

# Making Choices Instructions

## **Intro Script**

United Way brings people and communities together to create a prosperous, healthy community. We are all a part of something greater, and a tear anywhere weakens the entire social fabric of a community. We work to address the circumstances that destabilize communities. Our entire community benefits when a child succeeds in school, when people have good health and when workers can support their families. The needs created by financial instability are real and growing.

The purpose of this “Making Choices” activity is to have you experience the difficult decisions hardworking people on our communities face every day.

## **Supplies:**

1 copy of “Making Choices household budget sheet” for each person or group of people.  
One roll of “Smarties” for each person or group. (15 “Smarties” in each roll)



## **Instructions (read to participants)**

- You may work alone or in small groups.
- The “Smarties” are symbolic of your budget so don’t eat them until after the game is over!
- For the purpose of this game, each person or team is to pretend they are part of a family of four, two adults and two children, ages sixteen and four.
- One adult is working full-time and the other is working two part-time jobs. Both make minimum wage.
- The family has a limited budget and only 15 candies to spend.
- You must make some tough decisions.
- Each participant or group must study their choices in each row and invest their candies with one, two or three candies depending on what’s most important to them: one being the least desirable option and three being most desirable option.
- You must not skip any rows.

**After a few minutes, when everyone has a chance to place their candies, let them know there has been a change:**

Since it is summer your older child is not in school and not receiving subsidized lunches. The family doesn’t have enough money to purchase additional summer food. In order to get enough food to put on the table you must remove one of your candies. Now, remove a candy piece from your sheet and adjust the rest as needed.

**After they adjust their candies let them know there has been another unexpected event:**

Your spouse just got laid off with no severance pay. You must take off four more candies and adjust accordingly.

## **Closing Script**

Hardworking people make these kinds of decisions everyday in Minnesota. United Way not only helps meet the immediate needs such as hunger and homelessness, they also address the root causes of these problems. Specifically, United Way works to strengthen access to the building blocks for a stable, self supporting life: education, income and health.

Making Choices is based on a basic, 'no frills' budget for a family of four living in Southeast Minnesota.

The average monthly costs of living are = \$4637

Food: \$690  
Housing: \$995  
Health care: \$454  
Transportation: \$688  
Child care: \$929  
Clothing/etc: \$317  
Net taxes: \$564

**SOURCE: *The Cost of Living in Minnesota Wage & Budget Calculator.* Jobs Now Coalition. Accessed May 2013 at: <http://www.jobsnowcoalition.org> – Wage & Budget Calculator.**

That adds up to a total annual cost of \$55,644. To cover the annual cost of meeting basic needs for a family of four with two workers each worker must earn at least \$13.38 per hour. In the 10 county area of Southeast Minnesota 38% of jobs pay less than \$13.38 per hour.

That is why United Way believes that we all do better when we all do better. We all win when a child succeeds in school, when families are financially stable, and when people are in good health. These results have benefits that ripple across the whole community. Today I offer you a call to action to LIVE UNITED by giving, advocating and or volunteering with United Way to keep your community a great place to live. Please join me and LIVE UNITED!



# Making Choices

How will you invest your resources?

If you had a “15-candy budget” to spend every month, how would you spend it? What would your priorities be?

Place the required number of candies to indicate your spending choices. You have to make a choice for each category (no skipping categories).

You are one member of a family of four; two working adults and two children ages 16 and 4.

Category	Choice A (1 Smartie)	Choice B (2 Smarties)	Choice C (3 Smarties)
Housing	Studio <i>apartment</i> (1 bedroom), 1 bath, unfurnished, no patio or yard, street parking only, stove only <input type="radio"/>	3 bedroom 1 bath <i>apartment</i> , unfurnished, covered patio, 1 covered garage space, stove and refrigerator <input type="radio"/> <input type="radio"/>	2 bedroom 1 1/2 bath <i>house</i> , unfurnished, small fenced yard, 2-car garage, 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 from 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	1 meal a day <input type="radio"/>	2 meals a day <input type="radio"/> <input type="radio"/>	3 meals a day + snacks <input type="radio"/> <input type="radio"/> <input type="radio"/>
Transportation	Walking 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	No computer, No cell phone, Black & White TV <input type="radio"/>	Cell phone, no computer, TV <input type="radio"/> <input type="radio"/>	Home computer, TV with cable, cell phone <input type="radio"/> <input type="radio"/> <input type="radio"/>
Child Care	Under the supervision of a family member <input type="radio"/>	A licensed daycare but with 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 5 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 all bills/food are paid no extra money left <input type="radio"/>	\$20 left over each week after all bills are paid <input type="radio"/> <input type="radio"/>	\$50 left over each week after all bills are paid <input type="radio"/> <input type="radio"/> <input type="radio"/>

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