



EMBEZZLEMENT

HONESTY

NEVER

PAYS

2-4

15+

30-75
MINUTES

HOW TO PLAY





Your Story

You're an underpaid, overworked, and ill-appreciated employee in the accounts payable department of Whispering Goat Games Incorporated. You and your colleagues have been "skimming a little off the top" to make ends meet and "get back at the corporate fat-goats" who run this company.

Recently, Jackson, from audits, got caught taking company funds. Now corporate are on the war path, setting traps, trying to weed out you and your embezzling colleagues. They've gone as far as to incentivise snitching; handing out rewards for information that lead to a successful **Audit**.

Things are getting tense, but you still don't have enough money to run away to the desert. How much can you embezzle before your luck runs out?

Your Plan

You and your colleagues have a **Workload of Invoices** to pay. You take turns picking an invoice, secretly looking at the amount owed, and paying for it out of the **Company Coffers**.

This is your opportunity: if you pay more than what is owed, then you will take home the difference when you **Settle** the account. It takes 7 long years to settle, with your lie sitting in front of you begging for an audit.

The Pieces

Capricoins (“Caps”)

1 Cap (50) 3 Cap (30) 5 Cap (30)

“You’re broke, no Cap!”

(110)

Game Boards

(4)

Reference Cards

(4)

Invoices

(60)

Action Cards

(12 of each)

*The game is designed to include enough Capricoins in the company coffers to cover all player needs and payments. In the unlikely event there are not enough coins find a temporary currency alternative.

Invoices

The invoices are the tokens that you must pay. Most invoices have values from 1-5 on the back, but some invoices hide a costly corporate **Trap**.



This symbol on the invoice means you have stumbled into one of the company’s traps. When revealed a fine of 2 Cap must immediately be paid to the company, regardless of the payment placed on it.

If revealed during settlement [Page 4], the settler pays. If revealed during an audit [Page 6], the auditor pays.

Workload

The workload refers to the total number of invoices that need to be processed by employees during the game.

The size of the workload determines the length of the game. It should consist of at least 7 invoices per player.

To make the game last indefinitely, on year 8 of each lap, shuffle the invoices in the archive[Page 3] back into the workload.

Picking invoices for your workload sets the tone of the game:

*For the first game, we recommend 7 random invoices per player.

Random	A random selection of invoices picked without looking.
Uniform	An equal number of invoices of each value. (Good for strategic players keeping track of odds)
High Stakes	Remove invoices 2-4 Cap, use only 1 Cap, 5 Cap, and 8 Cap (Good for dramatic games with no small bluffs)
Low Stakes	Remove all the 8 Cap invoices. (Good for a simpler, less strategic game)

Setup

1 Resources:

Company Coffers: The Money in the Box



Archive: The invoices in the box.

Shuffle the action cards and put them in the box.

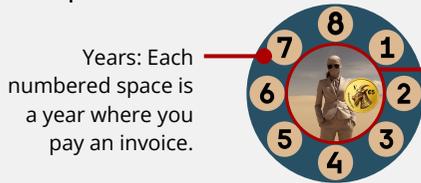
Each column in the box should have only one type of item: 1^g, 3^g, 5^g, or invoice.



Spread the workload within reach of every employee, leaving the unused invoices in the box. [Using the box lid for the workload works well]

2 Each Player Gets:

- 1 Reference Card
- 5 Random Action Cards
- 1 Game Board
- 5 ^g



Years: Each numbered space is a year where you pay an invoice.

Stash: The centre of the board is where you accumulate your wealth.

Objective

Outmanoeuvre your colleagues (opponents) to win the game by embezzling the most Capricoins.

Start

For the first game, the player with the most recent run-in with the law goes first. For subsequent games, winner starts. Play continues in a turn-based fashion clockwise.

Your Turn

Settlement Phase

1. Settle Invoice
2. Blackmail Cards*

[First 7 Years? Skip this Section]

Payment Phase

3. Off the Record Cards
4. Pay Invoice
5. Audit Cards Against this Payment*

[Workload empty? Skip this Section]

Action Phase

6. Play or Discard Cards
7. Pick up a card [if <5]

* Played against you by any colleague.

Game End

The game ends when every employee's board is cleared of invoices. If at any point you can't afford your debt, you lose, you're busted, game over for you, go kick rocks, see ya later buddy. Whoever has the most Capricoins in their stash at the end of the game wins.

Pay Invoice

1. Take an invoice from the workload, secretly look at the amount, and announce to the table its value between of 1-5 ₣ [You may lie, of course]. Place the invoice face-down on year 1, or the next empty year moving clockwise.
2. Place payment equal to the value you stated, from the company coffers, on top.

The only profit you stand to gain is the difference between your payment and the value of the invoice.

