

# The Money Game FAQ/Walkthrough (JIS)

by LastBossKiller

Updated to v1.0 on Apr 7, 2015

The Money Game (Famicom)  
Guide by E. Phelps, ver. 1.0  
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---Viewing This Document---

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The Money Game is an NES/Famicom game developed and published by Sofel in 1988. It's a stock market based game, and you may be familiar with the sequel known as The Money Game 2 in Japan, but known as Wall Street Kid in the US. If you tried Wall Street Kid and were pleasantly surprised that a stock market based game could actually be a little fun, then you might enjoy this one as well. Like Wall Street Kid, you don't just trade stocks, you also manage your personal life. This aspect is pretty small in this game compared to Wall Street Kid, but it's still a nice detail to make the game a little less dry than just stock trading.

You'll notice right away that there's a turnip talking to you. The word "kabu" in Japanese can mean stocks or turnip, so it's a joke. Are you ROFLMAO? He's the God of Stocks/Turnips.

At first, the game seems very complicated with all the menus and stock listings and stuff, made worse by being in Japanese, but with this guide, you'll soon understand how simple the game system is. It also doesn't take very long to play through, although you'll probably be resetting and reloading a lot if you hope to beat the game.

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- - - = = = === Overview === = = = - - -  
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You get 100 days to make the most money possible on the stock market. To beat the game and see the ending, you need to make 1 billion yen within that time. At the same time, you have to buy the best car and house, and get married and have a kid.

The stock market system is simple. You buy stocks for a price, hope that they increase in value, then sell them for a profit. They could decrease in value and you would lose money instead. So the whole idea is to guess which stocks are about to jump in value. To help you guess, you can use your phone to call experts who will give you advice for a fee. You can also read the newspaper to see if any companies are being reported on in the news that might make them worth more.

All this help is fine and all, but these experts are often (or even usually) wrong, so you'll still lose money if you try following their advice. In reality, when a day ends, you should check which stocks went up the most (percentage-wise), then reset and reload your saved game and buy that stock since you know the future. Even doing this will often fail since there is randomness involved in the game, but your odds will be decent.

You want to buy stocks that will have a high percentage increase. So a stock that doubles from 1000 to 2000 yen in value is equally as valuable as a stock that doubles from 100 to 200 yen in value. You just need to buy more shares of a stock if they're cheaper to get the same profit. So the whole notion of buy low and sell high is stupid in this game. You don't have time to wait for that garbage. You want to buy whatever is about to jump in value, even if you are buying it at a high price.

Annoyingly, there is a handling charge every time you buy or sell a stock. But you need to buy and sell a lot to maximize your profits, so it's unavoidable. The handling fee to buy stocks is 1% of the total price you are spending on a stock. For example, if you are purchasing shares of a stock, and the total for all the shares is 1000 yen, then you will pay a 10 yen fee. The fee to sell stocks is 1.5% of the sales total.

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First, an explanation of your room. You can use the pencil icon to move around your room. Place it over something and press "A" to interact with it. You can talk to the turnip god (which isn't very helpful), read the newspaper, use the phone, use your computer, or look inside the little box next to your computer (your files). You'll also be able to talk to your wife and kid eventually.

In the window at the bottom of the screen is shown the following information:  
すてーじ - "Stage". This is how many days are left until the game ends.  
1ドル - "1 dollar". Shows the current conversion rate in yen for 1 dollar. Not really something you need to pay attention to for this game.  
げんきん - "Cash". This is how much money you have in hand.  
しさんけい - "Total assets". Shows your total wealth, which is your combined money in hand, home and car value, and your owned stock value.

Press "Select" to open up the game saving menu. The options are:  
やっぱり やめます - Exit the menu  
おねがいします - Save

If you select the save option, there will be a pause while the game thinks,

then you will be asked if you want to continue playing, with the options:

きゅうけいします - Take a break (stop playing for today)

つづけます - Continue

Below, I will explain how to interact with each item in your house in its own section.

---The Newspaper-----

Select the newspaper to see the following menu options:

けいざいらん - "Financial column"

にゅーす - "News"

かぶしきらん - "Stock column"

An explanation for each is described below.

Financial column:

You will see a list of economic quantities that you won't find helpful. I suppose they determine the likelihood of stock prices rising, but they don't indicate which ones you should buy. They are:

かわせ 1どる - "Exchange rate for one dollar"

きんり - "Interest rate"

げんゆ 1ばれる - "Cost for one barrel of oil"

へいぎん株価 - "Average stock price"

News:

The news is a short sentence describing a company in the game and a news event about that company. You may suppose that this would indicate that you should buy stocks in this company, although I didn't find much luck in doing so myself.

