





# PLAY: The Bean Game

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 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.



## BEAN MAP



Housing		
Living with family, sharing cost of utilities		DD
Share an apartment or house with roommates		DDDD
Rent your own place		DDDDD

Food		
Cook at home; dinner out once a week		DD
Frequent fast food lunches and weekly dinner out		DDDD
All meals away from home		DDDDD

Insurance		
Auto	No coverage (ONLY if select no car below)	No cost
	State minimum coverage	DD
	Additional coverage for your vehicle	DDDD
Health and Disability	No coverage	No cost
	Basic health coverage	DD
Property	No coverage	No cost
	Renters insurance	D

Clothing		
Clothing	Wear present wardrobe	No cost
	Shop at discount or thrift stores	D
	Shop for new clothes	DD
	Shop for designer clothes	DDDD
Laundry	Do laundry at parent's house	No cost
	Use laundromat; some dry cleaning	D
	Rent or purchase washer and dryer	DD



Transportation	
Walk or bike	No cost
Ride bus or join carpool	D
Buy fuel for family car	DD
Buy a used car and gas	DDD
Buy new car and gas	DDDD



Recreation	
Hiking, hanging out with friends, scrolling your phone	No cost
Streaming service for music, TV, movies	D
Movie theaters, gym membership, clubs or hobby groups	DD
Concerts, sporting events	DD
Big vacations	DDD



Furnishings	
Second-hand from relatives or friends	No cost
Buy at a garage sale, thrift shop, or used online	D
Rent furniture or live in furnished apartment	DD
Buy new furniture	DD



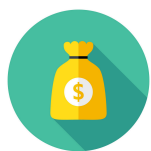
Communication	
No phone	No cost
Phone with limited data	D
Phone with unlimited data	DD
Wifi at your home	D



Personal Care	
Basic products: soap, shampoo, toothpaste, make-up, etc.	D
Occasional professional haircuts, basic personal care products	DD
Regular hairstyling, nails, name brand personal care products	DDD



Gifts	
Make your own	D
Purchase cards or small gifts occasionally	DD
Purchase frequent gifts for family and friends	DDD
Contributions to charities and/or religious groups	D



Savings	
Keep cash in a piggy bank at home	No cost
5% of income	D
10% of income	DD
Invest for retirement	DD

**Directions:** Use your Bean Map above to answer the questions below.



**Part I: Round One Discussion Questions**

1. Explain the reasoning behind how you spent your 20-bean income.
2. Take a moment to think about your values around money. Then, look at the top three to four categories where you are spending most of your beans. How do these choices reflect your values around money?
3. Compare what you spent your beans on with another student in your group. What similarities and differences did you notice?

Similarities	Differences

**Part II: Round Two Discussion Questions**

4. Think about how you chose to remove the 7 beans. What tradeoffs did you have to make? How did you decide which categories to cut down on?

5. What did you learn about yourself and your values around money through the process of cutting down your budget?
6. Compare your budget-cutting choices with another student in your group. What similarities and differences did you notice?

Similarities	Differences

**Part III: Reflection**

7. Did the cost of any of the categories and options surprise you? Which ones and why?
8. What previous experiences in your life influenced how you would allocate your beans across your budget?
9. What 3 main takeaways did you learn from this activity to help you create strong, realistic budgets for yourself in the future?