


**Teachers, see the Answer Keys that were EMAILED to you when you created your teacher account for the TEACHER GUIDE on how to implement this activity.**


# 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, adapted from 20 Bean Salary<sup>1</sup>, 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 [[CLICK HERE](#) TO IMPLEMENT VIRTUALLY INSTEAD]

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

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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

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Insurance		
Auto	No coverage (ONLY if select no car below)	No cost
	Liability coverage only	DD
	Comprehensive coverage	DDDD
Health and Disability	No coverage	No cost
	Basic health coverage	DD
Property	No coverage	No cost
	Renters insurance	D

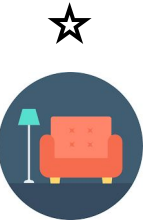
★ 

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 parents' house	No cost
	Use laundromat; some dry cleaning	D
	Rent or purchase washer and dryer	DD

<sup>1</sup> [https://drive.google.com/file/d/0B\\_2ANA0aXAFibWVCa0oxb0ljdzg/view](https://drive.google.com/file/d/0B_2ANA0aXAFibWVCa0oxb0ljdzg/view)



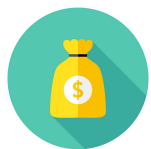
Transportation	
Walk or bike	No cost
Ride bus or join carpool	D
Buy fuel for family car	DD
Buy a used car and gas	DDDD
Buy new car and gas	DDDDD



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



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	DDDD



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



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	DDDD



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



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

**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?