Stock column:

This shows a list of all the companies in the game and information about their stocks. This is a section that you will want to glance through almost every day. The information shown is:

Company name	Stock value	Change in value	Total % change
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The total % change is a meaningless quantity for you and just tells you how the company has changed since the start of the game. What is important is the "Change in value". This tells you how much the stock increased or decreased since yesterday. Compare it to the "Stock value", and if the change is around 10% of the stock value, then the stock value changed by a large amount.

Arrows will indicate if the change was an increase or decrease.

Press "Left" or "Right" to turn the page and see more stocks, although be warned the game loads this change very slowly. There are a total of 3 pages and 60 stocks.

---The Phone-----

You use the phone to get advice from experts about what stocks may be increasing in value. You can also use the phone to call your girlfriend. Here is the list of people you can call:

がーるふれんど - "Girlfriend"

こいびと - "Lover"

しょうけんまん - "Bondsman"

あなりすと - "Analyst"

とーしこもんA - "Investment adviser A"

とーしこもんB - "Investment adviser B"

せいじか - "Politician"

でんわに での - "Receive phone call"

Below, I give an explanation for each option.

Girlfriend:

When you begin the game, you will want to please your girlfriend. She wants to go places with you, but you need a car before you can do anything with her, so don't bother until you have a car. After you have a car, you can call her and she'll offer things to do that will cost you money. Do what she wants to please her.

Lover:

At the beginning of the game, you won't have a lover. But after pleasing your girlfriend enough, she'll become your lover and you'll use this option to call her instead of the "Girlfriend" option.

Bondsman:

You can call him to get free advise on what stock to buy. When you call him, the first word shown on the third screen of text is the company name that he is suggesting.

Analyst:

Same as the bondsman, except she has a 50,000 yen charge for her advice. The first word shown after selecting はい ("yes") to pay the fee is the stock she is suggesting.

Investment adviser A:

Same as the analyst, except he has a 100,000 yen charge. The first word shown after selecting はい ("yes") to pay the fee is the stock he is suggesting.

Investment adviser B:

Same as the analyst, except he has a 150,000 yen charge. The first word shown after selecting はい ("yes") to pay the fee is the stock he is suggesting.

Politician:

This option never did anything for me during my playthroughs, so I don't know why it's here.

Receive phone call:

Early in the game, you will get some calls from people essentially telling you how to play the game.

---The Computer-----

You use the computer to buy and sell stocks, buy a house or a car, and make the game progress to the next day. Here are the menu options:

- つぎの すてーじへ - "To the next stage"
- かぶ - "Stocks"
- くるま - "Car"
- いえ - "House"

Below is an explanation of each option.

To the next stage:

The day ends and your gains/losses are tallied based on how the stock values change.

Stocks:

Brings up the submenu options かぶを かう ("buy stocks") and かぶを うる ("sell stocks").

Buying stocks: If you select the "buy stocks" option, you will see the same stock listings as shown in the newspaper. Scroll down to a stock, press "A" to select it, and you will be shown a new screen in which you enter

how many of the stock you want to buy. The stock number is in 1000 stocks, so if you enter a "1", you are actually purchasing 1000. So if the value of the stock is 405 yen, you actually will pay 405,000 yen to buy 1000. There is also a 1% handling fee you have to pay to purchase stocks, so if you buy 405,000 yen worth of stocks, you will be charged an additional 4050 yen, for a total of 409,050 yen.

**Selling stocks:** If you select the "sell stocks" option, you will see a new window showing you which stocks you own. It will show you the name of the stock on the left, the price you bought it at (かいね 円), its current value (じか 円), and how many thousands of shares you own (千株). Select the stock you want to sell and a new window will pop up in which you enter the amount to sell. Set the number to sell and you will be shown four values, which are (from top to bottom): The number of shares you are selling, the amount of money received for the sale, the 1.5% handling charge fee, and the total money you receive after the handling fee is subtracted. Select はい ("yes") to accept the sale, or いいえ ("no") to decline.

**Car:**

Brings up the submenu options くるまを かう ("buy car") and くるまを うる ("sell car"). If you choose to buy a car, you will see the following list of possible options:

- ごるふ - Volkswagen Golf. Cost: 600,000 yen.
- あうでい - Audi. Cost: 2,500,000 yen.
- BMW - Cost: 5,000,000 yen.
- べんつ - Mercedes Benz. Cost: 11,000,000 yen.
- ぼるしえ - Porsche. Cost: 20,000,000 yen.

After choosing a car, select はい ("yes") to buy the car, or いいえ ("no") to decline. If you sell a car, you will receive half of the value at which you bought it.

