

Life Scenario

Occupation: Sales Associate (has employer health insurance)

Spouse: House cleaner

Children: Two (ages 6 and 10)

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?

****Scroll to next page for round two****

Round Two:

Monthly Salary: \$1900 (\$12 an hour/40 hours) Spouse: \$1200 (\$300 a week) = \$3100

Taxes taken directly from pay: \$500

Take – home pay: \$ 2600 (player has 26 beans to pay for all expenses)

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

Total beans budgeted minus 26 = _____

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?