

THE BEAN GAME

Instructions and discussion questions for facilitators

Round 1:

Divide the whole group into small groups of two to four. Give each group a set of participant directions, game cards and 25 beans. Go over the instructions on the participant directions.

Mention that they can move their beans around until the family reaches a consensus. They do not have to use all the categories.

Round 2:

As groups finish making choices with their 25 beans, go to each group and take away 5 beans. You can give different scenarios (e.g., someone in your family lost his/her job and you have fewer beans; someone in your family got sick and you have to pay extra beans, etc.)

Have the groups make changes on their cards with the remaining beans.

****Give the groups around 10 minutes for Round 1, 5-10 minutes for Round 2, and at least 15 minutes for group discussion.***

Discussion Questions:

- Thank you for taking the bean game so seriously.
- If you had played the game on your own, would you have spent the beans differently? If yes, why?
- How did your family make decisions? (Did one family member have the final say or did you have a discussion?)
- How did the values, goals, and past experiences of each group member affect your choices?
- What was the easiest decision your group made?
- What was the most difficult decision your group made?
- Did any groups include savings? In which round, the first or second?
- How did the negotiation process change after your budget decreased?
- If you chose a category with no beans, who would have paid for those items? (e.g., Just because you save money by using a family member for child care, someone else has to “pay” with time or resources – you shift the burden. How does that affect the other person’s time and resources?)
- Were there choices you wanted to make that were not available under any of the categories?
- When you shifted beans from one category to another, how did you decide what to trade off?

THE BEAN GAME

Participant Directions

- 1 Split into groups of two to four people. Each group needs a set of cards and 25 beans.
- 2 Think of your small group as a family. Your group decides its family's structure and needs as the game goes on. Decide together how to spend your 25 beans (your "money" for the month).
- 3 Your game cards have 15 categories. For each category, you have several spending choices that cost 0 to 5 beans. The number of beans on the cards shows how many beans you must spend on that choice.

For example, under the category "childcare," choices include:

- Provided by family member or friend (costs no beans)
- Hire sitter on limited basis (costs 1 bean)
- Pay for full-time day care (costs 2 beans)

- 4 Spread out the cards so that every "family member" can see them. Together, decide how to spend your 25 beans to get what you think your family needs and put the appropriate number of beans beside each choice.
- 5 As you talk, you can move your beans from one category to another until everyone agrees. You are not required to use every category if you don't feel the need to.

Reminder: You have 10 minutes to do this. Once your team has finished, let me know and I'll give you additional instructions.

Note: In a changing economy, it is not possible to accurately reflect family expenses with beans. Costs vary widely across categories for different families. The point of this game is not to be accurate, but to spur discussion about financial decision making in the context of a family.

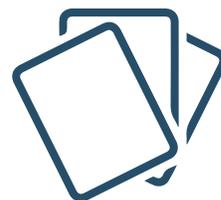
Items Needed:



Groups of
2-4 people

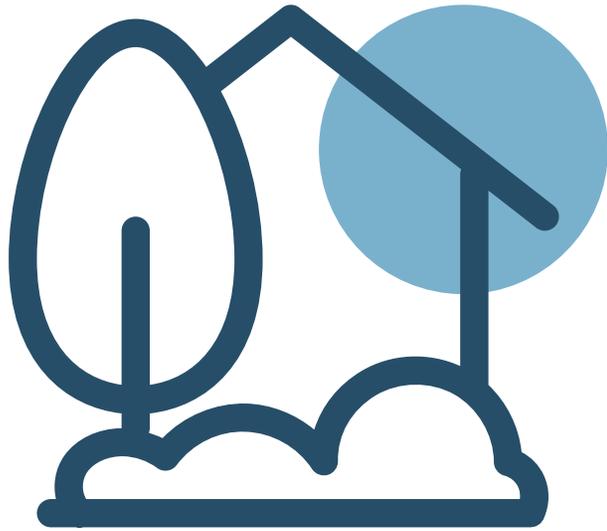


25 Beans
per group



Set of cards
(provided)