**House:**

Brings up the submenu options いえを かう ("buy house") and いえを うる ("sell house"). Buying a house will cause you to move to the next "level". You will only be allowed to if you've already satisfied the requirements of the current level, which are making your girlfriend happy and owning an adequate car. Selling a house is like going backwards one level, so you don't want to do that. You have to buy each house in order to progress through the game, and the series of houses to buy are:

- Terrace house (てらすはうす) - 15,000,000 yen.
- Large apartment (まんしょん) - 25,000,000 yen.
- House (いっこだて) - 98,000,000 yen.
- Villa (べっそう) - 80,000,000 yen.

---Your Files-----

If you select the box next to your computer, you'll see the following menu options:

- もちかぶいちらん - "Summary of stocks"
- そうしさん - "Total assets"

**Summary of stocks:**

Shows the names of stocks you own, the the price you bought them at (かいね 円), their current value (じか 円), and how many thousands of shares you own (千株).

**Total assets:**

Shows the value of your house, your car, your money in hand, and your stocks. At the bottom is shown the sum of each of these, which results in your total wealth.

This section shows some basic calculations I used to estimate how good you have to do each day to expect to beat the game. You don't need to look at this if you don't want, but I will be quoting you some numbers in the walkthrough and I thought you should at least be able to see where they came from.

---No Expenses Estimate-----

First, let's estimate the minimum amount of money you have to make each day to beat the game, assuming you never have any expenses. This means that, if you get less than the amount we are about to estimate each day, you will certainly lose the game. The amount of money you will have after N days is:  
 $g = a \cdot (x^N)$

Here, ^ means raised to the power of, "g" is the money you have after "N" days if your money is increased by a fraction "p" each day, where  $x = 1 + p$ , and "a" is your starting amount of money.

Solving for "x", we find:  
 $x = 10^{(1/N \cdot \log(g/a))}$

Here, "log" is log base 10. Entering the starting value of  $a = 1,000,000$ , the goal value of  $g = 1,000,000,000$ , and the number of days  $N = 100$ , we find:  
 $x = 1.075$

Which means we must increase our overall wealth by at least 7.5% each day to achieve the goal amount of money within 100 days. Obviously, this value will have to be higher since there are expenses to consider, such as the fees you are charged when you buy or sell stocks.

---Maximum Expenses Estimate-----

Let's assume that you pay the handling fees for buying and selling stocks every day. Using this assumption, we can determine the maximum amount of money you have to make to beat the game. The true value would then be something above the 7.5% estimated above, and below the value we are about to determine.

The total amount of money "g" you have after "N" days is still:  
 $g = a \cdot (x^N)$

But now,  $x = (1 + p) \cdot (1 - f1) \cdot (1 - f2)$ , where "f1" and "f2" are the fractions you are paying in fees for buying (f1) and selling (f2) stocks.

We know  $x = 1.075$ . So now, we need to plug in the values of  $f1 = 0.01$  and  $f2 = 0.015$  to solve for "p". We get  $p = 10.24\%$ . So, if your total wealth increases by 10.24% every day, you are guaranteed to beat the game.

---Overview-----

The ultimate goal of the game is to get 1 billion yen, get married and have a kid, buy the best house and buy the best car. It's the most fun to do all of these things at the same time and watch your social standing slowly improve and your family grow while you play. But this is not the best way to ensure

your victory. This is because spending money on houses and cars reduces the amount of money you can invest in stocks. So instead, I will suggest you don't buy a car or house, you ignore your girlfriend, and you just invest in the stocks until you make the 1 billion yen goal. After that, you buy all the things you need, interact with your girlfriend, and jump from the single life apartment dweller to the family man in a giant mansion instantly and beat the game. Note that, if you reach the 1 billion yen mark (the turnip god will congratulate you when you do), you will no longer be allowed to purchase stocks because you have reached the end of the game, although you will still need to purchase all the houses and stuff to see the ending.

The number of days (or "stages" as they're called in this game) left is in the upper-left corner of the window at the bottom of the screen. If this reaches zero before achieving your goals, you will get a game over.

#### ---Purchasing Stocks-----

The whole point of the game is to predict which stocks will increase in value and which will decrease, and buy or sell accordingly. To help you predict the future, you can use the phone to call experts, and use the newspaper to see which company is in the headlines. There will also be a general trend of an increasing or decreasing market (bull or bear) which is determined by the overall state of the economy.