Settle Invoice

1. Reveal the invoice value and subtract it from the payment you made. This will determine your profit.

Payment	- Invoice Value	Profit	Outcome
	3	= 1 ₣ Profit	Add 1 ₣ to your stash.
	4	= 0 ₣	Your stash remains unchanged.
	5	= 1 ₣ Debt*	You owe 1 ₣ to the company.
		= 2 ₣ Trap	You owe 2 ₣ to the company. [It's always 2 ₣ regardless of the payment amount]

2. The invoice must be returned to the archive. Payment for the full invoice value must be returned to the company coffers.

*Underpayment is generally a bad idea unless incorporated into a strategy with Trades [Page 7].

Timing of Payment and Settlement

Each invoice is settled 7 years after its payment; this means there is no settlement phase for the first 7 years. You start settling on year 8 and continue settling one year at a time until every player's board is cleared. You always settle your oldest invoice (the first one clockwise from the empty space[s]).

Note: There must always be at least one blank space to keep track of the year and allow space for payment. Starting your turn with settlement on year 8 and continuing through the end of the game ensures this is the case.

Ex.

- 1) You are at the beginning of your turn on year 8. You must settle year 1 before paying year 8, to avoid filling the board.



- 2) Now, you have 2 empty spaces and can make a payment without filling the board. Pay on the first empty space clockwise from your latest invoice.



- 3) You make a payment of 4 ₣ on the first empty space clockwise, in this case year 8.



Invoices are paid face-down on the board with the payment on top.

The chase-the-tail style of settling every invoice after 7 years means we can play for as long as the workload is stocked. Once we run out of invoices in the workload we continue settling the oldest invoice each turn until our board is cleared.



Action Cards

Each player is dealt 5 action cards at the start of the game.

Each type of card will be explained in the coming pages. They all can be played during different game conditions.

Action cards are played face up into a communal pile. Trading cards with colleagues is not allowed. If the deck runs out, reshuffle the played cards to reform the deck.

Action Phase

The last phase of your turn is the action phase, during which you can play Off The Record, Trade, and Audit cards. You may play as many of these cards as you'd like.

If you are holding the maximum of 5 cards, and don't have any cards you want to play, you may discard a card.

Pick Up A Card

After your action phase, if you have fewer than 5 cards, you may pick up **one** card. You may only pick up on your turn.

Audit

Playing an Audit card is the main mechanism in the game to keep your colleagues honest. If you catch them embezzling, you also profit from it!

Audit Timing:

Any player can audit immediately after their colleague places a payment on an invoice, targeting that invoice. If multiple players attempt to audit, the first to get their card down is the auditor, and the other players will get their card back.

You can also audit on your turn's action phase, during which you can target any player on any of their years.

Audit Process

1. The audited player reveals the value of the invoice, and the amount they paid.
2. Outcome:
 - a. Underpayment: The audited player must make up the difference from their stash. The auditor does not benefit.
 - b. Correct Payment: The audited player is not impacted. The auditor is fined 1 ₣ for the administrative costs of the false accusation, payable to the company.
 - c. Overpayment: The audited player is fined the profit. The auditor is awarded 1 ₣ as a whistleblower's reward.
 - d. Trap: If a trap invoice is revealed, the auditor pays the 2 ₣ trap fine.
3. Return payment for the full invoice value and any fines to the company coffers.
4. Return the audited invoice to the same year on the board, value side up as a placeholder until that year is settled. When you settle this year, you simply return the invoice to the archive, no further action required.



Trade

Playing a Trade card allows you to trade Invoices and payments for a year of your choosing with one colleague.

You must trade on the same year. [e.g. You cannot trade a year 2 invoice for a colleague's year 3 invoice]

You may only trade on years where both you and a colleague have an invoice. You cannot trade on years where one of you has yet to pay.

You may trade on years where one of you has an audited or off the record invoice.

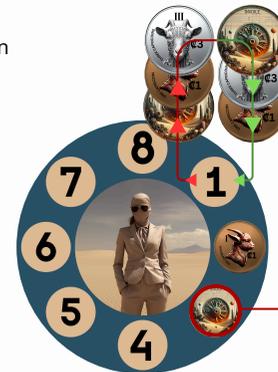
Off the record invoices stay off the record during trades: neither you or your colleague can look at them during or after the trade.



Off the Record

Playing an Off the Record card protects a single year from blackmail and audits. It also blocks any further peeking at the value of that invoice until settlement. Off the record does not protect against trades.

Off the record can be played after announcing your current year's invoice value but before placing payment on it, to prevent an audit.



To signal a year is off the record, take the invoice from the bottom and put it on top of the payment.

We can tell this year is off the record because we can see the invoice is on top.



