

HOW TO WIN (OR NOT ALL LOSE)

Become the wealthiest player by buying, renting and selling property – just like in a normal *monopoly* game – and cheating on your taxes and on other players.

BUT be careful. If you all cheat, you might all lose...

WHAT THE GAME IS ABOUT

The Tax Dodgers Rules for *monopoly* is all about accumulating as much money and property as you can and hiding it from the law - but at a cost. Set up secrecy layers to hide your money from other players and cheat on your taxes. Establish transparency laws to 'unhide' your opponents' money. If too much money is hidden from the law, society collapses and all players lose no matter how rich you are!

Of course, our suggestion is just to have some fun, and is nothing to do with the game Monopoly itself. The publishers of Monopoly have in no way endorsed this. Mind you, we'd like to think that [Lizzie Magie](#) - the original game designer, when it was first called The Landlord's Game - might well have appreciated what we're doing here. Magie was a feminist and a Georgist (a follower of Henry George, who had some interesting ideas about tax), and the point of the game was to make the case for land value taxes.

SETUP

You'll need your own copy of a *monopoly* game.

1. Set up the game up normally.
2. Remove Public Utility Cards (Train Stations, Electric Company, Water Works).
3. Replace the Chance cards and Community Chest cards with the printable *Tax cards*. Download these [here](#).
4. Gather extra tokens to use as your Secrecy Layers. You can use chess pawns, buttons, candy etc. Place this pool of tokens to the side of the board where all players can reach it.
5. Gather extra tokens to use as Beneficial Ownership Registers. Place this pool of tokens to the side of the board where all players can reach it.
6. Place 1500 money in the centre of the board. This will serve as the "public pot" during the game.

HOW TO PLAY

Tax Dodgers Rules adds a few new rules that change how you play a game of *monopoly*.

Pass Go:

When you pass collect 200 money, and do the following:

1. Buy a Secrecy Layer for 100 money (optional)

i A secrecy layer is a legal arrangement used to hide your ownership of an asset, like a mansion, bank account or company share. A secrecy layer can be an anonymous shell company in a tax haven, a local trust or an individual pretending on paper to own an asset you actually own. By hiding your ownership of an asset, a secrecy layer makes it possible to avoid tax by making you seem less wealthy and to hide your asset from creditors to whom you may owe money. Learn more about financial secrecy [here](#).

When playing Tax Dodgers Rules for *monopoly*, you can buy and use a Secrecy Layer to hide your money and properties to protect them from other players demanding rent from you, and from tax obligations you owe. Hidden money and properties cannot be used to pay other players' rent demands when you land on their properties. Hidden money cannot be used to pay tax you owe or to pay the cost of *Tax cards* (unless written otherwise on the card).

To buy a Secrecy Layer, pay 100 money to the bank and take a Secrecy Layer token and place it in front of you. Place as much of your money and as many of your property cards as you like to the side of your Secrecy Layer token to form a row.

