

THE BEAN GAME

Living on a “20 Bean Salary”

Recreated and Reproduced by
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Game Instructions

Purpose

Managing money means making choices. There is never enough money available for all of the things we’d like to have or do. This game will help you decide what is most important to you.

How to Play

This game may be played individually, but optimum results come from playing in a group of 2 or more. Divide participants into groups of at least 2 and not more than 5. Each individual/group receives 20 beans and a set of spending category sheets. The individual/group must decide how to spend their “income” based on life circumstances, values and goals. Each item has a set number of squares which indicates how many beans are needed to “pay” for that item.

ROUND #1

First, each individual/group must select one item in each of the categories with the gold stars (Food, Housing, Furnishings, Transportation, Insurance and Clothing & Laundry). Once you have finished selecting items in the required categories, continue selecting items until you have used up your 20 bean income.

DISCUSSION QUESTIONS

Why did you choose the items you did? In what ways were you influenced by your values? Your goals? Your previous experiences? Compare what you spent your beans on with another individual/group.

ROUND #2

Your income has just been cut to 13 beans. What will you give up? What changes will you make? Make changes until you only have 13 beans on your spending sheets.

DISCUSSION QUESTIONS

What kinds of items did you choose to give up? Why? What did you learn about yourself and money in this process? Compare your budget-cutting choices with another individual/group.

OTHER CHOICES you may have to make...

- 1) Someone in the family just broke their leg. If you have insurance, you don’t need to do anything. If you don’t, take off 3 beans.
- 2) Your mom or dad just got a 2 bean raise! Decide where it should be spent.

Resources:

Parker, L. (n.d.). *The Bean Game*. Washington State University Extension, Family Resource Management Specialist.

Office of State Treasurer John Perdue. (n.d.). *The Budget Game: Living on a 20 Square Salary*. Financial Education Programs, Charleston, WV. Retrieved October 26, 2008 from <http://www.wvtreasury.com>.

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Housing with Utilities



live with relatives sharing cost of utilities (no phone)

share an apartment or house with others, including basic utilities (no phone)

rent place of your own, including basic utilities (no phone)

Communications



No phone

No cost

Phone with limited long distance calls

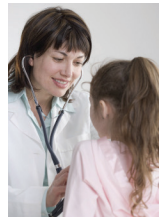
Phone with many long distance calls

Cell phone



High-speed Internet

Insurance



Auto

Liability coverage only

Complete coverage

Health and Disability

No coverage

No Cost

Fringe benefits of job

Basic health coverage

Individual health & disability coverage

Renters

Property and liability coverage

Gifts

Make your own



Purchase cards or small gifts occasionally

Purchase frequent gifts for family and friends

Savings



Change in piggy bank

No cost

Five percent of income

Ten percent of income

Invest for retirement

Contribution to charities and religious groups

Furnishings



Borrow from relatives or friends

No cost

Rent furniture or live in furnished apartment

Buy at a garage sale or thrift shop

Buy new furniture

★ Gold Star denotes Required Category

Recreation



Hiking, walking, visiting friends or library	No cost		
TV, snacks, picnics, driving around	<input type="checkbox"/>		
Cable TV, sports and movies	<input type="checkbox"/>	<input type="checkbox"/>	
Fishing, hunting, hobbies	<input type="checkbox"/>	<input type="checkbox"/>	
CDs/music, books, DVDs	<input type="checkbox"/>	<input type="checkbox"/>	
Concerts, vacations & spectator sports	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Personal care



Basic products like soap, shampoo, toothpaste, make-up, etc.	<input type="checkbox"/>		
Occasional professional haircuts, basic personal care products	<input type="checkbox"/>	<input type="checkbox"/>	
Regular professional hairstyling, name brand personal care products	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Clothing & Laundry



Clothing

Wear present wardrobe	No Cost		
Use your sewing skills	<input type="checkbox"/>		
Buy at a discount store, thrift shop, or used clothing store	<input type="checkbox"/>		
Buy at a department store	<input type="checkbox"/>	<input type="checkbox"/>	
Shop for designer clothes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Laundry

Do laundry at parents	No Cost		
Use Laundromat; some dry cleaning	<input type="checkbox"/>		
Rent or purchase washer or dryer	<input type="checkbox"/>		

Food



Cook at home; dinner out once a week	<input type="checkbox"/>	<input type="checkbox"/>		
Frequent fast food lunches and weekly dinner out; cook other meals at home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
All meals away from home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Transportation



Walk or bike	No cost			
Ride bus or join a carpool	<input type="checkbox"/>			
Buy fuel for family car	<input type="checkbox"/>	<input type="checkbox"/>		
Buy used car and fuel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Buy new car and fuel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

More choices

Books or other items purchased on installment plan	<input type="checkbox"/>	
Newspaper and magazine subscriptions	<input type="checkbox"/>	
New TV, DVD player or iPod	<input type="checkbox"/>	<input type="checkbox"/>

★ Gold Star denotes Required Category