The Bean Game
Instructions and Discussion Questions for Facilitators

Round 1:
Divide the whole group into small groups of two to six. Give each group a set of participant directions, game cards and 25 beans. Go over the instructions on the participant directions.

Mention that they can move their beans around until the family reaches a consensus. They do not have to use all the categories or they can add a category or choice in the miscellaneous section.

Round 2:
As groups finish making choices with their 25 beans, go to each group and take away 5 beans. You can give different scenarios (e.g., someone in your family lost his job and you have fewer beans; someone in your family got sick and you have to pay extra beans, etc.)

Have the groups make changes on their cards with the remaining beans.

Discussion Questions:
• Thank you for taking the bean game so seriously.

• If you had played the game on your own, would you have spent the beans differently? If yes, why?

• How did your family make decisions? (Did one family member have the final say or did you have a discussion?)

• How did the values, goals and past experiences of each group member affect your choices?

• What was the easiest decision your group made?

• What was the most difficult decision your group made?

• Did any groups include savings? In which round, the first or second?

• How did the negotiation process change after your budget got slashed?

• If you chose an option with no beans, who would have paid for those items? (e.g., Just because you save money by using a family member for child care, someone else has to “pay” with time or resources — you shift the burden. How does that affect the other person’s time and resources?)

• Were there choices you wanted to make that were not available?

• When you shifted beans from one category to another, how did you decide what to trade off (you can only have beans/money in one place at a time)?
References

Adapted from:
University of Missouri Extension Money Action Plan Curriculum.

Money Management Advisors, EM4860, developed by Louise A. Parker, Theo A. Thomas and Sally E. Horton, Washington State University Cooperative Extension.


References:


Additional information to give to participants:
“Little things add up” article from Missouri Families http://missourifamilies.org/features/financearticles/cfe39.htm
The Bean Game

Directions

Split into groups of two to six people. Each group needs a set of cards and 25 beans.

Think of your small group as a family. Your group decides its family’s structure and needs as the game goes on. Decide together how to spend your 25 beans (your “money” for the month).

Your game cards have 15 categories. For each category, you have several spending choices that cost 0 to 5 beans. The number of beans on the cards shows how many beans you must spend on that choice.

For example, under the category “child care,” choices include:

- provided by family member or friend (costs no beans)
- hire sitter on limited basis (costs 1 bean)
- pay for full-time day care (costs 2 beans)

Spread out the cards so that every “family member” can see them. Together, decide how to spend your 25 beans to get what you think your family needs and put the appropriate number of beans beside each choice.

As you talk, you can move your beans from card to card or from choice to choice until everyone agrees. You don’t have to use each card, and if you need to, you can add a new category. Let me know if you need some blank paper.

You have 10 minutes to do this. If you finish before the 10 minutes are up, let me know and I’ll give you more instructions.

Thanks for taking the bean game so seriously. I have some questions to help us discuss this as a whole group and share our experiences with the bean game.

In a changing economy, it is not possible to accurately reflect family expenses with beans. Costs vary widely across categories for different families. The point of this game is not to be accurate, but to spur discussion about financial decision making in the context of a family.
**Housing**

a. Live rent-free with relatives

b. Live in public housing

c. Share an apartment or house

d. Rent your own place

e. Buy a home

**Furnishings**

a. Use hand-me-down furniture or live in furnished apartment

b. Buy at garage sale or thrift stores

c. Buy new furniture

d. Rent furniture (rent-to-own)
Gifts

a. Make your own

b. Buy cards and small gifts for special occasions

c. Frequently buy gifts for family members and friends

Personal Care

a. Use generic soap, shampoo, lotion, toothpaste, shaving cream, deodorant, personal hygiene products, diapers, etc.

b. Get professional haircuts; use name-brand care products (soap, shampoo, lotion, etc.)

c. Use professional salon services and use salon products
Child Care

a. Provided by family member or friend

b. Hire a sitter or family member on a limited basis

c. Pay for full-time day care

Recreation

a. Visit friends, go to a park, walk or attend free events

b. Pay for TV, sports and movie services or subscriptions

c. Pay for concerts, vacations and spectator sports
Savings

a. Save change in a piggy bank
b. Save 5 percent of income
c. Save 10 percent of income
d. Save more than 10 percent of income

Food

a. Use food assistance (WIC, Food Stamps, food pantry)
b. Buy baby food or formula
c. Cook at home; eat out occasionally
d. Eat meals out frequently
e. Eat all meals away from home
Laundry

a. Do laundry at a friend or relative’s home

b. Use the washer and dryer in apartment or public housing

c. Buy a used washer and dryer

d. Rent or buy a new washer and dryer

e. Use laundromat and some dry cleaning

Clothing

a. Wear or trade clothes you already own

b. Buy at discount stores, thrift shops or used clothing stores

c. Sew most of you clothes

d. Buy at a department store or online

e. Buy name-brand clothes
Transportation

a. Walk or bike
b. Ride bus or join a car pool

c. Use family car or already own a car
d. Buy used car
e. Buy new car

Utilities

a. Included in rent
b. Cost shared by roommates
c. You pay total cost

Communication

a. No phone
b. Phone with local calls, pre-paid cell phone or calling cards
c. Cell phone or smart phone
d. Basic internet connectivity
e. High-speed internet connectivity
Insurance

Auto
a. Covered on someone else’s policy
b. Liability coverage
c. Collision
d. Comprehensive

Home or Apartment
a. No coverage or covered under someone else’s policy
b. Renters insurance for personal property
c. Homeowners, property and personal liability coverage

Health and Disability
a. Medicaid or no coverage
b. Medicare or income-based public health care
c. Group coverage (school or job)
d. Individual health and disability coverage

Other Bills or Expenses

Auto
a. Covered on someone else’s policy
b. Liability coverage
c. Collision
d. Comprehensive

Home or Apartment
a. No coverage or covered under someone else’s policy
b. Renters insurance for personal property
c. Homeowners, property and personal liability coverage

Health and Disability
a. Medicaid or no coverage
b. Medicare or income-based public health care
c. Group coverage (school or job)
d. Individual health and disability coverage

g. Other: ____________________

Other Bills or Expenses

a. Home maintenance or repairs
b. Car repairs and maintenance, gasoline, etc.
c. Medical, dental or visions costs not covered by insurance, including medicine
d. Credit card debt
e. School or education costs
f. Taxes
g. Other: ____________________
More Choices

a. Movies, downloads, books, ringtones, DVDs, satellite radio, etc.

b. Newspaper / magazine / online subscription

c. Favorite hobby (like sports, crafts, gardening, photography, computer gaming, collecting, etc.)

d. Donations to charity or religious groups or nonprofits

e. Pets

f. Cigarettes or other tobacco products

g. Beer, wine or other alcohol

h. Bingo, lottery or other gambling

i. Other: ____________________________