PLAY: The Bean Game

> **REQUIRED RESOURCES:**
> ❏ Teachers, you **must** access the answer key for materials you **need** to facilitate this activity. You can find this on the Unit Page this resource is in (Budgeting). You will find the resource under the Activities column on the right hand side of the page.

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, adapted from 20 Bean Salary[1], will help you discover what is most important to you to spend money on and how your personal experiences and values affect your money management decisions.

BEAN MAP [CLICK HERE TO IMPLEMENT VIRTUALLY INSTEAD]

Housing	
Living with family, 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	No coverage (ONLY if select no car below)	No cost

Clothing		
Clothing	Wear present wardrobe	No cost

Health and Disability / Property

Category	Option	Cost
	Liability coverage only	(2 beans)
	Comprehensive coverage	(3 beans)
Health and Disability	No coverage	No cost
	Basic health coverage	(2 beans)
Property	No coverage	No cost
	Renters insurance	(1 bean)

Clothing / Laundry

Category	Option	Cost
	Shop at discount or thrift stores	(1 bean)
	Shop for new clothes	(2 beans)
	Shop for designer clothes	(3 beans)
Laundry	Do laundry at parents' house	No cost
	Use laundromat; some dry cleaning	(1 bean)
	Rent or purchase washer and dryer	(2 beans)

Transportation

Option	Cost
Walk or bike	No cost
Ride bus or join carpool	(1 bean)
Buy fuel for family car	(2 beans)
Buy a used car and gas	(3 beans)
Buy new car and gas	(4 beans)

Recreation

Option	Cost
Hiking, hanging out with friends, scrolling your phone	No cost
Streaming service for music, TV, movies	(1 bean)
Movie theaters, gym membership, clubs or hobby groups	(2 beans)
Concerts, sporting events	(2 beans)
Big vacations	(3 beans)

Furnishings

Option	Cost
Second-hand from relatives or friends	No cost
Buy at a garage sale, thrift shop, or used online	(1 bean)
Rent furniture or live in furnished apartment	(2 beans)
Buy new furniture	(2 beans)

Communication

Option	Cost
No phone	No cost
Phone with limited data	(1 bean)
Phone with unlimited data	(2 beans)
Wifi at your home	(1 bean)

Personal Care

Option	Cost
Basic products: soap, shampoo, toothpaste, make-up, etc.	(1 bean)

Gifts

Option	Cost
Make your own	(1 bean)

Occasional professional haircuts, basic personal care products	🫘🫘	
Regular hairstyling, nails, name brand personal care products	🫘🫘🫘	

Purchase cards or small gifts occasionally	🫘🫘	
Purchase frequent gifts for family and friends	🫘🫘🫘	
Contributions to charities and/or religious groups	🫘	
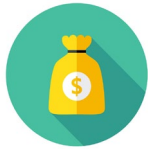
Savings	
Keep cash in a piggy bank at home	No cost
5% of income	🫘
10% of income	🫘🫘
Invest for retirement	🫘🫘

Directions: *Use your Bean Map above to answer the questions below.*

Part I: Round One Discussion Questions

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?

3. Compare what you spent your beans on with another student in your group. What similarities and differences did you notice?

Similarities	Differences

Part II: Round Two Discussion Questions

4. Think about how you chose to remove the 7 beans. What tradeoffs did you have to make? How did you decide which categories to cut down on?

5. What did you learn about yourself and your values around money through the process of cutting down your budget?

6. Compare your budget-cutting choices with another student in your group. What similarities and differences did you notice?

Similarities	Differences

Part III: Reflection

7. Did the cost of any of the categories and options surprise you? Which ones and why?

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8. What previous experiences in your life influenced how you would allocate your beans across your budget?

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9. What 3 main takeaways did you learn from this activity to help you create strong, realistic budgets for yourself in the future?

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