

SPENDING CHOICES GAME



GIFTS

- 1 chip: Make your own
- 2 chips: Buy cards and small gifts on special occasions
- 3 chips: Buy frequent gifts for everybody

HOUSING

- 1 chip: Live with relatives or in subsidized housing
- 2 chips: Share an apartment or house with others
- 3 chips: Rent a place of your own
- 4 chips: Buy a house

GROOMING AND PERSONAL PRODUCTS

- 1 chip: Generic products (shampoo, make-up, etc.)
- 2 chips: Basic haircuts, personal products bought at discount stores
- 3 chips: Stylish haircuts, name-brand grooming products

CLOTHING

- 1 chip: Wear what you have
- 2 chips: Use your sewing skills
- 3 chips: Buy at discount store or thrift shop
- 4 chips: Buy at department store
- 5 chips: Shop for designer clothes

OTHER CHOICES

- 1 chip: Alcohol
- 2 chips: Cigarettes
- 3 chips: Lottery ticket
- 4 chips: Other

CHILD CARE

- 1 chip: Provided by family member or friend
- 2 chips: Hire babysitter once in a while
- 3 chips: Full-time daycare
- 4 chips: Full-time daycare for more than one child

SCHOOL SUPPLIES AND FEES

- 1 chip: Use local library
- 2 chips: Supplies for children
- 3 chips: GED classes
- 4 chips: Continuing education classes
- 5 chips: College courses

FUN

- 1 chip: Hang out with friends
- 2 chips: Buy or rent music, movies, games
- 3 chips: Gaming system
- 4 chips: Concerts, vacation, sporting events

FOOD

- 1 chip: Cook at home. Prepare meals from scratch. Dinner out once a week.
- 2 chips: Buy frequent fast-food lunches. Dinner out once a week. Cook other meals at home.
- 3 chips: Buy all meals away from home (eat out)

DEBTS AND FEES

- 1 chip: Household or electronic items bought with credit
- 2 chips: Layaway items
- 3 chips: Credit cards balance

SPENDING CHOICES GAME



SAVINGS



- Change in piggy bank
- 5 percent of income
- 10 percent of income
- More than 10 percent saved, including investing for retirement

HOME CARE AND CLEANING SUPPLIES



- Use cleaning products and rags on hand
- Buy cleaning supplies and paper products
- Home repair and maintenance

GIVING



- No donations
- Coins to charity or religion
- Small amounts to a few groups
- 10 percent of income

HOME OR APARTMENT INSURANCE



- No coverage
- Renter's insurance
- Covered under family policy
- Homeowners property and liability coverage

AUTO INSURANCE



- Covered on car owner's policy
- Liability coverage only
- Full coverage

HEALTH AND DISABILITY INSURANCE



- Use free public health care
- No coverage
- Group coverage (school or job)
- Individual health
- Disability insurance
- Other medical expenses

UTILITIES



Heat and lights

- Included in rent
- Cost shared by housemates
- Pay total cost

Water, sewer, garbage

- Included in rent or paid by housemates
- Pay total cost

TRANSPORTATION



- Walk or bike
- Public transportation
- Carpool
- Gas for shared or owned car
- Buy used car
- Buy new car

PHONE, TV AND INTERNET



- Free local TV
- Internet
- Paid TV services



- Prepaid cell phone
- Basic cell phone with contract
- Smartphone with data plan

LAUNDRY



- Do laundry at home of friend or relative
- Use onsite washer and dryer
- Use laundromat, some dry cleaning
- Dry clean garments monthly
- Rent or purchase washer and dryer