Blackmail

Playing the Blackmail card allows you to steal a colleague's entire profit during the settlement phase of their turn. You play it **AFTER** the victim reveals the profit. If multiple colleagues attempt to blackmail, the first to get their card down is the blackmailer.

The victim can prevent the blackmail by playing a Bribe card. After a victim plays a bribe, one of four things happens:

- The blackmailer bribes the bribe, cancelling it out
- The blackmailer plays another Blackmail card
- Any other colleague can play a Blackmail card
- The victim keeps the profit

Once again, whoever gets their card down first gets priority.

Blackmail must not be played during an audit, or on a year that is off the record.



Bribe

Think of Bribe cards as a way to cancel out your colleagues' cards before they take effect. Playing a Bribe card is your way to block:

- Any colleague action performed against you
[Any trade, audit, or blackmail where you are the target]
- Any bribe that is cancelling **your** card
- Any Off the Record card.

Once a colleague plays a card against you, peeking is suspended until you play your bribe. You cannot peek to decide whether or not to play it. Bribes are preventative and cannot undo completed actions.

You must allow a moment for colleagues to bribe between playing a card and completing an action.

You can play a bribe against their bribe that was played on your bribe that was cancelling their bribe that... you get the point.

Card Timing Summary

When...	you may play:
a colleague just made a suspicious payment...	 Audit
a colleague reveals a profit during settlement...	 Blackmail
you've placed your invoice on a year, but haven't yet paid it...	 Off the Record
it's your action phase...	   Off the Record Trade Audit
a colleague tries to put a year off the record...	 Bribe
a colleague plays any action against you, or bribes one of your actions...	 Bribe

Additional Rules

Table Talking

Talking with other players and attempting to bluff is highly encouraged! You can bluff about the value of your invoices or even the cards in your hands. You may say something like "I have 2 Bribe cards in my hand"; however you may not show any cards or invoices to other players to back up your claim.

Invoice Peeking

You may look at your own paid invoices whenever you want, unless they are off the record, or you are currently deciding whether to bribe a colleague's actions.

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And lastly, thank you to all you corrupt individuals out there, embezzling away. Without you, this game would be meaningless.

Alternative [House] Rules

Card and Invoice Allocation

- **Delayed Blackmail:** Take out all Blackmail cards before dealing cards to players. Shuffle Blackmail cards into the remaining deck only after everyone has their initial 5 cards.
- **Deterministic:** Everyone starts with 15 cards, 3 of each card type. Nobody draws any cards during the game. Everyone also starts with their own predetermined workload to work through; with each player having 2 of every token value including Traps.

Card Timing

- **Blind Blackmail:** Blackmail has to be played before profit is revealed.
- **1-2 Punch:** If you try to play an Off The Record card during payment, a colleague can play a Bribe and Audit simultaneously. This combo can't be Bribed.

Table Talk

- **Silence:** You do not need to declare verbally how much your invoice is worth. Your opponent must watch you like a hawk to SEE your lies.
- **ANSWER ME:** You must answer any questions asked of you, your answer just doesn't have to be truthful.

Winning Condition

- **Planned Financing:** Declare how many Capricoins you need to fund your escape plan. More experienced players can aim for a higher target. Everyone who reaches their financial target and escapes wins.
- **Cheap Start:** Everyone decides how much money they start with, whoever started with the least and makes it to the end of the game wins. Pay attention to whoever started with less than you and ensure they don't see it through to the end of the game.

Money

- **Razor's edge:** Nobody starts with any money. Be careful on your initial moves or you're out.
- **Abundance:** Start with 10₴ each. Losing early by running out of money is much less likely. This is a good option for new players.
- **Rich Rats:** On a successful audit, get the entire amount of the profit as a reward, instead of 1₴.
- **Vault:** Everyone gets an opaque bag or a box to act as their stash, so you can't see how much your colleagues have until they fail to pay a debt or the game ends.

Invoice Peeking

- **No Peeking:** You may only look at an invoice when you pay it, settle it, or are audited on it (You may not look before bribing the audit).
- **Read Only:** Allow opponents to demand a "read" on you. At their request you have to look at whichever invoice they request and declare out loud its value.
- **Only You:** Designate certain players who cannot peek at all to level the playing field.

Agree Upfront

Discuss and agree on any house rules before starting.



TO WATCH A VIDEO EXPLAINING THE GAME PLEASE HEAD OVER TO: [WHISPERINGGOAT.COM/EMBEZZLEMENT](https://www.whisperinggoat.com/embezzlement)

HOW TO PLAY



Easter Egg Hunt

Ages 7+
10 mins
2-6 players

Rock Paper Scissors
Logic. Memory. Luck.

Card Game
2-3 Players
10 mins
Ages 7+

Secret Santa
A FAMILY TOKEN BLUFFING GAME.

2-10 PLAYERS
10 MINS
AGES 6-92

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