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### The Bean Game

Each day we make choices based on what we value as important. As a result, choices can vary from person to person because everyone will value their time, energy, and money differently. In this game, you’ll get to pretend that you are a 16 year old high schooler with a part-time job and make decisions that will help you discover what is most important to you and how your personal experiences and values affect your money management decisions.

**Note to parents and caregivers:**

You will need 20 dry beans for each person playing this game. The beans will be used to spend on different categories below. If you do not have dry beans available you can use other small objects like pennies, or raisins, or you can simply color in the beans in the box. Review the instructions described below with your child before you begin the activity. After you have played the bean game together, have some fun talking about how you made your decisions. You can use the prompts in the last “Talk about it” section.

**Part I: Play the Game**

Imagine that you are a 16 year old high schooler with a part-time job while making decisions in this game. You only have 20 beans to spend across all of the categories below. You can only pick one option within each category (food, personal care, recreation, clothing, etc.)

For example, in the first category, Food, if you decide to pack snacks from home (the first option) you would only spend one bean on that category. If you choose to buy food every day before or after school (the third option) you would have to spend 3 beans.

If you spend all 20 beans but still have remaining categories, you can return to the categories and select different options. That way, you can save beans to spend in the categories you have left.

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| **Food** |  | **Personal Care** |
| *OPTIONS* | *BEANS* | *OPTIONS* | *BEANS* |
| Pack snacks from home |  | Basic products: soap, shampoo, toothpaste, etc |  |
| Buy food frequently before or after school |  | Occasional professional haircuts, basic personal care products |  |
| Buy food everyday before or after school |  | Regular hairstyling, nails, name brand personal care products |  |

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| **Recreation** **(if affordable, select all that apply!)** |  | **Clothing** |
| *OPTIONS* | *BEANS* | *OPTIONS* | *BEANS* |
| Hiking, hanging out with friends | No cost | Wear present wardrobe and hand-me-downs | No cost |
| Music streaming, movie / TV streaming service |  | Shop at discount / thrift stores  |  |
| Playing newly released video games |  | Shop at department stores |  |
| Going to concerts, sports events, etc |  | Shop for designer / brand name products |  |

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| **School + Activities****(if affordable, select all that apply!)** |  | **Technology** |
| *OPTIONS* | *BEANS* | *OPTIONS* | *BEANS* |
| Basic school supplies (backpack, notebooks, etc) |  | No phone | No cost |
| School / club-based trips (field trips, band, etc) |  | Cell phone with limited data |  |
| Sports registration / equipment / fees |  | Cell phone with unlimited data |  |

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| **Transportation** |  | **Savings** |
| *OPTIONS* | *BEANS* | *OPTIONS* | *BEANS* |
| Walk or bike | No cost | Save nothing | No cost |
| Public transportation |  | Save $10 per week |  |
| Use family car when available and split gas  |  | Save $20 per week |  |
| Buy a new / used car for yourself and gas |  | Save $30 per week |  |

**Part II: Talk About It**

How did you decide to spend your 20-bean income?

Did you run out of beans?

Did you have beans left over that you could save?

For which category did you choose the most expensive option? Why?

Which category did you have the hardest time deciding what option you wanted? Why?

*Note: This activity was adapted with permission from the NextGen Personal Finance Middle School Course MS-3.2.*