


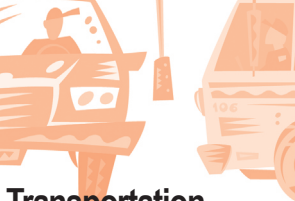

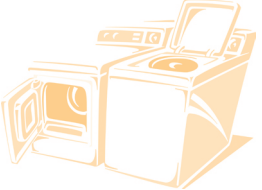




Making Choices

How will you invest your resources?

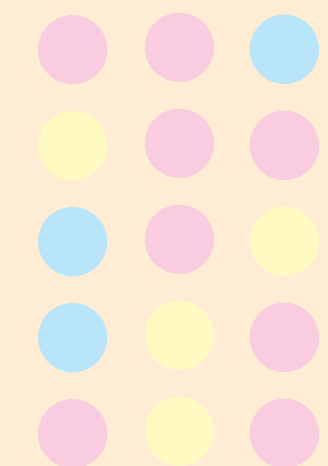
If you had a “15-candy budget” to spend every month how would you spend it? What would your priorities be? Place the required number of candies to indicate your spending choices. You have to make a choice for each category (you can’t skip any categories). You are married; you both work and have a son, 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 <input type="radio"/>	3 bedroom 1 bath <i>apartment</i> , unfurnished, covered patio, 1 covered parking space, stove and refrigerator <input type="radio"/> <input type="radio"/>	2 bedroom 1 ½ bath <i>house</i> , unfurnished, small fenced yard, 2-car garage, stove, refrigerator and dishwasher <input type="radio"/> <input type="radio"/> <input type="radio"/>	
 Healthcare No health insurance, you pay for all health related costs <input type="radio"/>	Health insurance for you through your employer but no health insurance for your family members. <input type="radio"/> <input type="radio"/>	Health insurance for you and your family through your employer. <input type="radio"/> <input type="radio"/> <input type="radio"/>	
 Food (per person) 1 meal a day <input type="radio"/>	2 meals a day <input type="radio"/> <input type="radio"/>	3 meals a day+ snacks <input type="radio"/> <input type="radio"/> <input type="radio"/>	
 Transportation Walk or bike everywhere, no public transit available <input type="radio"/>	Walk, bike or take public transit <input type="radio"/> <input type="radio"/>	Own your own car <input type="radio"/> <input type="radio"/> <input type="radio"/>	
 Technology access No computer No cell phone Black & White TV - No cable <input type="radio"/>	No computer Cell phone TV - No cable <input type="radio"/> <input type="radio"/>	Home computer TV with cable Cell phone <input type="radio"/> <input type="radio"/> <input type="radio"/>	
 Laundry facilities Laundromat <input type="radio"/>	Shared laundry room in apartment complex <input type="radio"/> <input type="radio"/>	Own washer/dryer, in your home <input type="radio"/> <input type="radio"/> <input type="radio"/>	
 Shopping 1 grocery store within walking distance, no mall within 20 miles <input type="radio"/>	Grocery store across the street from your home and a mini-mall within a mile <input type="radio"/> <input type="radio"/>	2 grocery stores nearby and a large mall within walking distance <input type="radio"/> <input type="radio"/> <input type="radio"/>	
 Spending money After the bills/food are paid no extra money left <input type="radio"/>	\$20 left over each week after all bills are paid <input type="radio"/> <input type="radio"/>	\$50 left over each week after all bills are paid <input type="radio"/> <input type="radio"/> <input type="radio"/>	



Candies Bank



MAKING CHOICES - How will you invest your resources?

INSTRUCTIONS

- Distribute “game sheet” to each person or team along with a roll of smarties candy.
- As the game states, you are married with two children. One of you works full-time and the other works two part-time jobs, both of you make minimum wage.
- Smartie candy is symbolic of your budget...don't eat until the end of the game. You have 15 smarties to allocate in each of the 8 rows. You can NOT skip a row...you must have smarties in each row.
- The family budget is limited, so make your choices wisely. You can invest 1, 2, or 3 candies depending on what's most important to you. Remember: you can NOT skip a row.
- Once they're done making their choices, ask the question to the group: *How did it feel making your choices of where to budget your money?*

Unexpected expense occurs:

Scenario Change 1

- Your 9 year old daughter has an infected tooth and has to see the dentist (not covered by your health insurance if you have it). In order for her to see the dentist you must give up 2 of your smarties, which means reallocating where you budget your money. Remember you cannot skip a row.

Scenario Change 2

- Your life is about to get even more difficult because your spouse just got laid off with no severance pay. Take four of your smarties off your sheet and reallocate the remaining smarties so that you have at least one smartie in each of the 8 rows.

For Scenario Change 1 and 2 – Ask the question again about how they feel.

- Ask participants for ideas on how this family can use UW resources to help?
 - If anyone says call 211 give them 1 candy back. For other referral services or agency mentioned give back 2 candies.
 - Partner Agencies that could possibly help the family situation
 - 211 Brevard our information and referral
 - Catholic Charities – Emergency services
 - Sharing Centers – Emergency services, Community kitchen
 - Salvation Army – Social Services, emergency assistance, soup kitchen
 - See United Way of Brevard brochure for additional partner agencies

The moral of the game is that there are hardworking people right here in Brevard that make these kind of tough decisions every day. United Way of Brevard not only helps meet immediate needs like food, shelter and clothing, but also addresses hunger, the care and education of children and the health and independence of our seniors. Together we are building the foundation to effect positive and long-lasting change enabling individuals and families to find a sense of stability.