
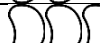













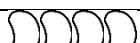





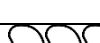


Distance Learning for Middle School

Social Studies Day

Each day we make choices based on what we value as important by assessing whether our time, energy, and money is worth it. This game will help you discover what is most important to you to spend money on and how your personal experiences and values effect your money management decisions.

Bean Game Directions: You will need 20 beans, small items or bits of paper. You are going to play the game twice. Follow the instructions on the next page.

Category	Options	Beans
Housing	Living with relatives sharing cost of utilities	
	Share an apartment or house with roommates	
	Rent your own place	
Food	Cook at home; dinner out once a week	
	Frequent fast food lunches and weekly dinner out	
	All meals away from home	
Insurance		
	Auto	
	Liability coverage only	
	Complete coverage	
Health & Disability	No coverage	No cost
	Basic health coverage	
	Individual health and disability coverage	
Property	Renters insurance	
	Homeowners insurance	
Transportation	Walk or bike	No cost
	Ride bus or join carpool	
	Buy fuel for family car	
	Buy a used car and gas	
	Buy new car and gas	
Furnishings	Borrow from relatives or friends	No cost
	Rent furniture or live in furnished apartment	
	Buy at a garage sale or thrift shop	
	Buy new furniture	
Personal Care	Basic products: soap, shampoo, toothpaste, make-up, etc.	
	Occasional professional haircuts, basic personal care products	
	Regular hairstyling, nails, name brand personal care products	

Category	Options	Beans
Clothing	Wear present wardrobe	No cost
	Use your sewing skills	
	Go to discount or thrift store, used clothes	
	Shop for designer clothes	
Laundry	Do laundry at parents' house	No cost
	Use laundromat; some dry cleaning	
	Rent or purchase washer and dryer	
Recreation	Hiking, hanging out with friends	No cost
	TV, snacks, driving around	
	Cable TV, sports, movies	
	Music streaming, movies and TV stream	
	Concerts, vacations, attending sports events	
Communication	No phone	No cost
	Phone with limited data	
	Phone with unlimited data	
	Wifi at your home	
Gifts	Make your own	
	Purchase cards or small gifts occasionally	
	Purchase frequent gifts for family and friends	
Savings		
	Keep cash in a piggy bank at home	No cost
	5% of income	
	10% of income	
	Invest for retirement	
	Contributions to charities and/or religious groups	

Round 1 Instructions: Your budget is 20 beans. Use the bean cost charts on the previous page to determine your budget and how you will spend your beans. Choose ONE option in each of the categories. You might have to make adjustments as you go until you get through all of the categories.

1. Explain the reasoning behind how you spent your 20 bean income.
2. Take a moment to think about your values around money. Then, look at the top three to four categories where you are spending most of your beans. How do these choices reflect your values around money?

Round 2 Instructions: Play the game again. However, this time your budget is only 15 beans! What will you cut out or change from your first budget?

1. How did you decide which categories to cut down on? What did you have to give up?
2. What did you learn about yourself and your values around money through the process of cutting down your budget?

Reflection Questions:

1. Did the cost of any of the categories and options surprise you? Which ones and why?
2. What previous experiences in your life influenced how you would allocate your beans across your budget?