

Making Choices: A Budgeting Game

Category: 4-H Grows Communities

Description: In this small group activity, youth will participate in a mini simulation of some of the tough choices that families need to make when they have limited financial resources. This will help youth better understand the importance of some of the service activities that we do in 4-H.

Purpose: Youth understand the tough decisions that some families need to make to meet basic needs, and how our 4-H service projects can help families meet their needs.

Time: 15 minutes

Age/Grade Level: All ages.

Suggestions for Teaching: When forming groups of 2-5 people, vary the ages so that older youth are working with younger youth in each group. The older youth can help the younger youth understand the instructions.

Materials Needed:

- Printed game boards (Copies available from the UW-Extension Office if requested ahead of time. 1 copy included in your Special Emphasis binder.)
- Smarties candies – 1 roll for each group of 2-5 people (if you want to provide more candy, give everyone their own roll of Smarties. They only play with one roll as a team and the extra is for eating at the end.)

Background Information:

Many 4-H clubs collect food for the food pantry or donate items to local organizations. Have you ever wondered why we do that? There are many households in Washington County that struggle with financial limitations. In our county, there is a large population of families coming from working households that have income above the Federal Poverty Level but below the basic cost of living. That means that they are not living in poverty but still struggle to make ends meet. According to the United Way of Washington County, only 5% of households are in poverty, but 26% of households fall into the level of income above poverty and below cost of living. These households are living on the edge of financial stability. We are going to do an activity that will help you think about what it might be like to have to make decisions in this family situation.

Steps to Play the Game:

1. Get into groups of 2-3 people, with a variety of ages in each pair/group. Each group needs 1 roll of Smarties to play this game and 1 game board to play this game. Please do not eat the candies until the game is over because you will need all of them to play.
2. As you start the game, this is your scenario: You are a family of 4 with two adults and 2 children. One of the adults works full-time and the other works two part-time jobs, both making minimum wage.

- The Smarties candy represents your budget. Don't eat the candies until the end of the game! You have 15 Smarties to allocate in each of the 8 categories. You can NOT skip a category. You must have Smarties in each row. How will you spend your money?
 - Give participants 2-3 minutes to make spending decisions. Then ask, "How did it feel making choices of where to budget your money?"
3. Ok, now your imaginary family situation has changed. One of the children has an infected tooth and has to see the dentist, and it's not covered by insurance. In order to pay for the dentist you must give up TWO of your Smarties, which means reallocating where you budget your money. Remember: you can NOT skip a category.
 - Give participants 2-3 minutes to make spending decisions. Then ask, "How did it feel this time when you had to take off two of the candies?"
 4. Uh oh – another surprise has happened to this family. One of the adults got laid off from their job and is unemployed. Take FOUR Smarties off of your sheet and reallocate the remaining Smarties so that you have at least one Smartie in each of the 9 categories.
 - Give participants 2-3 minutes to make spending decisions. Then ask, "How did your decisions change when you lost even more Smarties?"
 5. **Read the following to the group:** When tough situations happen to families on the edge of financial stability, they have to make decisions that affect their education and physical and emotional health. Many organizations in Washington County work to offer resources to families who have to make these tough decisions by doing some of the following:
 - Distributing food at local food pantries
 - Offering low or no-cost health care to families in need
 - Collecting and distributing school supplies to students who may not be able to afford these resources on their own

Reflection Questions:

- How did it feel when you had to reallocate your Smarties because of surprise situations?
- How does our 4-H club help to support the needs of families in our community? (Some examples might be: we collect food for the food pantry, we collect mittens for families who need warm clothes, we donate school supplies, etc.)
- What are some other ways that our 4-H club could help support families in need in our community?

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Sources: United Way of Washington County

