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

Transportation
a. Walk or bike (0)
b. Ride the bus or join a car pool (1)
c. Use family car or already own a car (1)
d. Buy a used car (3)
e. Buy a new car (4)

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

Child Care
a. Provided by family member or friend (0)
b. Hire a sitter on a limited basis (1)
c. Pay for full-time daycare (2)

Recreation
a. Television, visit with friends and use public recreation (0)
b. Cable television, sports and movies (1)
c. Concerts, vacations, and spectator sports (2)

Savings
a. Change in piggy bank (0)
b. Five percent of income (1)
c. Ten percent of income (2)
d. More than 10 percent of income (3)

Gifts
a. Make your own (0)
b. Buy cards and small gifts on special occasions (1)
c. Buy frequent gifts for everybody (2)

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

More Choices
a. Tapes, CDs, or computer games (1)
b. Weekly donations to charity or religious groups (1)
c. Newspaper or magazine subscriptions (1)
d. Favorite hobby (such as photography, computer games) (1)
e. Cigarettes or other tobacco products (1)
f. Beer, wine, other alcohol (1)
g. Bingo, lottery, or other gambling (1)
h. Pets (1)
i. 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