it to your **Inventory Area**. Gadgets can be used to modify your dice results, making your Attacks more effective during the Vigilante Phase.

BASIC & ADVANCED GADGETS: There are two types of Gadgets: **Basic Gadgets**, which cost 4W or less, and **Advanced Gadgets**, which cost 5W or more. At the start of the game, all the Gadgets available on the Shopping Board are Basic Gadgets. After buying a Gadget, a new Gadget fills the empty slot. You can choose whether to take the new Gadget from the Basic Gadget Deck or Advanced Gadget Deck. You may remove a Gadget and replace it with a new Gadget using 1W. Only 1 Gadget can be purchased during each turn.

INVENTORY & BASE: Once a Gadget is in your Inventory Area, it can be **Used** in battle. You can Use one Gadget per turn and you can choose which Gadget to Use if you have more than one. An additional Gadget can be Used for each Delivery Drone you own. However, some Gadgets are sent to your **Equip Area** instead of your Inventory Area after you buy them, allowing you to Use them without the need for Delivery Drones. These powerful Gadgets are indicated by a ✨ symbol in their lower right corner.

- Adjust the result of one of your dice by the listed amount.
- Choose yourself or an adjacent player. Adjust the result of one of their dice by the listed amount.
- Flip over one of your dice so that the opposite number is showing.
- Gain a bonus die for your Attack.



3 — Cost and Name
BASIC GADGET — Gadget Type

+3 — Effect



5 — Cost and Name
ADVANCED GADGET — Gadget Type

ACQUIRE — Acquire Effect (Move to Equip Area)

VIGILANTE PHASE

SCAMS ARE EVERYWHERE

1. You may Summon a Hero that isn't in play.
2. Target a Villain to Attack.
3. Roll your dice.
4. Use Gadgets and modify dice results.
5. Place dice on targeted Villain's Weak Points.
6. Send Defeated Villains to Jail.
7. Undeclared Villains Scam the Citizen in front of them.

FIGHTING VILLAINS

As night falls on Banana Republic, Villains emerge from the shadows to scam unwary citizens. During the Vigilante Phase, you'll Attack Villains by rolling dice to hit their Weak Points.

TARGET AND ATTACK: As the Vigilante Phase begins, you target a Villain by placing your meeples on that Villain card, then Attack that villain by rolling your dice. Normally, a Hero has 2 dice to Attack with. This number can be increased or decreased by Gadgets or Hero abilities.

SUMMONING HEROES: If you pay the \mathcal{W} cost listed in the top left corner of a Hero card that isn't in play, you can **Summon** that Hero card to help out in a battle. That Hero becomes treated as an extra player with their own 2 dice. For this turn only, you can use the Summoned Hero's Ability (but not their Special Move). When you Attack a Villain, the Summoned Hero Attacks the same Villain that you Attack. The Gadgets your hero owns cannot be used to modify the Summoned Hero's Dice throw. Summoned Hero's Dice can be left on the Villains even after the turn is over. Only one Hero may be Summoned at any time.

MODIFYING DICE: Gadgets and abilities can be used to modify the result of your dice roll. After you roll, you can Use one Gadget of your choice to modify the throw results. You can own more than 1 gadgets but you can choose only 1 of the gadgets you own to modify your dice. However, if you own a delivery drone, you can choose 1 more Gadget to modify the dice. You can also Use any of the Gadgets in your Equip Area, or Use any special abilities that modify dice results. The ability of each Used Gadget can be applied once.

WEAK POINTS: Each Villain has certain **Weak Points**, which are the numbers printed on the right-hand side of their Villain Card. After modifying your dice, if any of them match Weak Points of the Villain targeted, you can hit those Weak Points by placing the matching dice on top of the corresponding numbers. When all of a Villain's Weak Points are hit, that Villain is **Defeated** and sent to the Jail/Courthouse space on the Vigilante Board.

