SPENDING USING A BUDGET

Managing money means making choices. There isn't always enough money available for all of the things we'd like to have or do. This game will help you decide what is the most important to you.

Instructions for THE PENNY GAME

- **ROUND ONE:** Each group receives 20 pennies. The group must decide how to spend their income based on life circumstances, values, and goals. Each item has a set number of circles which indicates how many pennies are needed to pay for that item. Keep selecting items until you have used up your full income of 20 pennies.

  QUESTIONS:

  1. Why did you choose the items you did?
  2. In what ways were you influenced by your values? Your goals? Your previous experiences?
  3. Compare what you spent your pennies on with another group.

- **ROUND TWO:** Your boss is pleased with your work and gives you a raise. You now have 22 pennies.

  QUESTIONS:

  1. What additional items did you chose to spend your extra pennies on? Why?
  2. Did you put any of your additional income into your savings?
  3. Compare your choices with another group.

- **ROUND THREE:** Unfortunately, your boss has to lay you off because he hasn't managed his money well and is forced to close his doors.

  QUESTIONS:

  1. What items did you choose to give up? Why?
  2. What did you learn about yourself and money in the process?
  3. Compare your budget-cutting choices with another group.

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