

MAKING CHOICES ACTIVITY

Illustrates how low-income families make tough financial choices every day.

- Make copies of the game board. Participants can work individually or in teams of 2 or 3.
- Provide each group with 15 candies. Smarties work well because there are 15 in each roll.
 - Tell each participant or team their candies will become symbolic of their “budget” and not to eat their candies until the end of the game!
- Explain that for the purposes of the game each person or team is to pretend...
 - They’re married with 2 children.
 - One adult in the household is working full-time and the other is working two part-time jobs.
 - Both make minimum wage.
- The family has a limited budget and only 15 candies to spend. They have some tough decisions to make!
- Participants must study their choices in each row and invest their candies with 1, 2 or 3 candies depending on what’s most important to them. They cannot skip a row.
- After they’re done making their choices, ask the group how it felt to invest their candies. (Usually the response is, “There weren’t enough candies!”)

Unexpected Expense Occurs

- Now tell them there’s been a change. One of their children has a strep throat and has to see the doctor. In order to get the child the health care the family must give up 2 candies.
- Tell the group to take off 2 candies and adjust the rest as needed.
- Tell them there’s been another change. Their spouse just got laid off with no severance pay. They have to take off 4 candies to adjust.
- Let them go through the exercise of taking off the 4 candies and adjusting the rest.

Explain How United Way Can Help This Family

United Way looks for problems in our community, like the one this family faced. They fund programs at local agencies that address these problems. They also run 2-1-1, a phone number you can dial find help or to volunteer. When you give to United Way, you’re making sure your neighbors are finding the help they need.

Now, eat your candies!

MAKING CHOICES: HOW WILL YOU INVEST YOUR RESOURCES?



You are married. Both you and your spouse work and have a son, 14 and a daughter, 9. If you had a “15-candy-budget” to spend every month, how would you spend it? 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).

CATEGORY	A (1 CANDY)	B (2 CANDIES)	C (3 CANDIES)
HOUSING	Studio apartment (one bedroom), one bath, unfurnished, no patio/deck/yard, street parking only (no covered parking space), stove only <input type="radio"/>	Three bedroom, one bath apartment, unfurnished, covered patio, one covered parking space, stove and refrigerator <input type="radio"/> <input type="radio"/>	Two bedroom, one and a half bathroom house, unfurnished, small fenced yard, two-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)	One meal per day <input type="radio"/>	Two meals per day <input type="radio"/> <input type="radio"/>	Three meals per 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	No computer, no cell phone and black & white TV (no cable) <input type="radio"/>	Cell phone but no computer; TV but no cable <input type="radio"/> <input type="radio"/>	Home computer, cell phone, TV with cable <input type="radio"/> <input type="radio"/> <input type="radio"/>
CHILD CARE	Under supervision of a family member <input type="radio"/>	A licensed day care, but no early education training <input type="radio"/> <input type="radio"/>	A provider with proven high quality care and training in early education <input type="radio"/> <input type="radio"/> <input type="radio"/>
SHOPPING	One 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"/>	Two grocery stores nearby and a large mall within walking distance <input type="radio"/> <input type="radio"/> <input type="radio"/>