LASTING INJURIES: If a die is used to hit a Villain's Weak Point, but that Villain is not Defeated, you can choose to have the die stay on the Villain card and carry over between rounds. However, for each die you already have on a Villain card, you roll 1 fewer die for Attacks. You can take back your dice from Weak Points at any time outside of the Vigilante Phase, but those Weak Points will no longer count as hit until Attacked again.




Scam Amount

Shows the amount of \mathcal{W} that a Villain Scams from Citizens each turn.



Weak Point

Shows the dice numbers you need to hit to Defeat this Villain.

VILLAINOUS DEEDS: Any Villains that were not Defeated now Scam the Citizen in front of them. The Citizen's Wealth is reduced by the  Scam Amount in the top left corner of the Villain card. (If no Citizens are in front of a Villain, nothing happens.) Citizens that have their Wealth reduced to 0 are **Bankrupted**: each Bankrupted Citizen is sent to the Jail/Courthouse space on the Vigilante Board, and Debtzilla's Health is increased by an amount equal to that Citizen's starting Wealth. You lose if all Citizens are Bankrupted!



"IT'S NOT ABOUT THE MONEY. IT'S ABOUT SENDING A MESSAGE."

PROWLING FOR CITIZENS

Villains are opportunistic. If there is no Citizen in front of a Villain, the Villain will scam a Citizen in an adjacent space. The Villain in the middle will always scam the left Citizen as priority followed by the one on the right. If there is a Citizen elsewhere that isn't threatened by a Villain and there is a Villain without a Citizen in front, that Villain will move to the space that threatens that Citizen.

LAST VILLAIN STANDING, LAST CITIZEN STANDING

Be careful if you leave only one Villain undefeated. That Villain becomes the Last Villain Standing and gains the ability to Scam ALL Citizens, not just the Citizen in front of them. Likewise, if only one Citizen is left standing, ALL the Villains will Scam that Citizen.

VIGILANTE PHASE EXAMPLE

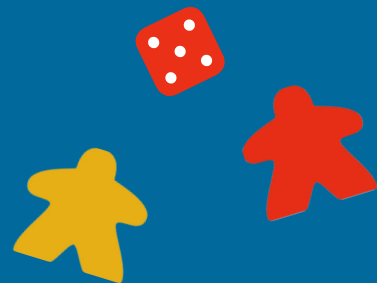
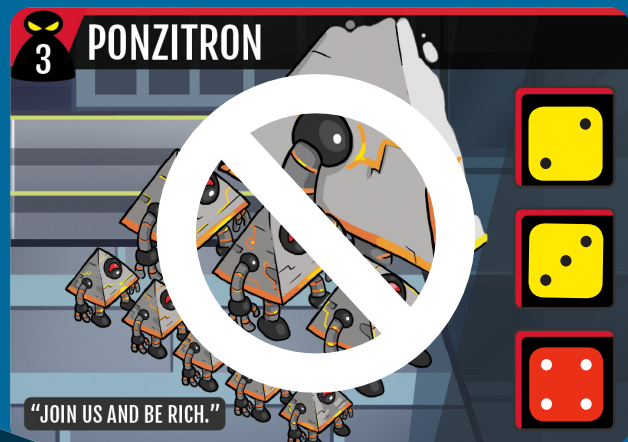
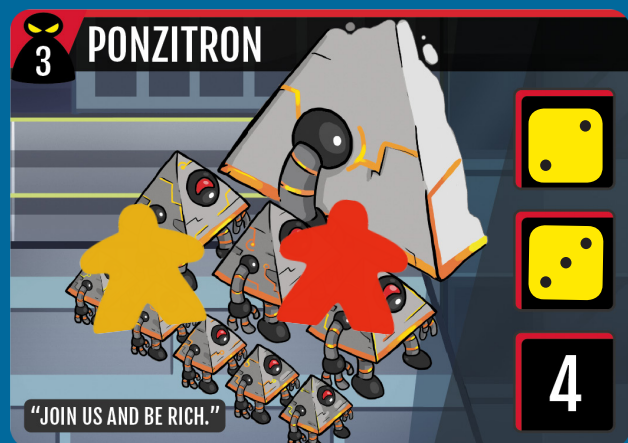
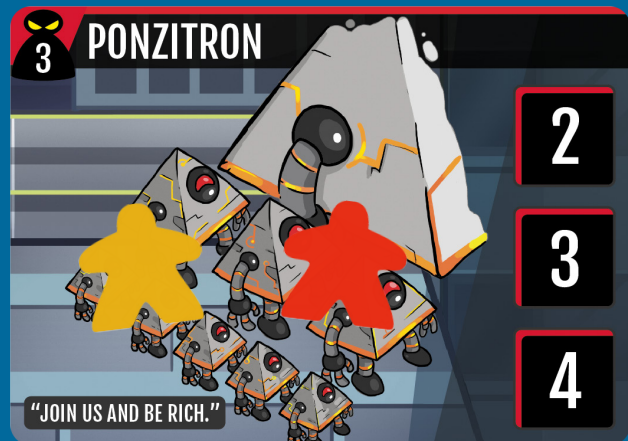
1 The Oracle (yellow) and Lady Easing (red) are fighting Ponzitron, a Villain that requires a 2, a 3, and a 4 to Defeat. They target the dastardly pyramid-scheme collective by placing their meeples on the Villain card, then Attack by rolling their dice:



