

Money, Money, Money: **Bean Game**

Housing

- Live with relatives (0)
- Live in public housing (1)
- Share an apartment or house (2)
- Rent a place of your own (3)
- Buy a home (5)

Utilities (Heat and Light)

- Included in rent (1)
- Cost shared by roommates (1)
- You pay total cost (2)

Auto Insurance

- Covered on someone else's policy (1)
- Liability coverage (1)
- Complete coverage (2)

Phone or Cell Phone

- No phone or cell phone (0)
- Basic phone service (1)
- Limited long distance calls (1)
- Many long distance calls (2)

Home or Apartment Insurance

- No coverage (0)
- Covered under family or roommate's policy (0)
- Property and liability coverage (1)

Health and Disability Insurance

- No coverage (1)
- Free public health care (1)
- Fringe benefit of job (1)
- Group coverage (school or job) (1)
- Individual health or disability coverage (3)

Other Expenses or Bills

- Home maintenance or repairs (1)
- Items purchased on installment plan (1)
- Medical costs not covered by insurance including medicine (1)
- Credit card debt (1)
- School or educational costs (1)
- Taxes (1)
- Other: _____ (1)

Laundry

- Do laundry at the home of a friend or relative (0)
- Use the washer and dryer in apartment or public housing (1)
- Use laundromat and some dry cleaning (1)
- Rent or purchase a washer and dryer (2)

Clothing

- Wear present wardrobe (0)
- Buy at discount stores, thrift shop, or used clothing store (1)
- Sew most of your clothes (2)
- Buy at a department store (2)
- Buy designer clothes (3)

Food

- Included in housing costs (room and board) (0)
- Food assistance (WIC, Food Stamps, food pantry) (1)
- Cook at home; dinner out once a week (2)
- Buy frequent fast-food lunches and weekly dinner out; cook other meals (3)
- Buy all meals away from home (4)

Furnishings

- Borrow from relatives or friends (0)
- Rent furniture or live in a furnished apartment (1)
- Buy at garage sales or thrift shops (1)
- Buy new furniture (2)

Savings

- Change in piggy bank (0)
- Five percent of income (1)
- Ten percent of income (2)
- More than 10 percent of income (3)

Transportation

- Walk or bike (0)
- Ride the bus or join a car pool (1)
- Use family car or already own a car (1)
- Buy a used car (3)
- Buy a new car (4)

Recreation

- Television, visit with friends and use public recreation (0)
- Cable television, sports and movies (1)
- Concerts, vacations, and spectator sports (2)

Gifts

- Make your own (0)
- Buy cards and small gifts on special occasions (1)
- Buy frequent gifts for everybody (2)

Child Care

- Provided by family member or friend (0)
- Hire a sitter on a limited basis (1)
- Pay for full-time day care (2)

Grooming and Personal Products

- Use generic soap, shampoo, lotion, etc. (0)
- Get haircuts; use selected personal products (1)
- Have hair styled, colored or permed regularly; use name-brand personal products (2)

More Choices

- Tapes, CDs, or computer games (1)
- Weekly donations to charity or religious groups (1)
- Newspaper or magazine subscriptions (1)
- Favorite hobby (such as photography, computer games) (1)
- Cigarettes or other tobacco products (1)
- Beer, wine, other alcohol (1)
- Bingo, lottery, or other gambling (1)
- Pets (1)
- Other: _____ (1)

Sources: *Money Management Advisors*, EM4860, developed by Louise A. Parker, Theo A. Thomas and Sally E. Horton, Washington State University Cooperative Extension; University of Missouri Extension, *Building Strong Families*; *Money Action Plan*, University of Missouri