

THE JELLY BEAN GAME

"A budget is telling your money where to go, instead of wondering where it went."
-dave ramsey

HOW TO PLAY:

This game is best played with a group of 2 to 4 players. Divide into groups. Each group receives 20 jelly beans and a set of spending category sheets. The group must decide how to spend their 'income' based on life circumstances, values and goals. Each item has a set number of squares, which indicates how many jelly beans are needed to 'pay' for that item.

ROUND 1

First, each group should choose one item in each of the starred categories: food, housing, furniture, transportation, insurance, clothes & laundry. Once you have finished choosing those, continue making decisions until you have used up your 20 jelly bean income.

DISCUSSION QUESTIONS

Why did you choose what you did?
In what ways were you influenced by your values?
Your goals? Your previous experiences?
Compare what you spent your beans on with another group.

ROUND 2

Your income has just been cut to 13 beans. What will you give up? What changes will you make? Move jelly beans around until you have 13 beans on your sheet.

DISCUSSION QUESTIONS

What did you choose give up? Why? What did you learn about yourself and money in this process? Compare your budget cutting choices with another group.

BONUS ROUND 1

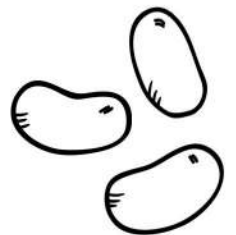
Someone in your family just broke their leg. If you have insurance, you don't need to do anything. If you don't, take off 3 beans.

BONUS ROUND 2

You just got a 2 bean raise! Decide where it should be spent.

REFERENCES

Parker, L. (n.d.) The Bean Game. Washington State University Extension, Family Resource Management Specialist.
Office of State Treasurer John Perdue. (n.d.). The Budget Game: Living on a 20 Square Salary. Financial Education Programs, Charleston, WV.
Jana Darrington, M.S. (n.d.) Utah State University Extension





HOUSING & UTILITIES



Live with relatives & share utilities

Apartment with room mates, shared room and utilities

Apartment of your own



INSURANCE



CAR

Liability Only

Full Coverage

HEALTH

None

NO BEANS

Job Accident Coverage

Full Health Coverage

HOME

Home or Renters Insurance

PHONE & INTERNET

Basic phone

New iPhone with Apple music

Shared internet, slower speed.

Fast internet, ideal for streaming video

GIFTS

Make gifts

Buy small gifts occasionally

Buy gifts often



SAVINGS

Piggy bank

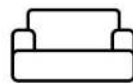
NO BEANS

5% of income

10% of income

Invest for retirement

10% to charity or tithes



FURNITURE & HOUSEWARES

Use hand-me-downs from fam/friends

NO BEANS

Rent furniture or live in furnished apartment

Buy secondhand at yard sales/thrift stores

Buy new furniture

FUN

Hiking, walks, hang out with friends, library, free local events

NO BEANS!

TV, snacks, driving around

Going to the movies

Fitness classes / gym membership

Art, photography, music hobbies

Vacations / Travel

PERSONAL CARE

Basic hygiene: shampoo, hair product, make-up

Occasional hair cuts, hair coloring, or nail appointments.

Regular professional hair/nail appointments, high-end makeup.

CLOTHES & LAUNDRY

Wear what you have

NO BEANS!

Shop at thrift stores

Shop clearance racks

Buy one new item per month, full price

Buy two new items per month, full price

Do laundry at parents or friends' home

NO BEANS!

Go to a laundromat

Your apartment has a washer and dryer



FOOD

Eat at home, pack lunch, dinner out once per week

Fast food lunches, dinner out once per week, other meals at home

All meals out

TRANSPORTATION



Walk or Bike

NO BEANS!

Ride the bus or train

Drive family car, buy gas

Buy a used car & buy gas

Buy a new car & buy gas

EXTRAS

Extra TV channels

Movie club subscription

Software or gaming subscription