THE BEAN GAME
Living on a “20 Bean Salary"

Recreated and Reproduced by
Jana Darrington, M.S.
Family and Consumer Science Agent
Utah State University Extension, Utah County

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:
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
- 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
  - 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

Furnishings

- Borrow from relatives or friends
- Rent furniture or live in furnished apartment
- Buy at a garage sale or thrift shop
- Buy new furniture

Gold Star denotes Required Category
<table>
<thead>
<tr>
<th><strong>Recreation</strong></th>
<th><strong>Personal care</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Hiking, walking, visiting friends or library</td>
<td>Basic products like soap, shampoo, toothpaste, make-up, etc.</td>
</tr>
<tr>
<td>TV, snacks, picnics, driving around</td>
<td>Occasional professional haircuts, basic personal care products</td>
</tr>
<tr>
<td>Cable TV, sports and movies</td>
<td>Regular professional hairstyling, name brand personal care products</td>
</tr>
<tr>
<td>Fishing, hunting, hobbies</td>
<td></td>
</tr>
<tr>
<td>CDs/music, books, DVDs</td>
<td></td>
</tr>
<tr>
<td>Concerts, vacations &amp; spectator sports</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Food</strong></th>
<th><strong>Clothing &amp; Laundry</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cook at home; dinner out once a week</td>
<td><strong>Clothing</strong></td>
</tr>
<tr>
<td>Frequent fast food lunches and weekly dinner out; cook other meals at home</td>
<td>Wear present wardrobe No Cost</td>
</tr>
<tr>
<td>All meals away from home</td>
<td>Use your sewing skills</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Transportation</strong></th>
<th><strong>Laundry</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Walk or bike</td>
<td>Do laundry at parents No Cost</td>
</tr>
<tr>
<td>Ride bus or join a carpool</td>
<td>Use Laundromat; some dry cleaning</td>
</tr>
<tr>
<td>Buy fuel for family car</td>
<td>Rent or purchase washer or dryer</td>
</tr>
<tr>
<td>Buy used car and fuel</td>
<td></td>
</tr>
<tr>
<td>Buy new car and fuel</td>
<td></td>
</tr>
</tbody>
</table>

☆ Gold Star denotes Required Category

More choices
- Books or other items purchased on installment plan
- Newspaper and magazine subscriptions
- New TV, DVD player or iPod