



ROUND 2

Your income has been cut to 13 jelly beans. This means you must remove 7 jelly beans from your selections.

DISCUSS TOGETHER

- What did you choose to give up?
- What did you learn about yourself and money during this game?
- Is budgeting money easy or hard?
- Why is it important to manage your money?

BONUS ROUND

You just received a raise! You have 2 additional jelly beans to add to your board. Decide where they should be spent.



SPERO
FINANCIAL

**JOIN US FOR A FREE WEBINAR ON MAY 24
AT 6PM TO LEARN MORE PRACTICAL WAYS
TO TEACH YOUR KIDS ABOUT MONEY!**



Learn more & register here!

References: The Bean Game (Washington State University Extension, Family Resource Management Specialist) Parker, L. | The Budget Game: Living on a 20 Square Salary. (Office of State Treasurer John Perdue. Financial Education Programs, Charleston, WV.) Jana Darrington, M.S. Utah State University Extension. | The Jelly Bean Game (PrettyProvidence.com)



CANDY LIFE

The Money Game

FOR PARENTS/GUARDIANS

Instilling good financial habits as early as possible helps ensure that kids will be financially healthy in adulthood. The foundation of this is helping kids learn how to manage money: earn it, save it, give it, spend it, and invest it. This game uses real examples to teach kids about doing just that (aka budgeting). Instead of money, we'll use jelly beans. So, join in on the fun, as you guide your kiddo through this game!

HOW TO PLAY

- Start with 20 jelly beans and lay out the spending category sheet.
- Decide how to spend your jelly beans (aka income) based on your preferences, life circumstances, values, and goals.
- Each item has a number of circles that represents how many jelly beans are needed to pay for that item.
- Start with Round 1. Then, move on to Round 2!



ROUND 1

Choose item(s) in each of the blue box categories to spend your income. These categories represent "needs". Once complete, choose items in the remaining categories. These categories represent "wants".

DISCUSS TOGETHER

- Why did you choose what you did?
- Was it hard to make a decision?
- Did you get all the items you wanted? If not, why?
- What did you learn about money?

BONUS ROUND

Someone in your family broke their leg. If you have health insurance, you don't need to do anything. If you don't, remove 3 jelly beans from your board.





CANDY LIFE



HOUSING & UTILITIES

- ☐ ☐ Living with family & sharing utilities
- ☐ ☐ ☐ Living with friends & sharing utilities
- ☐ ☐ ☐ ☐ Live on your own

INSURANCE

- ☐ ☐ Car Insurance
- ☐ ☐ Home Insurance
- ☐ ☐ Health Insurance

NO BEANS No Health Insurance

SAVINGS

- ☐ Save \$50
- ☐ ☐ Save \$100
- ☐ ☐ Save for Retirement

FURNITURE

NO BEANS Use hand-me-downs from family

- ☐ Live in Pre-furnished apartment
- ☐ Buy furniture from thrift store
- ☐ ☐ New furniture

CLOTHES

NO BEANS Wear what you have

- ☐ Shop thrift stores
- ☐ Shop outlet malls
- ☐ ☐ Shop brand-names

GIFTS

- ☐ Make Gifts
- ☐ ☐ ☐ Buy Gifts Occasionally
- ☐ ☐ ☐ Buy Gifts Often
- ☐ ☐ Donate to charity/tithes

FOOD

- ☐ ☐ Dinner out 1x per wk/pack lunch
- ☐ ☐ ☐ Dinner out 2x per wk/Fast food lunch
- ☐ ☐ ☐ ☐ Eat all meals out

LAUNDRY

NO BEANS Laundry at friends/family

- ☐ Go to laundromat
- ☐ Use own washer/dryer

FUN

NO BEANS Hanging out at Home

- ☐ ☐ Going to the Movies
- ☐ ☐ Sports Event at Arena
- ☐ ☐ Arcade/Bowling
- ☐ ☐ ☐ Vacation

TRANSPORTATION

NO BEANS Walk or Bike

- ☐ Ride the bus
- ☐ ☐ Car pool or drive as family
- ☐ ☐ ☐ Drive used car or ride-share
- ☐ ☐ ☐ ☐ Drive new car

PHONE & INTERNET

- ☐ Flip Phone/No Internet
- ☐ Flip Phone/Slow-Speed Internet
- ☐ ☐ iPhone/High-Speed Internet

PERSONAL CARE

- ☐ Shampoo, soap, toothpaste
- ☐ Occasional Haircut
- ☐ ☐ Regular Haircut

EXTRAS

- ☐ Basic Cable
- ☐ ☐ Streaming Service
- ☐ ☐ Xbox/PlayStation Live