HOUSING



A. Live rent-free with relatives

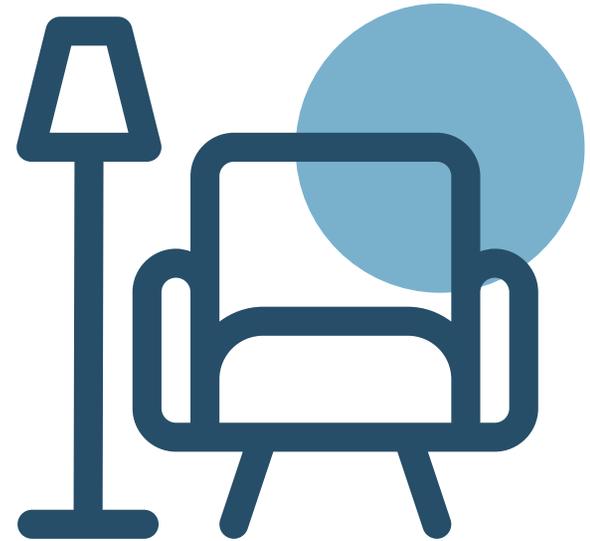
B. Live in public housing 

C. Share an apartment or house 

D. Rent your own place 

E. Buy a home. 

FURNISHINGS



A. Use hand-me-down furniture or live in furnished apartment

B. Buy at garage sale or thrift stores 

C. Buy new furniture 

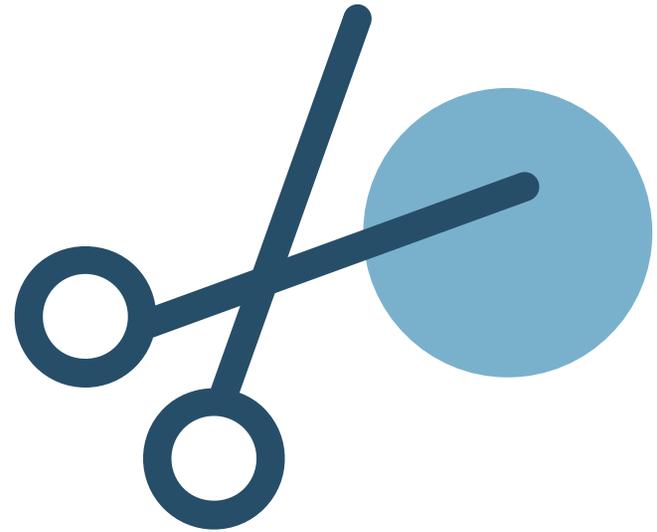
D. Rent furniture (rent-to-own) 

GIFTS



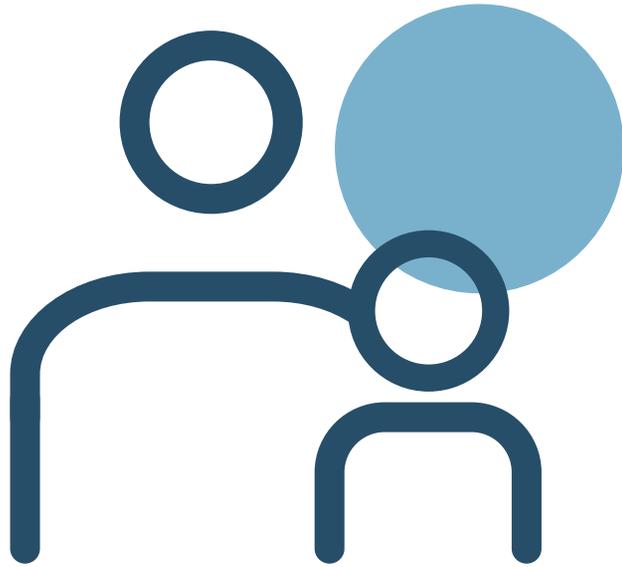
- A. Make your own 
- B. Buy cards and small gifts for special occasions  
- C. Frequently buy gifts for family members and friends   

PERSONAL CARE



- A. Use generic soap, shampoo, lotion, toothpaste, shaving cream, deodorant, personal hygiene products, diaper, etc. 
- B. Get professional haircuts; use name-brand care products (soap, shampoo, lotion, etc.)  
- C. Use professional salon services and use salon products   

CHILD CARE



A. Provided by family member or friend

B. Hire a sitter or family member on a limited basis



C. Pay for full-time day care



RECREATION



A. Visit friends, go to a park, walk or attend free events

B. Pay for TV, sports, and movie services or subscriptions



C. Pay for concerts, vacations, and spectator sports



SAVINGS



A. Save change in a piggy bank



B. Save 5 percent of income



C. Save 10 percent of income



D. Save more than 10 percent of income

FOOD



A. Use food assistance (WIC, Food Stamps, food pantry)

B. Buy baby food or formula 

C. Cook at home; eat out occasionally 

D. Eat meals out frequently 

E. Eat all meals away from home 

LAUNDRY



- A. Do laundry at a friends or relative's home
- B. Use the washer and dryer in apartment or public housing 
- C. Buy a used washer and dryer 
- D. Rent or buy a new washer and dryer  
- E. Use laundromat and some dry cleaning   