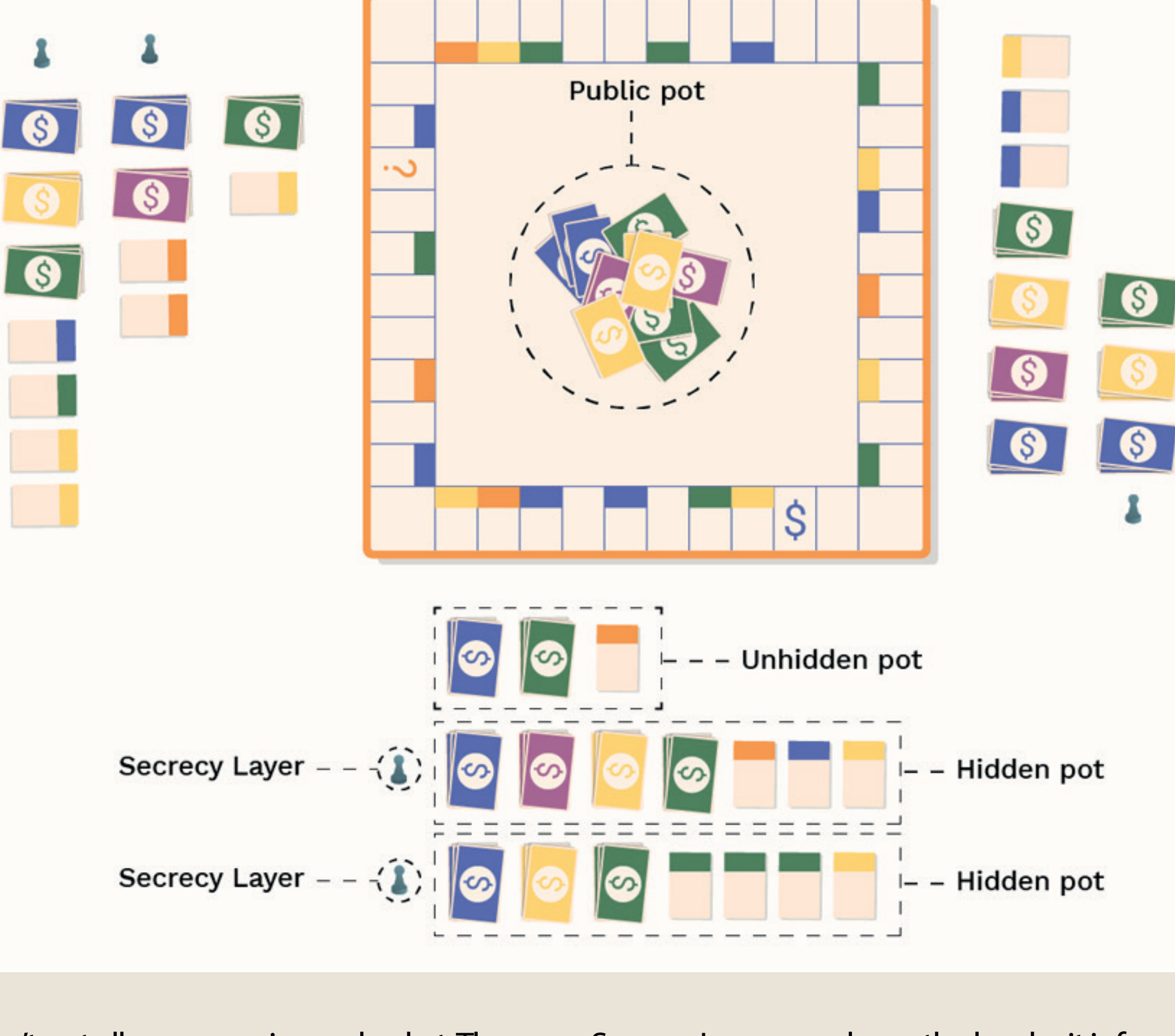
Each row of money and property cards next to a Secrecy Layer is considered a 'hidden pot'. Money and property cards in your hidden pot are considered hidden from the law.

Hidden money cannot be used to pay other players rent, to pay penalties to the bank, or to pay tax, but can be used when buying property cards, houses, hotels or more Secrecy Layers. When you collect rent from other players for your hidden property, place that rent money in the hidden pot your hidden property card sits in.

Any money or property not allocated to a hidden pot is considered 'unhidden' – and must be used to pay when you owe another player rent, owe the bank or owe tax. You can only have one unhidden pot.

There is no limit to how many Secrecy Layers you can buy when you Pass Go. Each Secrecy Layer costs 100 money to buy. Each additional Secrecy Layer and its hidden pot of money and property cards can be placed as an additional row in front of you (see illustrated example below).

Example of how to organise your Secrecy Layers



Tip: Don't put all your eggs in one basket. The more Secrecy Layers you have, the harder it is for other players and tax collectors to get your money!

i A [2020 study](#) of UK companies found that 74% of companies had 0 or 1 layer of ownership. But 0.5% of companies had up to 10 layers.

2. Rearrange your money and property (optional)

You may move money and property cards into, out of, or between your unhidden and hidden pots.

3. Pay 10% annual tax (mandatory)

Each time you pass Go, you must pay a tax to the centre of the board equal to 10% of all money you have that is not hidden. Money that is hidden in Secrecy Layers does not get taxed (except in exceptional circumstances).

Public utilities ("Transparency registers")

Public utility spaces – including all train stations, electric company and water works - operate as Transparency Registers when playing with Tax Dodgers Rules.

When you land on a Transparency Register space, you may choose to "register" another player's Secrecy Layer with the tax authority so that they can no longer use it to hide their money and property cards.

To do this action, take away one Secrecy Layer of your choice from a player of your choice. All hidden money and hidden property cards that sat in that Secrecy Layer's row are must then be moved into the player's unhidden pot. Return the removed Secrecy Layer token back to the pool of tokens at the side of the board.

