

The Cash Cow Clinic

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.

For more information about them, simply scan the QR code.



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.

Prefer to learn by watching? Scan the QR code to view the full video walkthrough. You can pause, replay, or skip to any section as needed while setting up or playing the game.



Setup

Create four teams of up to five people per team. Each team begins with \$9,000 in starting capital.

One person acts as the Banker. They control the cash, the cards, and the clinic line of credit. The Banker provides change as needed throughout the game. Players may exchange cash with the Banker for different denominations at any time.

What's in the Box

The game includes 12 Month cards, 1 Tax card, 1 Fixed Cost card, 40 Income cards, 40 Variable Expense cards, 40 Wild cards, 4 Line of Credit cards, game cash in five denominations (\$100, \$200, \$500, \$1,000, \$5,000), and blue and purple tokens.

Card Layout

Place the cards in a single row in this order:

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

Second, the Fixed Cost card. **Third**, the Income card deck. **Fourth**, the Variable Expense card deck. **Fifth**, the Wild card deck.

Finally, the red Line of Credit cards and all tokens stay with the Banker. They will manage every loan throughout the game.

How Each Month Works

Every month follows the same flow. Teams take turns in clockwise order. Once all teams have finished their turn, move to the next month.

Step 1 — Draw Your Month Card

Draw the top Month card and place it to the side of the deck. This tells you which month you are in, from 1 to 12.

Step 2 — Pay Your Fixed Costs

Pay \$2,800 to the Banker. This covers your basic business overhead: payroll, rent, utilities, bank loan, and cost of goods sold. This amount is the same every month.

Step 3 — Flip Your Three Cards

Draw one card from the top of each deck: one Income card, one Variable Expense card, and one Wild card. Resolve them in that order.

Once your turn is finished, place the drawn cards back underneath their respective decks. Do not return the Month card.

Income Cards

Income cards show your monthly revenue. Collect the amount shown from the Banker.

If a service requires equipment that is currently broken or an outstanding bill has not yet been paid, you cannot earn income from that card. Hold it aside until the issue is resolved.

Some cards pay out over three months. When this happens, take three blue tokens. Each month, return one token and collect the full amount shown on the card. This continues for three months.

Variable Expenses

Variable Expenses are unexpected or optional costs. You can pay them immediately or defer them.

If you defer, take a purple token. A \$200 monthly penalty applies each month the expense remains unpaid, 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, and you draw an income card that earns dental revenue, you cannot collect 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 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 \$5,000 by taking a red Line of Credit card from the Banker. You may borrow at any point during your turn, including before paying your fixed costs.

There is no penalty if you repay the full loan within the same month. If not, a \$100 penalty applies each month until it is cleared.

You cannot borrow again until your previous loan is fully repaid. If you max out your credit

and cannot cover your obligations, you are bankrupt and out of the game.

The Final Month

After Month 12, everyone pays income tax according to the purple Tax card: 6% of the total cash remaining.

Any team that cannot pay its outstanding expenses after settling all debts is eliminated.

Winning

The winner is the team 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, simply replay the video and skip to the section you want, or refer to these printed instructions inside the box.

Good luck, and may your clinic become the ultimate cash cow.

Proudly supported by **Provide**, Powered by Fifth Third. Provide empowers veterinarians to build their legacies with customized financial products and personalized service. Scan the QR code to learn more.



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

Innovative Veterinary Management Solutions.

Build A Practice That Works Without You. A Proven Business System For Veterinary Practice Owners. Visit www.ivmsolutions.org or scan the QR code to learn more.



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.