



## THE BEAN GAME

This is an interactive activity designed to illustrate that the spending choices we make are based on our *values*, *goals* and *available resources*. When spenders learn this, it is often easier to distinguish between needs and wants. Once spenders see this bigger picture of financial security, it becomes easier to achieve a sustainable, even profitable, level of expenditure.

### Instructions for participants:

You will be making decisions about how to spend your money. In this activity, money is represented by beans. You will be given a number of beans and fourteen cards. Each card is a type of good or service you can buy, and there are multiple options in each category. For example, in the “transportation” category, there are five options—walking, bus, buy fuel, buy used vehicle, buy new vehicle—each of which costs a different number of beans. There will be multiple rounds in which you will spend all your beans on the items of your choice.

You might be put into groups for this activity, in which case cooperation will be necessary. Please make the choices that you would make in reality, and take the activity seriously.

Spread out your fourteen cards so that everyone in the group can see them, and discuss where to put your beans. You can move beans from card to card and from choice to choice throughout the discussion until everyone agrees. Each round will last ten minutes. At the end of the round, the leader will lead a discussion about each group’s budget.

### Instructions for facilitator:

This activity can be conducted on an individual or small group basis. If there are more than six people, divide into small groups of three to five people. Each group can consider itself a family. Give each a number of beans and a set of 14 cards (attached).

The number of beans each group receives is your choice. Fewer beans should probably be given if the group is of a lower-income bracket, to make the simulation more realistic. Give the groups ten minutes alone for the first round, then reconvene and analyze the choices.

For the second round, change the scenario a bit. You might give each group fewer beans or perhaps take beans away from certain groups.

### One Example:

You can start by giving each group 15 beans. On round two, everyone loses eight beans, except for those groups that had beans in savings or an “emergency fund” (left over). Those groups would have seven beans taken away if they had saved up one bean, or 6 beans taken away if they had saved up two beans, etc. You can structure the game according to the income level of your participants and how much you want to emphasize savings.

You can also start giving group with higher savings more beans as a form of interest or capital accumulation

“Play” as many rounds as you like, and then have a big discussion to talk about what strategies people developed, how they got along with other members of the group, and how the activity is like real life and different.



**Transportation**

a. Walk or Bike

b. Ride the bus or join a carpool

c. Buy fuel for family or own vehicle

d. Buy and insure used vehicle

e. Buy and insure new vehicle

**Utilities**

**Heat and Light**

a. Included in rent

b. Cost shared by roommates

c. You pay total cost

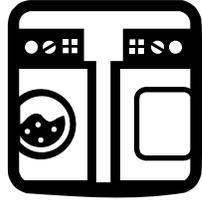
 

**Phone**

a. No phone

b. Phone with limited long distance calls

c. Phone with many long distance calls



**Laundry**



**Other**

a. Do laundry at home of friend or relative

b. Use facilities in apartment/public housing

c. Use Laundromat; some dry cleaning

d. Rent or purchase washer and dryer

a. \_\_\_\_\_

b. \_\_\_\_\_

c. \_\_\_\_\_

d. \_\_\_\_\_

e. \_\_\_\_\_



**Furnishings**



**Childcare**

a. Borrow from friends or relatives

b. Rent or live in furnished apartment

c. Buy at garage sale or thrift shop

d. Buy new furniture

a. Provided at work

b. Provided by family member or friend

c. Hire sitter on limited basis

d. Pay for full-time daycare



**Gifts**



**Recreation**

a. Make your own

a. Walking, playing with kids, yard work, reading

b. Purchase cards and small gifts  
and small gifts on special occasions

b. Visits with friends, picnics

c. Purchase frequent gifts for everybody

c. Cable television, sports and movies

d. Concerts, vacations, spectator sports



Savings



Insurance

a. Change in piggy bank

b. A set amount each month

c. A set amount each week

d. Other: \_\_\_\_\_

\_\_\_\_\_

House or Apartment

a. No coverage

b. Covered under family or roommate's policy

c. Pay for property and liability coverage

Health and Disability

a. No coverage

b. Access to free public health care

c. Fringe benefits of job

d. Group coverage (school or job)

e. Individual health and disability coverage

Other

\_\_\_\_\_



Housing



Grooming

a. Live with relatives or  
in public housing

b. Share apartment or house  
with others

c. Rent a place of your own

d. Buy home

a. Home hair cuts

b. Generic grooming products

c. Haircuts, selected grooming products

d. Hair styled and permed, name brand  
grooming products



Food



Clothing

a. Provided by relative or included in housing costs (room and board)

b. Cook at home; dinner out once or twice a week

c. Purchase frequent fast food lunches, and weekly dinner out; cook other meals

d. Purchase all meals away from home

a. Wear present wardrobe

b. Use your sewing skills

c. Buy at discount store, thrift shop, or used clothing store

d. Buy at a department store

e. Shop for designer clothes