



THE PENNY GAME

Game Board



Housing with Utilities

Shared Bedrooms ○○○

Single Bedrooms ○○○○

Renter's Insurance ○

Transportation

Used Car ○○

New Car ○○○○

Walk/ Bike/ Public Transportation/ Uber/ Lyft ○

Liability Insurance ○

Complete Coverage ○○

Play

Hiking, Walking, Library, or Visiting friends **No cost**

Music/ Streaming Services ○

Outings with Friends ○○

Shopping Trip ○○

Video Games ○○

Concerts, Sports, Vacations ○○○

Self Improvement

Gym/Yoga membership ○○

Classes based on interests (Art, cooking) ○○

Career Building Classes ○

Living

Communications

Phone ○

Internet ○○

Cable TV ○○

Food

Dine at home with an occasional meal out ○

Frequent fast food lunches and weekly dinners out, cook other meals at home ○○

Most meals out ○○○

Personal Care

The Essentials ○○

Professional Services ○○

Health Insurance

None **No cost**

Fringe Benefits from Job ○

High Deductible Plan ○

Low Deductible Plan ○○

Laundry

Do laundry at parents' house **No cost**

Rent/ Purchase washer/ dryer ○

Savings

Emergency Savings ○

Retirement Account ○

Investment Account ○

Big purchases/ Vacation ○○

Extra Savings ○○

*Add as many as you want

Other

Thrift/ Discounted Clothing Allowance ○

General Clothing Allowance ○○

Thrift/ Discounted Household Items ○

General Household Items ○○

Daily Snacks/ Coffee ○

Giving

Charity/Church ○

Gifts for Friends ○

Gifts for Family ○

IT'S NOT HOW MUCH
YOU EARN
WHAT'S IMPORTANT
IS HOW MUCH
YOU SAVE.

