

SPENDING CHOICES GAME



GIFTS HOUSING

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

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

SAVINGS HOME CARE AND CLEANING SUPPLIES

- 1 bean: Change in piggy bank
- 2 beans: 5 percent of income
- 3 beans: 10 percent of income
- 4 beans: More than 10 percent saved, including investing for retirement

- 1 bean: Use cleaning products and rags on hand
- 2 beans: Buy cleaning supplies and paper products
- 3 beans: Home repair and maintenance

GROOMING AND PERSONAL PRODUCTS CLOTHING

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

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

GIVING HOME OR APARTMENT INSURANCE

- 1 bean: No donations
- 2 beans: Coins to charity or religion
- 3 beans: Small amounts to a few groups
- 4 beans: 10 percent of income

- 1 bean: No coverage
- 2 beans: Renter's insurance
- 3 beans: Covered under family policy
- 4 beans: Homeowners property and liability coverage

OTHER CHOICES CHILD CARE

- 1 bean: Alcohol
- 2 beans: Cigarettes
- 3 beans: Lottery ticket
- 4 beans: Other

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

AUTO INSURANCE HEALTH AND DISABILITY INSURANCE

- 1 bean: Covered on car owner's policy
- 2 beans: Liability coverage only
- 3 beans: Full coverage

- 1 bean: Use free public health care
- 2 beans: No coverage
- 3 beans: Group coverage (school or job)
- 4 beans: Individual health
- 5 beans: Disability insurance
- 6 beans: Other medical expenses

SCHOOL SUPPLIES AND FEES FUN

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

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

UTILITIES TRANSPORTATION

- 1 bean: **Heat and lights** Included in rent
- 2 beans: Cost shared by housemates
- 3 beans: Pay total cost
- 1 bean: **Water, sewer, garbage** Included in rent or paid by housemates
- 2 beans: Pay total cost

- 1 bean: Walk or bike
- 2 beans: Public transportation
- 3 beans: Carpool
- 4 beans: Gas for shared or owned car
- 5 beans: Buy used car
- 6 beans: Buy new car

FOOD DEBTS AND FEES

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

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

PHONE, TV AND INTERNET LAUNDRY

- 1 bean: Free local TV
- 2 beans: Internet
- 3 beans: Paid TV services
- 1 bean: Prepaid cell phone
- 2 beans: Basic cell phone with contract
- 3 beans: Smartphone with data plan

- 1 bean: Do laundry at home of friend or relative
- 2 beans: Use onsite washer and dryer
- 3 beans: Use laundromat, some dry cleaning
- 4 beans: Dry clean garments monthly
- 5 beans: Rent or purchase washer and dryer