

The Cash Cow Clinic

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The Veterinary Business Game That Teaches While You Play

Welcome to the **IVMS** game The Cash Cow Clinic. Also brought to you by **Provide**, powered by Fifth Third. Banking to build your legacy.

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This veterinary business game teaches you how a clinic really runs as you play. Your goal is simple. Build a profitable clinic without going bankrupt.

Every team manages income, expenses, taxes, and surprises. Whoever finishes with the most cash wins.

Setup

Create four teams of up to four people per team. Each team begins with six x \$1000 notes in starting capital.

One person acts as the Banker. They control the cash, the cards, and the clinic line of credit.

Place the cards in a single row in this order.

First, take all 12 cards and stack them into 1 pile with month 1 on top and month 12 at the very bottom. After that, find the purple tax card that shows 6% and place it under the month pile.

Second, the fixed income card. Third, the income card. Fourth, the variable card.

Fifth, the wild card.

Next, the red cards that represent the line of credit and all tokens should stay with the banker. They will manage every loan throughout the game.

How Each Month Works

Every month follows the same flow.

First. Draw your Month Card and place it to the side of the deck. This tells you which month you are in from 1-12.

Second. Pay your fixed expenses listed on the card. This covers basic business overhead like rent, payroll, and utilities.

Third. Flip your three cards from the top of each deck. You draw one Income Card, one Variable Expense Card, and one Wild Card. Once your turn has finished, place the drawn cards back underneath their respective decks, except for the month card.

Income Cards

Income Cards show your monthly revenue. If a service requires equipment that is currently broken or an outstanding bill has not yet been paid, you cannot earn income from it. Some cards pay out over three months. When that happens, take three blue tokens and return one each month as the income directed on the card is paid.

Variable Expenses

Variable Expenses are unexpected or optional costs. Some of them block your ability to earn income. You can pay them now or defer them. If you defer, you take a purple token, and a

\$200 monthly penalty applies unless the card says otherwise. You cannot earn income from any service that the expense blocks until you pay it off.

For example, if your dental sensor is broken and you have not replaced it in time, and you draw an income card with dental revenue, you cannot earn that income until the sensor is replaced.

Wild Cards

Wild Cards are the unpredictable moments. They can help you, hurt you, or force you to make a tough call. Some must be resolved immediately. Others can run for several months. Use blue and purple tokens to track any ongoing effects.

The Line of Credit

If you need cash, you can borrow up to five thousand dollars by drawing a red loan card. There is no penalty if you repay the loan within the same month. If not, a \$100 penalty applies each month until it is cleared. You cannot borrow more until your previous loan is paid. If you max out your credit and cannot recover, you are bankrupt and out of the game.

The Final Month

After Month Twelve, everyone pays income tax according to the purple card. Any team that cannot pay its outstanding expenses is eliminated.

Winning

The winner is the team or player with the most cash after paying income tax and clearing every outstanding bill. Stay profitable, manage your risks, and avoid bankruptcy.

That is The Cash Cow Clinic.

A fast, fun, and painfully real simulation of what it takes to run a veterinary practice. If you need to recheck something, do not worry. Simply replay the video and skip to the section you want, or refer to the printed instructions inside the box. Good luck, and may your clinic become the ultimate cash cow. 🐮

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If anything is unclear or missing from your game, please contact Rhys@ivmsolutions.org

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About this game: The Cash Cow Clinic is an educational simulation reflecting real financial and operational decisions involved in running a veterinary practice. This game is for learning purposes only and does not represent financial or legal advice.

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