

## PLAY: The Bean Game [TEACHER GUIDE]

**NOTE: There is no answer key for this resource. You will need this Teacher Guide to implement the resource.**

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<sup>[1]</sup>, 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.

### Set Up the Game

1. Distribute the [PLAY: The Bean Game](#) worksheet to students. This game can be played individually, or in small groups, each with 5 students or less.
2. Provide each student or small group 20 beans. Explain to them that for this game, these 20 beans represent their “income”. (If beans, peanuts, or small candies are unavailable, students can also shade in the empty bean icon on the worksheet with a colored pencil or marker.)
3. Explain to students that each item has a set number of beans which indicates how many beans are needed to “pay” for that item.

### Round 1

4. Instruct each student or small group to go through each of the starred categories (Housing, Food, etc.) and choose which options they want to “spend” their beans on. Have them physically place the beans on the paper for the options they choose.
5. Once they have finished selecting items in the required categories, have students continue to select options in the other categories until they have used up their 20 bean income.
6. Have them answer the discussion questions for Round 1 (questions 1, 2, and 3 on their worksheet)

### Round 2

7. Tell students that for Round 2, their income has just been cut to 13 beans and have them remove 7 beans from their existing bean allocation.
8. Have students answer the discussion questions for Round 2 (questions 4, 5, and 6 on their worksheet)
9. As students share their main takeaways, highlight that bean allocation ranges differently for each student, as these decisions are a reflection of their own personal values and attitudes around money.

### Optional Rounds

10. Include some “Life Happens” challenges that allow students to make more decisions on where to move the beans. Here are some examples:
  - a. Someone in the family just broke their leg. If you have health insurance, you don’t need to do anything. If you don’t have health insurance, take off 3 beans.
  - b. Your parent or guardian just got a 2 bean raise! Decide where it should be spent.

[1] [https://drive.google.com/file/d/0B\\_2ANA0aXAFibWVCa0oxb0Jdzg/view](https://drive.google.com/file/d/0B_2ANA0aXAFibWVCa0oxb0Jdzg/view)