



United Way
of Greater Stark County



Instructions to Play Rent or Groceries

Set up: Provide each participant with the accompanying Rent or Groceries Playing board and 20 candy pieces. This can be smarties, M&M's, etc. Make sure each participant knows they should only have 20 pieces of candy to use for the game.

Objective: To make it through the week on your budget of 20 pieces or \$500. Each piece of candy represents \$25. If players can make it through the week the players with the most money left over wins.

How to begin:

1. Make sure all participants have the necessary pieces and read the objective.
2. Begin by explain about poverty.
 - a. A person with a lower income can think differently about how and what decisions they should make to get by. This is called the "tyranny of the moment". Think about this as you make your decisions.
 - b. Explain the character's back story: You are a single parent of two, living paycheck to paycheck. You've just been laid off from your job. You just paid rent for the next month and now have \$500 left to make it through the week and find a job.

Ask Day 1 Question: To get a job, you need to get around. Do you buy a car or take the bus? If you choose a used car, take 4 pieces from your budget. If you chose a bus pass take one piece from your budget. Give participants a few moments to make their decisions.

-Road Block-

Life sometimes sends us Road Blocks. There is one here. If you chose the bus pass, you will need to remove 2 more pieces from your budget. Public transportation can sometimes be unreliable. This week your bus was late and you missed your connecting bus to drop your child at day care. This made you late to work and made you miss out on pay.



UNITED WAY OF GREATER STARK COUNTY FIGHTS FOR THE HEALTH, EDUCATION, AND FINANCIAL STABILITY OF EVERY PERSON IN EVERY COMMUNITY. We win by living United. By forging unlikely partnerships. By finding new solutions to old problems. By mobilizing the best resources. And by inspiring individuals to join the fight against their community's most daunting social crises.

Ask Day 2 Question: Your bills arrive. Which ones are you going to pay? You can pay all of them (internet and electric) for 6 pieces, just the Internet for 4 pieces, or just the electric bill for 2 pieces. Give participants a few minutes to decide, then announce a Road Block.

-Road Block-

These days many businesses advertise for jobs on the internet and make applying for a job difficult if you do not have internet. If you did not pay the internet bill, remove 1 piece from your budget. You went to the library to apply for jobs and read your email. You weren't able to get there one day and a potential job had emailed to hire you. Since you didn't reply, they moved on to the next candidate.

Day 3 Question: You've been called in for a job interview, but you don't have any professional clothes to wear. Do you buy a suit that doesn't quite fit at Goodwill for \$30? Buy a new suit at Kohl's for \$100 or call 2-1-1 to find a few clothing center?

- a. Explain that United Way has a resource service called 2-1-1. Based on zip code, it connects callers to resources that can solve a problem. This includes finding help for rent, food, and utilities all the way to finding a free dental service for your children or finding free clothes for an interview.

Day 4 Question: Your children need school supplies. Usually you spend \$100 on both your children but this year your oldest child needs a graphing calculator that costs \$60. Do you buy the calculator for 5 pieces or go without the calculator and only buy the school supplies for 4 pieces?

- a. Explain that decisions like this are hard for parents. We want our kids to be prepared but that calculator might seem extravagant at the time. You might think that you'll be able to get the calculator when you get a job. They won't have to go without for too long. This thinking is part of the reason that kids that go to school unprepared and lacking supplies and why they are more likely to perform worse on tests.

Day 5 Question: You usually spend \$50 /week on groceries, but the bulk sizes and staples like cereal, canned goods and peanut butter are cheaper per ounce. Do you buy the smaller, cheaper sizes for \$50 or buy the bulk groceries for \$100?

-Road Block-

If you choose the smaller cheaper sizes, remove 1 piece from your budget. Your choice means you will **pay more over time**.

Day 6 Question: you have a toothache that's been bothering you for weeks, and you don't have dental insurance. Do you go in for cleaning for 6 pieces or you ignore it? Which do you choose?

-Road Block-

As with house and car repairs and personal health, regular maintenance saves a lot of money in the long run. If you chose to ignore the dental problem, it most likely won't go away. Remove 12 pieces because next week you will wake in excruciating pain and now need an emergency root canal costing \$360.

Day 7 Question: Congratulations! You've been offered two jobs. Which job do you accept? An \$8/hr retail job during the day while your kids are at school? Add 12 pieces into your budget. Or do you accept a \$12/hr manufacturing job during 2nd shift which will require you to pay for child care? Add 19 piece but subtract 4 pieces, representing the cost of child care.

Did You Make It?

Debriefing questions:

1. Did you make your budget?
2. If you could go back and change one decisions what would that be?
3. What was the hardest decision to make and why?
4. What decisions could be affected by the "Tyranny of the Moment"?
5. What take away did you learn the most?