2 The Oracle has rolled a 2 and a 3, which fit nicely into Ponzitron's Weak Points! Unfortunately, none of Lady Easing's dice hit the final Weak Point. To help her out, The Oracle uses his Ability: "**Choose a Hero and reroll 1 of their dice.**" He chooses to reroll Lady Easing's 6:



3 The Oracle's reroll wasn't enough for Lady Easing's roll to hit the Weak Point, but Lady Easing has other tricks up her sleeve. She Uses a Gadget, **Debt Consolidator**, to increase her die result from 1 to 2. Then, using a **Delivery Drone** to Use a second Gadget, she uses **Banarang** to increase her die result from 2 to 4. Ponzitron is Defeated!



RESOLVE PHASE

ANOTHER DAY, ANOTHER BATTLE

1. Clear Active Boss Events.
2. Replace Defeated Villains and Bankrupted Citizens.
3. Debtzilla's Health increases by the Interest Value.
4. Discard the cards in your Play Area.
5. Triggered Boss Events become Active.



Dormant

The cards in the Boss Deck are dormant until disturbed.



Active

When you trigger a Boss Event, it affects the next game turn.



Awakened

Expired Boss Events transform into Boss Fight cards.

CLEANING UP

The Resolve Phase is when the turn is wrapped up and any loose ends are resolved. The city prepares for a new day, while deep beneath Banana Republic, Debtzilla grows stronger...

NEW VILLAINS, NEW CITIZENS: As time ticks on, new faces emerge in Banana Republic. If there are still Villains or Citizens remaining in their respective decks, replace Defeated Villains and Bankrupted Citizens with new Villains and Citizens.

DEBTZILLA'S INFLUENCE



As you battle the petty Villains of Banana Republic, Debtzilla lurks beneath the earth, feeding on Debt cards, Bankrupted Citizens, and accumulating interest. Beware: if Debtzilla's Health reaches certain thresholds, it will unleash Boss Events to devastate the economy!



INTEREST: During the Resolve Phase, after new Villains and Citizens have emerged, Debtzilla's Health increases by the **Interest Value**. The current Interest Value is indicated to the right of Debtzilla's Health indicator, in orange and next to the tens digit. For example, if Boss Health is between 50 and 59, the Interest Value is 5.



