

MAKING CHOICES

You have a 15-candy budget each month. You are married, and you both work full-time at minimum-wage jobs. You have a son (age 14) and a daughter (age 9).

Look at the three options for each category and “spend” your candies in column A, B, or C, depending upon what’s most important to you.

You must make a choice for each row.

CANDIES BANK



UNITED WAY
Space Coast

CATEGORY	A (1 CANDY)	B (2 CANDIES)	C (3 CANDIES)
HOUSING	Apartment, 1 bedroom, 1 bath, unfurnished, no patio/deck/yard, street parking only. <input type="radio"/>	Apartment, 3 bedroom, 1 bath unfurnished, covered patio. <input type="radio"/> <input type="radio"/>	House, 2 bedroom, 1.5 bath, unfurnished, small fenced yard, carport, stove, refrigerator and dishwasher. <input type="radio"/> <input type="radio"/> <input type="radio"/>
HEALTHCARE	No health insurance - you pay for all health-related costs. <input type="radio"/>	Health insurance for you through your employer but no health insurance for your family members. <input type="radio"/> <input type="radio"/>	Health insurance for you and your family through your employer. <input type="radio"/> <input type="radio"/> <input type="radio"/>
FOOD (per person)	1 meal per day. <input type="radio"/>	2 meals per day. <input type="radio"/> <input type="radio"/>	3 meals per day plus snacks. <input type="radio"/> <input type="radio"/> <input type="radio"/>
TRANSPORTATION	Walk or bike everywhere, no public transit available. <input type="radio"/>	Walk, bike, or take public transit. <input type="radio"/> <input type="radio"/>	Own your own car. <input type="radio"/> <input type="radio"/> <input type="radio"/>
TECHNOLOGY ACCESS	No computer, no cell phone, TV but no cable. <input type="radio"/>	No computer, you have a cell phone and TV but no cable. <input type="radio"/> <input type="radio"/>	You have a home computer, TV with cable, and a cell phone. <input type="radio"/> <input type="radio"/> <input type="radio"/>
CHILDCARE	Under supervision of a family member. <input type="radio"/>	A licensed daycare, but no early education training. <input type="radio"/> <input type="radio"/>	A provider with proven high-quality care and training in early education. <input type="radio"/> <input type="radio"/> <input type="radio"/>
SHOPPING	1 grocery store within walking distance, no mall within 20 miles. <input type="radio"/>	Grocery store across the street from your home and a mini-mall within a mile. <input type="radio"/> <input type="radio"/>	2 grocery stores nearby and a large mall within walking distance. <input type="radio"/> <input type="radio"/> <input type="radio"/>
SPENDING MONEY	After food purchased and bills are paid, no extra money left. <input type="radio"/>	\$20 left over each week after food purchased and all bills are paid. <input type="radio"/> <input type="radio"/>	\$50 left over each week after food purchased and bills are paid. <input type="radio"/> <input type="radio"/> <input type="radio"/>

MAKING CHOICES: HOW WILL YOU INVEST YOUR RESOURCES?

INSTRUCTIONS

- Distribute one game sheet to each person or team along with a roll of Smarties candy.
- As the game states, you are married with two children. You both work full-time at minimum-wage jobs.
- The Smarties candy is symbolic of your budget, so if someone has eaten their budget it's a great opportunity to talk about financial planning. Not everyone has someone in their life who makes sure they know how to budget. You have 15 Smarties to allocate in each of the 8 rows. **You can NOT skip a row.**
- The family budget is limited, so make your choices wisely. You can invest 1, 2, or 3 candies depending on what's most important to you. Remember, you must have Smarties in each row.
- Once they're done making their choices, ask the group, "How did it feel making your choices of where to budget your money?" or "What choice did you make, and why?"

Scenario Change 1 - Unexpected Expense

Your 9-year-old daughter has an infected tooth and must see the dentist (not covered by your health insurance, if you have it). For her to see the dentist you must give up 2 of your Smarties, which means reallocating where you budget your money. Remember, you can't skip any rows. Ask, "What choice did you make, and why?"

Scenario Change 2 - Unexpected Loss of Income

Your life is about to get even more difficult because your spouse just got laid off. Take 4 of your Smarties off your sheet and reallocate the remaining Smarties so that you have at least 1 candy in each of the 8 rows, without skipping any rows. Discuss with the group, "What choice did you make, and why?"

This game is about demonstrating the importance of United Way. Thanks to donors, United Way Space Coast funds a safety net of services that help when people need it most.

Nearly 90,000 households in Brevard struggle to make ends meet. They earn above the poverty level but not enough to afford their basic needs. We use the acronym ALICE for these households: **A**sset **L**imited **I**ncome **C**onstrained **E**mployed.

After scenario change 2, give participants a brochure and ask them to select some partner agencies that might help when an emergency strikes. If anyone says, "Call 211," give them 1 candy back.

If they mention other referral services or partner agencies that could help, such as Catholic Charities (emergency services), Sharing Centers (emergency services, community kitchen), Salvation Army (social services, emergency assistance, soup kitchen), youth agencies (childcare expense, etc.), give back 2 candies.

The point of the game is to illustrate the hardworking people right here in Brevard who make these tough decisions every day. United Way Space Coast not only helps meet immediate needs like food, shelter and clothing, but also addresses hunger, care and education of children, and health and independence of our seniors.

The real work comes with addressing the candy bank. Our work in education, income, and health helps families prepare for life's challenges. Finding ways to build the candy bank, we are building the foundation to effect positive and long-lasting change, so individuals and families can find a sense of stability.