You should shoot for increasing your total wealth by 10% every day to ensure that you will beat the game. Based on the trends in the market, it is not always possible to reach this goal even if you choose the best stock. At other times, there will be stocks that reach closer to a 20% increase in value, so those will make you very happy when you snag them. So don't be too disappointed to get less than 10% on several days, even as low as 5%, but do your best to be patient and not go through the game too fast and settle for too many low profit days. I think I probably got more like 8 to 9% profit on most days, settling for 5% only a few times, and getting close to 20% on several days when the opportunity arose. I also bought and sold stocks on most days, so I was incurring the handling fees very often. Generally, I just owned one stock at a time since there's no point having money invested in the second best stock when you can invest it all in the best one. I reached the 1 billion yen mark with 23 days left to go, so I could've been much more sloppy and still won.

Getting the 10% goal most days would be very difficult if you just go by the experts on the phone and the newspaper. You can also look at the stocks that have been currently rising and try to purchase them and hope they continue to rise. But ultimately, none of these options is reliable enough to allow you to beat the game unless you're very lucky. Part of the reason is also because the game has a lot of randomness involved, so even if you make the right decisions, there is a good chance you lose money anyway. So to win, you will most likely have to reset and reload your game a lot when a day does not work out in your favor. If you have a bad day, look at the stocks and find the stock that rose by the largest percent, then reset the game, reload, and purchase that stock and often (but not always) it will still be a good choice.

You have 100 days to take your starting amount of 1,000,000 yen and turn it into 1,000,000,000 yen. That is a 1000 fold increase. So, to determine if you are on track to reach the goal, you will want to notice if you are increasing your wealth by 10 fold after every 30 days or so. If you are, then your strategy is working. If not, then you are being too impatient and settling for stocks that are not rising very much.

One final word of advice is to make sure that almost all of your money is

invested in stocks on each day. If you have a lot of money in hand and not invested in a stock, then that money is just sitting around and not contributing to an increase in wealth.

---Progressing Through The Levels-----

As you probably read above, I recommend achieving the 1 billion yen goal before continuing through the level progression. Here is what you do to progress through each level:

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Level 1  
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You can't do anything with your girlfriend until you purchase a car. If you already have the 1 billion yen goal, you might as well just by the most expensive car, the Porsche. But if you are playing the game more like the way you're "supposed" to, by a slow progression, then all you need to purchase is the Volkswagen Golf (ゴルフ).

After buying a car, call your girlfriend (が-るふれんど) on the phone. She will ask for you to take her on a date, and tell you how much the date will cost. Choose the first option to agree to the date and pay the cost, or the second option to refuse. Call her three times and go on three dates and a picture of her will appear on your wall. At this point, she is now your "lover".

After making your girlfriend your lover, you will be allowed to purchase a new house. Purchase the terrace house (てらすはうす) for 15,000,000 yen to move on to level 2.

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Level 2  
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You have a cat! Life is good.

If you have the Volkswagen Golf, you need to upgrade your car to be at least as good as the Audi (あうでい) to move on from this level.

You also need to call your lover (こいびと). She will request that you get married. Choose the first option to agree and pay the wedding cost (somewhere between 2,000,000 to 5,000,000 yen). She will then appear in your house.

After taking care of the above, you will be allowed to purchase a new house. Purchase the large apartment (まんしょん) for 25,000,000 yen to move on to level 3.

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Level 3  
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Your car has to be at least as good as the BMW to move on from this level.

You need to talk to your wife over and over again until she asks you for some money to pay for child birth (1,500,000 yen). Select the first option to agree. It can take her a long time to ask for this though, so you have to keep talking to her over and over again. It seems like it's probably random when she asks it, and I promise there's nothing else you have to do, so be patient. After agreeing to the fee, a kid will appear in your house. Hmmmm... he kind of looks like the milk man.

After taking care of the above, you will be able to purchase a new house. Buy the house (いっこだて) for 98,000,000 yen to move on to level 4.



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Level 4  
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Your car needs to be at least as good as the Mercedes Benz (べんつ) to move on from this level.

You don't have to do anything for your wife on this level. With the above car or better, you will be able to purchase the Villa (べっそう) for 80,000,000 yen and move onto the next level.

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Level 5  
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Once you have reached this level, you need to own the Porsche (ぼるしえ) and have a total wealth (including the value of your house, car, and stocks) that is at least 1 billion yen. If you have done this, your wife will congratulate you and the game will end. You'll see your family in front of your mansion, with swimming pool and fancy car, staff credits, and some ending text to congratulate you. Done! Knock that game off your list.

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I hope you found this guide useful. If you have information that you'd like to contribute or other suggestions for how the guide can be made better or if you find any mistakes, please send it to [lastbosskiller@gmail.com](mailto:lastbosskiller@gmail.com). I will give you the proper credit for your help.

Thanks to the NES FAQ Completion Project regulars for providing a fun environment for exploring old, obscure games!