BOSS EVENTS: When Debtzilla's Health reaches 40, 50, 60, 70, 80, or 90, a **Boss Event** is Triggered. Take the top card of the Boss Deck and put it face-down in the Active Event space. Just before the next Working Phase starts, the Triggered Boss Event is turned face-up and becomes Active, unleashing a Boss Event ability that lasts until the end of the turn!



EVENT THRESHOLDS: Boss Events are Triggered regardless of what caused Boss Health to increase, be it the Interest Value at the end of a turn, a Citizen being Bankrupted, or a player Acquiring a Debt card. However, each Health threshold can only Trigger a Boss Event once. Nothing happens if Boss Health goes below a threshold that has already been Triggered, and that threshold will not Trigger if Boss Health surpasses it again.



CLEARING BOSS EVENTS: All Active Boss Events are cleared at the start of the Resolve Phase. The Boss cards are moved from the Active Event space to the Awakened Event space, where you will confront these cards again during the Boss Fight.

FINISHING UP

If there are still Villains remaining, it's time to prepare for the next round. Discard all the cards in your Play Area to the Discard Pile, then move on to the next Working Phase.

If there are no Villains remaining at the end of the **Vigilante Phase**, a surge of power erupts from beneath Banana Republic, transforming the city into a landscape of destruction. Get ready for the final battle...

DEBT APOCALYPSE

If Debtzilla's Health exceeds 99, it will destroy Banana Republic in a Debt Apocalypse and end the game in defeat. Don't let this happen!



BOSS FIGHT

WARNING: CLASS X VILLAIN APPROACHING

Debtzilla has awakened. Banana Republic is in chaos.

One final villain must be defeated to save the city from Debt Apocalypse!

BOSS FIGHT SETUP

1. Remove all the Boss Events from the Awakened Event space, shuffle them face-down, and put them in the Villain Deck space.
2. Draw 3 Boss Cards and distribute them among the Villain spaces.
3. Banana Republic enters a State of Emergency!

Boss
Fight
ability



STATE OF EMERGENCY

The Boss Fight is the ultimate battle against Debtzilla, which has awakened from its slumber. Instead of fighting Villains, you'll fight all the Boss Events you have previously Triggered, each transformed into its own **Boss Fight** form.

BLACK MARKET: During the Boss Fight, all the normal business activities will stop and you cannot Acquire cards or Repay Debt during the Working Phase. However, thanks to government funding, you still draw 5 cards from your Income Deck as usual and resolve their effects, except for Budgeting. Gadgets can now be Acquired at double the price.

FIGHTING BOSS CARDS: Boss Fight cards are Attacked in the same way that Villains are Attacked. However, many Boss Fight cards also have abilities that penalize their Attackers. When you Attack a Boss Fight card, you expose yourself to the effects of that card's Boss Fight ability. You can use an Insurance token to negate the effect of the Boss Fight ability.

DEBTZILLA'S FINAL FORM: Debtzilla will not grow any stronger when you battle it during the Boss Fight. Boss Health no longer increases due to interest during the Resolve Phase or when Citizens are Bankrupted.

NUMBER OF WEAK POINTS

The number of Weak Points on a Boss Fight card depends on the number of players in the game.

2 players: **Blue Weak Points only**

3 players: **Blue and Yellow Weak Points**

4 players: **Blue, Yellow, and Red Weak Points**



DEBTZILLA'S RAMPAGE

Boss Fight cards function as Villains in all respects. They will move to threaten remaining Citizens and scam adjacent Citizens, and count as Villains for Last Citizen Standing and Last Villain Standing.

PARTS OF A TURN (BOSS FIGHT)

1. WORKING PHASE

You still receive funding during the Working Phase. However, you cannot Acquire cards from the Working Board or Repay Debt or use Budgeting.

2. SHOPPING PHASE

All Gadgets cost double.

3. VIGILANTE PHASE

Instead of fighting Villains, you fight the Boss cards that awakened during the previous Boss Health thresholds. They are much more powerful than normal Villains. Instead of their Boss Event ability, they have a Boss Fight ability that penalizes any player Attacking them.

