

# THE JELLYBEAN GAME

## BEFORE YOU GET STARTED

**Recommended Ages:** Grades 4 – 12

**Estimated Time:** 30 minutes

**Stuff you'll need:** 20 jellybeans (or any small bean-like item) for each group, a small container

**BADGE OR JOURNEY  
STEPS COMPLETED**

Cadette Budgeting Step 1

## THE FUN PART

How to play: Game can be played individually, but best results come with playing in a group of 2 or more, but no more than 5. Gather a group of 2-4 players and divide into groups. Each group receives 20 jellybeans and a set of spending category sheets. Each group must decide on how to spend their 'income' based on life circumstances, values, and goals. Each item has a set number of squares, which indicates how many jellybeans are needed to 'pay' for that item.

1. Round 1: Each individual or group must select an item in each of the categories with the green trefoil (Food, Housing, Furnishing, Transportation, Insurance, and Clothing & Laundry). These categories are required and must be selected first. Once you have finished selecting items in the required categories, continue selecting items in the remaining categories until you have used up your 20 jellybean income.
  - Discussion: Why did you choose the items that you did? How were you influenced by our values? What were your goals? Have any previous experiences influenced your decisions? Compare what you spent in your beans with other individuals or group.
2. Round 2: Your income has just been cut to 13 jellybeans. What changes will you make? What will you give up? Make changes until your spending sheets only have 13 jellybeans
  - Discussion: What items did you choose to give up? What made you choose those? What did you learn about yourself and money in the process? Was the decision hard to make based upon what you cut from your spending? Compare your budget cutting choices with another individual or group.
3. How to keep the game going: Add bonus rounds that could include: You got a 4 jellybean raise!; You broke your leg, if you have insurance you don't have to do anything, but if you do not have insurance, you must take off 3 beans; Your transportation broke down, use 3 jellybeans from savings to pay for it, if you do not have savings, how will you cover the cost of paying to fix your transportation? Be creative and choose other options that you could factor in.

**Way to go! You did it! Share on social media with your caregiver's permission. Use the hashtag #GSGIDIY**



# THE JELLYBEAN GAME CTD.

## HOUSING AND UTILITIES

- Live with relatives and share utilities
- Apartment with roommates, shared room and utilities
- Apartment of your own

## PHONE AND INTERNET

- Basic Phone
- Newest phone with music subscription
- Shared internet, slower speed
- Fast internet, idea for streaming video

## TRANSPORTATION

- Walk or Bike  No Beans
- Bus or Train
- Shared car, buy gas
- Buy used car and buy gas
- Buy a new car and by gas

## INSURANCE

- CAR**
- Liability Only
- Full Coverage

- HEALTH**
- None  No Beans
- Job Accident Coverage
- Full Health Coverage

- HOME**
- Home or Renter's Insurance

## SAVINGS

- Piggy Bank  No Beans
- 5% of Income
- 10% of Income
- Invest for Retirement
- 10% to Charity or Tithes

## PERSONAL CARE

- Basic hygiene: shampoo, soap, etc.
- Occasional haircuts and nail appointments
- Occasional haircuts and high end products

# THE JELLYBEAN GAME CTD.

## FOOD

Eat at home or pack lunch.  
Dinner out once per week

Fast food lunches  
Dinner out once per week

All meals out

## GIFTS

Make gifts

Buy small gifts  
occasionally

Buy gifts often

## FURNITURE AND HOUSEWARES

Hand me downs from family  
and friends  No Beans

Rent furniture or live in a  
furnished apartment

Buy secondhand at yard sales  
or thrift stores

Buy new furniture

## CLOTHES AND LAUNDRY

**CLOTHES**  No Beans

Wear what you have

Shop clearance racks

Buy one new item per  
month, full price

Buy two new items per  
month, full price

## FUN

Hiking, walks, hang out with  
friends, library, free local events  No Beans

TV, snacks, driving around

Going to movies

Fitness classes/gym membership

Art, photography, music, hobbies

Vacations/travel

## LAUNDRY

Do laundry at parents  
or friends home  No Beans

Go to a laundrymat

Your apartment has a  
washer and dryer

## EXTRAS

Extra TV channels

Streaming subscriptions

Software or gaming