You cannot buy public utility spaces.

i Mossack Fonseca, the law firm and offshore service provider at the centre of the 2016 Panama Papers scandal and on which the Netflix movie "The Laundromat" is based, did not know who the beneficial owners were of more than 70% of 28,500 companies it provided services to. Mossack Fonseca pretended on paper to be the owner of many of these companies, serving as a secrecy layer. Learn more about the firm and the Panama Papers [here](#).

Free parking ("Referendum day")

If you land on Free Parking, you may call a referendum on establishing a public beneficial ownership register, which is a powerful transparency tool that requires companies, trusts and other legal entities to register who their true owners are, aka the "beneficial owners" behind the secrecy layers.

If you choose to call a referendum, choose one set of properties you want to establish a public beneficial ownership register in. All players then vote on whether to establish the register or not. If a majority of players vote to establish it, property cards of that set can no longer be hidden for the rest of the game. Any player who already owns a property card of that set, or buys a property card of that set in the future, must place that property card in their unhidden pot. Place a Beneficial Ownership Register token on all of the board spaces for that set of properties to remind players that those spaces cannot be hidden.

If a majority of players vote against establishing a public beneficial ownership register, nothing happens and the next player takes their turn.

i Public outcry following the 2016 Panama Papers scandal led to several countries eventually establishing beneficial ownership registers. The first was established in 2018, and today over 140 countries have beneficial ownership frameworks in place. But exemptions and loopholes prevent most of these from being effective. Learn more about beneficial ownership transparency [here](#).

Go to Jail ("Tax audit")

If you land on this square you will be subjected to a tax audit. You must choose one of the following options:

Option 1: Pay tax to the public pot equal to 10% of all your money. This includes your hidden money.

Option 2: Go to jail. Normal rules apply if you choose to go to jail.

i Some of the biggest accountancy firms have been known to sell their clients tax abuse schemes that they know have only a 25% chance of being considered legal if challenged in court. Learn more [here](#).

Chance and Community Chest ("Tax Cards")

If you land on a Chance or Community Chest space, draw instead from the deck of *Tax cards* which replace the Chance or Community Chest cards. The *Tax cards* can be [downloaded here](#) for printing.

Bankruptcy

Whenever you must pay another player rent, pay the bank a penalty, or pay tax, you can only use your unhidden money. If you owe money and do not have enough unhidden money to pay what you owe, but you still have hidden money, you simply pay all the unhidden money you have – which can be zero – and suffer no consequences for not paying what you owe in full. You are not declared bankrupt because you still have money, it's just hidden!

If you owe a player rent money and do not pay them the full owed amount because you do not have enough unhidden money to cover it, the player may choose to take you to court to try to force you to pay the owed amount from your hidden money. To do so, the player must pay a lawyer fee of 1,000,000 money to the bank and then roll a die. If even, you must pay the owed amount from your hidden money. If odd, the other player must pay you 100,000 money for your legal costs. If the player cannot afford the lawyer fee of 1,000,000 money, they cannot take you to court.

You are only declared bankrupt when you owe money and have no money at all, neither in your unhidden pot or hidden pots.

i There are several cases of billionaires using complex webs of secrecy layers after getting divorced to hide money, homes and other assets that their ex-spouses were legally entitled to a proportion of. The UK is a favourite location for the very wealthy to sue critics and journalists who may be investigating them for fraudulent or corrupt activity. There have been efforts to reform the situation to stop cases where the object is to silence people but currently Britain remains a favourite for those who want to pay their way out of scrutiny.

The public pot

Whenever a player pays tax or is instructed to pay into 'the public pot', the money they pay is placed in the centre of the board. Whenever a player is instructed to collect money from the public pot, they take money from the centre of the board and must place that money in their unhidden pot.

The public pot of money is used to fulfil the cost of *Tax cards* drawn during the game. When a card instructs a player to "pay from the public pot", remove the instructed amount from the centre of the board and return it to the bank. When a card instructs a player(s) to "collect from the public pot", the player(s) takes the instructed amount from the centre of the board and adds it to their unhidden pot. If there is not enough money in the public pot to fulfil the full amount instructed by a *Tax card*, the game ends immediately and all players lose!

i Every year, nearly half a trillion dollars in tax is lost to multinational corporations and wealthy individuals using tax havens to cheat on their taxes. Learn more [here](#).

THE WINNER (OR LOSERS)

The game ends when:

- There is one player left in the game. The last standing player is the winner.
- When there is not enough money in the public pot to cover the full cost of a *Tax card*. All players lose.