

DIRECTIONS FOR THE "FAMILY SPENDING GAME"

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The Family Spending Game is an opportunity to practice budgeting without spending a dime. Instead, participants will receive a thirty-bean budget to spend. Obviously the game is simple, but it is important to recognize the dynamics of making spending decisions and explore how they might be improved.

How to Play:

You can conduct the game on an individual or couple basis or you can conduct the game by forming small groups of three to five people. Each group should consider itself a family, defining its structure and needs as the game proceeds.

Give each individual or group a set of game cards and thirty beans. Tell them to go through the cards and make their selection in the categories they choose with beans. The boxes indicate how many beans that choice costs - one bean is needed for each box next to the choice.

Group members may change their minds about how many beans to spend on a category, such as "Utilities", as they go through the game cards. Beans can be moved around until the group/family/individual comes to a final set of choices, but group/family members must come to an agreement about how beans are spent.

Group members may think of situations not covered by the game cards and add their own, including how many boxes each new choice should have. All players in the game must agree on any additions. They may also spend more or fewer beans than suggested for a particular item if they can justify their reasons to the satisfaction of the other players.

After group members have decided how to spend their thirty-bean budget, give them a new scenario: One family member just lost his or her job, so their budget is now twenty beans. Instruct groups to go back to their game

cards and adjust their spending to that level. Each group should return ten beans to you after making new choices. Remind group members they must agree on their final choices.

Discussion:

After the game is completed, use the following list of sample questions and key points to discuss the activity. Review the background information sheets to prepare for discussion.

Questions:

1. If you had played the game on your own, would the beans have been spent differently? Why?
2. Describe your process for deciding how to spend your budget. Did the process change in any way when the budget was reduced?
3. Compare your decisions to those of other groups. How similar or different were the choices? How did the values, goals, and past experiences of group members affect choices?
4. Did any groups include savings in their budgets? In which round?
5. When you cut back to a twenty-bean budget, did you change some of your choices to use non-money resources such as time, skills, or community services instead of spending beans for that category? Share examples.

TO USE THE CARDS THAT FOLLOW:

- a) MAKE ENOUGH COPIES FOR ALL PLAYERS/GROUPS
- b) CUT OUT CARDS AND DIVIDE

* Game directions edited and modified by:

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\$ Savings

● Change in piggy bank

Three percent of income

Five percent of income

Other: _____
(IRA, Roth IRA, etc.)

Transportation

I will continue to drive my old car & expect maintenance costs

Buy used car

Lease a car

Buy new car within a year

More Choices

Videos, tapes, CDs or books

Regular giving to charity or religious groups

Newspaper and magazine subscriptions

Favorite hobby (such as photography, computer games, golf, etc.)

Television, VCR, and/or computer

Cigarettes, alcohol

Other: _____

Other: _____

Utilities

Heat and Light

● Included in rent

You pay total cost

Phone

● No phone

Phone with limited long distance calls

Phone with many long distance calls

Cellular phone

Phone and extra computer line

Clothing

- Wear present wardrobe

Use my sewing skills

Buy at discount store, thrift shop or used clothing store

Buy at a department store

Shop for designer labels

Gifts

- Make your own

Purchase cards and small gifts on special occasions

Purchase frequent gifts for everybody

Food

Cook at home; very seldom eat out

Cook at home; dinner out once a week

Purchase frequent fast food lunches & weekly dinner out; cook other meals

Purchase all meals away from home

Child Care

- Provided by family or friends

Hire sitter on limited basis

Pay for full-time day care

Grooming

Haircuts, selected grooming products

Hair styled and permed, name brand grooming products

Housing

- Live in home on farm/orchard land (no rent payment)

Rent a home

Paying on mortgage of home

Furnishings

Buy at garage sale, thrift shop, or used furniture

Buy new furniture

Recreation

Television, visit with friends, picnics

Cable TV, sports, movies

Concerts, vacations, spectator sports

Insurance

Personal Auto

Pay for liability coverage only

Pay as part of fleet coverage

Pay for complete coverage

Home

- No coverage

Pay for property/liability coverage as part of business ins.

Separate homeowners package

Health and Disability

- No coverage

Access to basic public health care

Fringe benefits of job

Group coverage (Farm Bureau, cooperatives, etc.)

Individual health/ disability coverage