

# MAKING CHOICES

How will you invest your resources?

If you had a "15-candy budget" to spend every month, how would you spend it?








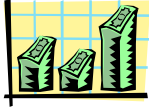
What would your priorities be?

Place the required number of candies to indicate your spending choices.

You have to make a choice for each category (you can't skip any categories).

You are married: you both work and have a son, 14 and a daughter, 9



Category	A (1 Candy)	B (2 Candies)	C (3 Candies)
 Housing	Studio apartment (1 bedroom), 1 bath, unfurnished, no patio/deck/yard, street parking only (no covered parking space), stove only $\mu$	3 bedroom 1 bath apartment, unfurnished, covered patio, 1 covered parking space, stove and refrigerator $\mu \mu$	2 bedroom, 1 ½ bath house, unfurnished, small fenced yard, 2-car garage, stove, refrigerator and dishwasher $\mu \mu \mu$
 Healthcare	No health insurance, you pay for all health related costs $\mu$	Health insurance for you through your employer but no health insurance for your family members $\mu \mu$	Health insurance for you and your family through your employer $\mu \mu \mu$
 Food (per person)	1 meal a day $\mu$	2 meals a day $\mu \mu$	3 meals a day + snacks $\mu \mu \mu$
 Transportation	Walk or bike everywhere, no public transit available $\mu$	Walk, bike or take public transit $\mu \mu$	Own your own car $\mu \mu \mu$
 Technology	No computer No cell phone Black & White TV – No cable $\mu$	No computer Cell Phone TV – No cable $\mu \mu$	Home Computer TV with cable Cell phone $\mu \mu \mu$
 Laundry Facilities	Laundromat $\mu$	Shared laundry room in apartment complex $\mu \mu$	Own washer/dryer, in your Home $\mu \mu \mu$
 Shopping	1 grocery store within walking distance, no mall within 20 miles $\mu$	Grocery store across the street from your home and a mini-mall within a mile. $\mu \mu$	2 grocery stores nearby and a large mall within walking distance $\mu \mu \mu$
 Spending Money	After the bills/food are paid no extra money left $\mu$	\$20 left over each week after all bills are paid $\mu \mu$	\$50 left over each week after all bills are paid $\mu \mu \mu$

## Instructions

1. Provide each person with 15 candies (Smarties work well b/c there are 15 in 1 roll)
2. Tell everyone that the candies are their budget.
3. Tell people that for this game they are to pretend they are married with 2 children.
4. One adult is working full time and the other with 2 part time jobs – both making minimum wage.
5. The family has a limited budget with some decisions to make.
6. Everyone must use their budget in each row. No row can be skipped.
7. After they finish – ask them how it felt to invest their candies.

Now tell them there's been a change. One of their children has an infected tooth and has to see the dentist. The family doesn't have dental insurance. In order to address this, they must remove 2 candies from their board.

There has been another change. Your spouse just got laid off with no severance pay – now take off 4 candies.

Now ask: How could United Way have been a resource for this family? People throughout this community are making these decisions every day.

