INSTRUCTIONS:

Imagine you are married. One of you works two part-time jobs and one of you has a full-time job. You have two children.

1. Count out 15 candies—this is your budget for the month. (Do not eat them until you are finished with the game).

2. Using the provided game board, place your candies in the dotted circles to indicate your spending choices in each category.

3. You have to spend at least one candy per row, you cannot skip any of the categories. Time to make tough decisions.

4. Once you are done, wait for further instruction on what to do next.
### 1 PIECE OF CANDY
- **Studio Apartment:** 1 bed, 1 bath, unfurnished, no patio/yard, uncovered street parking, stove only.
- **Healthcare:** No health insurance, you pay for all health-related costs out of pocket.
- **Food (per person):** 1 meal a day.
- **Transportation:** Walk or bike everywhere, cannot afford public transit. Your commute to work will be over an hour.
- **Technology Access:** No computer, no phone, black & white TV with no cable.
- **After School Program:** Minimum supervision from aging grandparent. Child cannot play outside and does not get homework help.
- **Childcare:** Child is watched by a neighbor.
- **Spending Money:** $0/week after all bills are paid.

### 2 PIECES OF CANDY
- **Apartment:** 3 bed, 1 bath, unfurnished, covered patio, 1 covered parking space, stove and refrigerator.
- **Healthcare:** Health insurance for you through your employer but no health insurance for your family members.
- **Food (per person):** 2 meals a day.
- **Transportation:** Walk, bike, or take public transit. Your commute to work will be over an hour.
- **Technology Access:** No computer, cell phone, TV with no cable.
- **After School Program:** 3-day/week program where they work on homework and play outside.
- **Childcare:** Child attends an unaccredited childcare program that offers limited stimulation.
- **Spending Money:** $20/week after all bills are paid.

### 3 PIECES OF CANDY
- **House:** 2 bed, 1½ bath, unfurnished, small fenced yard, 2-car garage, stove, refrigerator, and dishwasher.
- **Healthcare:** Health insurance for you and your family through your employer.
- **Food (per person):** 3 meals a day + snacks.
- **Transportation:** Own your own car. Your commute to work will be less than an hour.
- **Technology Access:** Home computer, cell phone, TV with cable.
- **After School Program:** 5-day/week program with enrichment activities such as arts, sports, learning clubs, computer education, etc.
- **Childcare:** Child attends a quality childcare program with early learning components preparing the child to enter school.
- **Spending Money:** $50/week after all bills are paid.
MAKING CHOICES ACTIVITY INSTRUCTIONS

HOW WILL YOU INVEST YOUR RESOURCES?
This activity is a great way to explain the tough choices that families in our neighborhoods are forced to make every day.

INSTRUCTIONS
- Make copies of the “game sheet.” Participants can work alone or in teams depending on group size.
- Provide each group with 15 candies (Smarties work well because there are 15 in each roll).
- Tell each participant or team their candies will become symbolic of their “budget” and not to eat their candies until the end of the game.
- Explain that for the purposes of the game each person or team is to pretend they’re married with 2 children.
- One adult in the household is working full-time and the other is working two part-time jobs, both at minimum wage.
- The family has a limited budget and only 15 candies to spend.
- They have some tough decisions to make.
- Each participant must study their choices in each row and invest their candies with 1, 2 or 3 candies depending on what’s most important to them.
- They cannot skip a row.

UNEXPECTED EXPENSE OCCURS:
Once everyone has invested their candies, tell them there’s been a change and they have to adjust their budget making sure all categories are still covered.

Choose one of the below scenarios:
- Your refrigerator breaks. Your repairs cost 2 candies.
- Your son is sick and can’t go to school. You have to stay home from work for a week. Remove 2 candies.
- Your daughter needs a root canal and your insurance doesn’t cover dental work. Remove 2 candies.

Then present this scenario:
- Your spouse just got laid off with no severance pay. Remove 4 candies.

WRAPPING UP
- What things did you think were most important to invest in?
- What was the least important?
- What were the toughest decisions to make?

THE MORAL OF THE STORY:
Today, many of our families, friends and neighbors have to make these tough decisions every day, right here in neighborhoods in the Chicago region. The poverty rate in United Way partner communities averages 33% and more than 400,000 people in Cook and DuPage counties live in extreme poverty. Choosing between decent housing and quality childcare and between food and filling prescriptions are the impossible choices low-income families in our neighborhoods face.

For many thousands of hard-working families in our communities, the basic ingredients for a good life are increasingly beyond their reach.

Want to make a difference? Get involved with United Way to help build stronger communities across the region. United Way is creating real, lasting change where you live, by focusing on the building blocks of a better life—education, income, health and meeting basic needs.

Join us in transforming individual lives and entire communities by supporting United Way.