4. RESOLVE PHASE

Boss cards and Citizens replenish during the Resolve Phase. However, as the economy is frozen, Boss Health no longer increases and no more Boss Events will be Triggered. You loses if all Citizens are Bankrupted

WINNING THE GAME

If you manage to Defeat all the Boss Fight cards in the Villain deck before all the Citizens are Bankrupted, you win the game. Congratulations! Your heroic actions have stopped Debtzilla and saved Banana Republic!

But is the city truly safe? Will Debtzilla ever return? Or will other, even more fearsome monsters rise from the shadows?

Replay with different Heroes, Villains or Bosses, stay tuned for more **financial based** games from Capital Gains Studio, and remember...

WITH GREAT POWER COMES GREAT DEBT!


ALTERNATE BOSS: INFLATIONSOSAURUS

Inflationsaurus is an alternate boss that can be fought instead of Debtzilla. To battle Inflationsaurus, simply substitute the Inflationsaurus Boss Health card for the Debtzilla Boss Health card, and the Inflationsaurus Boss cards for the Debtzilla Boss cards.

Like Debtzilla, Inflationsaurus's Health increases when Debt is Acquired and Citizens are Bankrupted, and its Health decreases when Debt is Repaid. Unlike Debtzilla, Inflationsaurus's Health also increases by 1 every time a player draws a Lifestyle during the Working Phase. Inflationsaurus does **not** grow with interest, as it feeds on debt-fueled consumer spending.

Inflationsaurus is a more dangerous enemy than Debtzilla and requires more teamwork to overcome. Be prepared for the ultimate challenge!

INFLATIONSOSAURUS



STAGFLATION APOCALYPSE!	
9	90
8	80
7	70
6	60
5	50
4	40
3	30
2	20
1	10
0	00

BOSS EVENT INCOMING

HEALTH

- When a Lifestyle is drawn, add 1 to Boss Health.
- When a Debt card is Acquired, add the Debt Value to Boss Health.
- When a Citizen is Bankrupted, add that Citizen's starting Wealth to Boss Health.
- When a Debt card is Repaid, subtract the Debt Value from Boss Health.

ALTERNATE GAMEPLAY: FAMILY-FRIENDLY MODE (AGES 8+)

The Family-Friendly Mode allows beginners and younger players to enjoy a simpler version of Debtzilla while still retaining the core game experience.

During Setup, give each player a set of 5 Income cards made up of:

- 1 Savings
- 2 Lifestyle
- 2 Credit Card Loans

These cards are kept **face-up** in your **Play Area** at all times.



Keep all other Income cards on the Working Board out of play except for Savings, Lifestyle, Credit Card Loans and Insurance. (For more information on what each card does, refer to Page 7.)



During the Working Phase, you gain resources according to your set of 5 cards. Then, you may choose one card from your set to replace with a new card from the Working Board. Debt cards must still be repaid before they can be replaced!

Follow the rules for regular Debtzilla for the rest of the phases (Page 8 onwards).

F.A.Q. FREQUENTLY ASKED QUESTIONS

Q: Can I transfer \mathbb{W} to another player?

A: No, the Banana Republic banks are too inefficient to handle transactions on such short notice.

Q: Can I use \mathbb{D} to block an ability from affecting another player instead of myself?

A: No, \mathbb{D} only works for the player who owns it. This is a ploy by Banana Republic insurance companies to profit from multiple insurance plans.

Q: What happens if a space on the Working Board runs out of cards?

A: That space stays empty, and players can't Acquire that particular card for the rest of the game.

Q: What happens if a player leaves all their dice on a Villain's Weak Points, then an effect causes them to lose dice?

A: That player must take back dice from the Weak Points until the number of dice they have in play no longer exceeds the number of dice available to them.

Q: Can multiple Boss Events be Triggered in the same turn?

