Life Scenario

Occupation: IT Technician

Spouse: Married

Children: Two (1 & 3 years old)

Round One: Using the budget bean sheets, highlight one item in each category. Keeping in mind your life scenario (single, married, or married with children, one income or two incomes)

- Housing
- Savings (Pay Yourself First)
- Utilities
- Transportation
- Healthcare
- Childcare (if needed)
- Food
- Communication
- Personal Care
- Clothing
- Entertainment
- Gifts
- Other Expenses

When complete, count how many beans you have spent. What is the number of bean you spent?

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Round Two:

Monthly Salary: $3750 ($45,000 a year)

Taxes taken directly from pay: $750

Take – home pay: $ 3000 (player has 30 beans to pay for all expenses)

Do you have enough "beans" to pay for the remaining items?

Total beans budgeted minus 30 = _____

How can you move/shift the beans around to pay for all your necessary expenses?

What have you budgeted that can be considered a "want"?

What ways can you save money?