



# 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.**