A: Yes. If multiple Boss Event thresholds are surpassed in a single turn, the next turn will have all of those Boss Events Active.

Q: What happens if Boss Events are Triggered in the same turn that all Villains are Defeated?

A: Those Boss Events won't become Active, but are still moved to the Villain Deck space and turned into Boss Fight cards.

Q: What happens if there are three Citizens in play, but only two Villains/Boss Fight cards? Or if there are three Villain/Boss Fight cards, but only two Citizens?

A: The third Citizen isn't Scammed by any Villain/Boss Fight card during the Vigilante Phase. However, when there are 3 Villains and 2 Citizens, the third Villain or Boss Fight card will scam the adjacent Citizen. (However, if there is only one Villain or Citizen remaining, then Last Villain Standing or Last Citizen Standing will apply.)

Q: Can Tweetman's Ability be used on a Citizen with less than 3 \mathbb{W} ?

A: Yes. This is an effective way to mitigate the cost of Tweetman's Ability.

Q: How does Lady Easing's Special Move interact with Tweetman?

A: As Lady Easing's Special Move prevents a Citizen's Wealth from being reduced below 1, Tweetman can use his Ability without bankrupting the Citizen. Lady Easing's Special Move will also prevent a Citizen from being Bankrupted by Tweetman's Special Move. However, Tweetman won't receive any \mathbb{W} , as no Citizen was Bankrupted.

Q: Why is the currency of Banana Republic called Wonga?

A: The word "wonga" is a U.K. slang term for money. There's a moneylending website named after it!

Q: Why do some cards have a "KSE" symbol?

A: Cards with the "KSE" symbol are Kickstarter exclusive! They are only available to backers of the Kickstarter Campaign!



QUICK REFERENCE

W Wonga
Pays for Gadgets and Debt

Happiness
Charges Hero's Special Move

Insurance
Blocks harmful Boss abilities

Bonus Die

+1 Adjust Die

←-1→ Adjust yours or adjacent Player's Die

Flip Die

Equip
Add to Equip Area

Remove from Game

1. WORKING PHASE

1. If your Income Deck has less than 5 cards, reshuffle your Discard Pile.
2. Draw 5 cards from your Income Deck.
3. Collect resources or activate the ability of
4. the drawn cards in any order.
5. Acquire a card from the Working Board OR Repay a Debt card.

2. SHOPPING PHASE

1. You may buy a Gadget. If you do, fill the empty space with a Basic or Advanced Gadget.

3. VIGILANTE PHASE

1. You may Summon a Hero that isn't in play.
2. Target a Villain to Attack.
3. Roll your dice.
4. Equip Gadgets and modify dice results.
5. Hit the targeted Villain's Weak Points.
6. Send Defeated Villains to Jail.
7. Undefeated Villains Scam Citizens.

NO VILLAINS LEFT

4. RESOLVE PHASE

1. Clear Active Boss Events.
2. Replenish Villains and Citizens.
3. Add Interest Value to Debtzilla's Health.
4. Discard the cards in your Play Area.
5. Triggered Boss Events become Active.

All players take their turn at the same time.

You lose the game if all Citizens are Bankrupted or if Boss Health exceeds 99.

You win the game when all Boss Fight cards are Defeated.

BOSS FIGHT

- Triggered Boss Events become the new Villain Deck.
- You can't Acquire cards or Repay Debt or Use Budgeting
- Gadgets cost double to buy
- Boss Health no longer increases.

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HEROPEDIA

CRIMEFIGHTING INTELLIGENCE DATABASE

W: Stands for Wonga, the unit of currency in Banana Republic. Heroes use **W** to buy Gadgets. Citizen Wealth is also measured in **W**.

😊: Stands for Happiness. When you have maximum **😊**, you can spend it all to use your Hero's Special Move. You can't have more **😊** than the maximum printed on your Hero card.