CLOTHING



- A. Wear or trade clothes you already own
- B. Buy at discount stores, thrift shops, or used clothing stores 
- C. Sew most of your clothes  
- D. Buy at a department store or online  
- E. Buy name-brand clothes   

TRANSPORTATION



A. Walk or bike

B. Ride bus or join a car pool



C. Use family car or already owned car



D. Buy used car



E. Buy new car



INSURANCE

AUTO

A. Covered on someone else's policy

B. Liability coverage



C. Collision



D. Comprehensive



HOME OR APARTMENT

A. No coverage or covered under someone else's policy

B. Renters insurance for personal property



C. Homeowners, property, and personal liability coverage



HEALTH AND DISABILITY

A. Medicaid or no coverage

B. Medicare or income-based public health care



C. Group coverage (school or job)



D. Individual health and disability coverage



COMMUNICATION



A. No phone

B. Phone with local calls, prepaid cell phone, or calling cards



C. Cell phone or smart phone



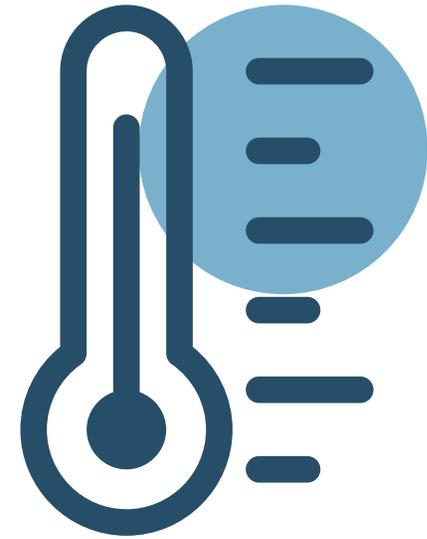
D. Basic internet connectivity



E. High-speed internet connectivity



UTILITIES



A. Included in rent



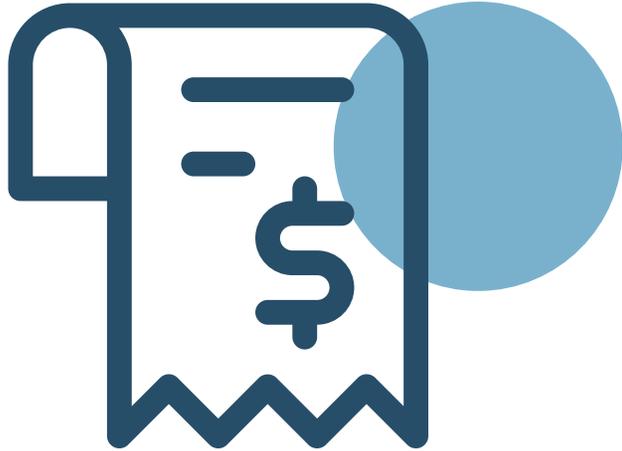
B. Cost shared by roommate



C. You pay total cost

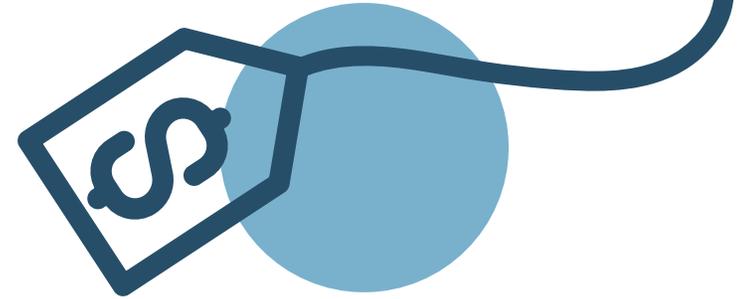


OTHER BILLS



- A. Home maintenance or repairs 
- B. Car repairs and maintenance, gasoline, etc. 
- C. Medical, dental, or vision costs not covered by insurance, including medicine  
- D. Credit card debt 
- E. School or education costs  
- F. Taxes 
- G. Other: _____ 

MORE CHOICES



- A. Movies, downloads, books, ringtones, DVDs, satellite radio, etc. 
- B. Newspaper / magazine / online subscription 
- C. Favorite hobby (like sports, crafts, gardening, photography, gaming, collecting, etc.) 
- D. Donations to charity or religious groups or nonprofits 
- E. Pets 
- F. Other: _____ 