🛡️: Stands for Insurance Shield. Each **🛡️** can be spent to block the ability of one Boss Event or Boss Fight from affecting you this turn. Any ability that affects a "Player" or "Attacker" can be blocked. Abilities that don't explicitly affect one or more players can't be blocked.

▲: When you Acquire this Debt card, Debtzilla's Health increases by the amount listed in the triangle.

±1: Adjust the result of one of your dice by the listed amount.

↔️±1: Choose yourself or an adjacent player. Adjust the result of one of their dice by the listed amount.

🔄: Flip over one of your dice so that the opposite number is showing.

+🎲: Roll one additional die when Attacking Villains.

✚: Move this card to your Equip Area.

⊘: Remove this card from play. It becomes out of bounds for the rest of the game.

👤: The amount of **W** that a Villain Scams from Citizens.

zzz: Marks the **Dormant Events** space on the Boss Board, where the Boss Deck is placed.

!!!!: Marks the **Active Events** space on the Boss Board. Also marks the Boss Event ability of a Boss card, which lasts until the next turn's Resolve Phase.

🕒: Marks the **Awakened Events** space on the Boss Board. Also marks the Boss Fight ability of a Boss card, which affects Attackers during the Boss Fight.

ATTACK: In the Vigilante Phase, Heroes Attack Villains by targeting a Villain and rolling dice to hit their Weak Points.

ACTIVE EVENT: An Active Event lasts until the Resolve Phase, then goes to the Awakened Event space.

ACQUIRE: To Acquire an Income card means to move it from the Working Board to your Discard Pile. You can Acquire one card each turn. Some cards have special effects upon being Acquired.

AWAKENED EVENT: An Awakened Boss Event will turn into a Boss Fight card during the Boss Fight.

BANKRUPT: When a Citizen runs out of Wealth, that Citizen is Bankrupted and sent to the Courthouse, while Debtzilla's Health increases by an amount equal to that Citizen's starting Wealth.

BOSS FIGHT: The final phase of the game, in which Boss Events turn into Boss Fight cards and form the new Villain Deck. See the Boss Fight section.

DEFEAT: When there are dice on all of a Villain's Weak Points, that Villain is Defeated and sent to Jail.



DISCARD: At the Resolve Phase, Income cards are discarded from your Play Area to your Discard Pile.

EQUIP AREA: Represents your base of operations. An Income card in your Equip Area is always available. A Gadget in your Equip Area can be Used without needing a Delivery Drone.

INTEREST VALUE: The amount by which Boss Health changes during the Resolve Phase. The Interest Value is determined by the current Boss Health and listed on the Boss card.

INVENTORY AREA: Gadgets you have bought are stored in your Inventory Area.

PLAY AREA: Contains the Income cards you draw at the start of each turn. All cards in your Play Area are discarded during the Resolve Phase.

REPAY: The Repay effect of a Debt card occurs when you pay the Repay cost.

RESTORE: To Restore **W** to a Citizen means to increase that Citizen's Wealth by that amount. This can't increase the Citizen's Wealth above its starting amount.

SCAM: To Scam a Citizen means to reduce that Citizen's Wealth by that amount. If Wealth is reduced to 0, the Citizen is Bankrupted.

TARGET: Before rolling dice to Attack a Villain, you must target that Villain by putting your meeple on it. Iron Girl's Special Move allows her to ignore this rule and target any number of Villains with one Attack.

TRIGGER: When Boss Health surpasses a Boss Event threshold, a Boss Event is Triggered and will become Active before the start of the next Working Phase.

USE: You can Use one Gadget from your Inventory Area and any number of Gadgets from your Equip Area. Additional Gadgets in your Inventory Area must be carried by a Delivery Drone to be Used.

WEALTH: The financial well-being of a Citizen. When it reaches 0, the Citizen is Bankrupted.

WEAK POINT: The dice numbers that a Villain is vulnerable to, listed on the Villain card. Attacks can hit Weak Points during the Vigilante Phase.