

Directions: Each rectangle is worth one bean, all the rectangles next to an item must be filled in to have that item. See if you can get your beans to buy all the things you need and want. Housing, transportation, utilities, insurance, food, and clothing *must* be accounted for and be sure to reflect the effects of choices in one category in related categories. For example, if a participant chooses to have an automobile, they must also have automobile insurance and if a house is purchased, home insurance must be also.

HOUSING



- A. Live with relatives
- B. Share apartment or house with others
- C. Rent a place of your own
- D. Buy a home

TRANSPORTATION



- A. Walk or Bike No Cost
- B. Ride the bus or join a carpool
- C. Buy fuel for family or own vehicle
- D. Buy a used vehicle
- E. Buy a new vehicle

UTILITIES



HEAT AND LIGHT

- A. Include in rent No Cost
- B. Cost shared by roommates
- C. You pay total cost

PHONE

- A. No phone No Cost
- B. Phone with limited long distance calls
- C. Phone with many long distance calls
- D. Cell phone, pager and/or beeper

SAVINGS



- A. Change in piggy bank No Cost
- B. Five percent of income
- C. Ten percent of income



THE BEAN GAME

INSURANCE



AUTO

- A. Covered on parent's policy
- B. You pay for liability coverage only
- C. Pay for complete coverage

HOME OR APARTMENT

- A. No coverage No Cost
- B. Covered under family or roommate's policy
- C. Pay for property and liability coverage

HEALTH AND DISABILITY

- A. No coverage No Cost
- B. Access to free public health care
- C. Fringe benefits of job
- D. Group coverage (school or job)
- E. Individual health and disability coverage

OTHER



- A. Records, tapes, or CDs
- B. Books
- C. Weekly giving to charity
- D. Newspapers or magazines
- E. Hobby
- F. Going to the movies
- G. Concerts
- H. Sports
- I. Fancy hair cuts

FOOD



- A. Included in housing costs (room and board) No Cost
- B. Cook at home; dinner out once a week
- C. Purchase frequent fast food lunches, weekly dinner out, and cook all other meals
- D. Purchase all meals away from home

CLOTHING



- A. Buy clothes at thrift shops
- B. Buy clothes at department store
- C. Buy designer clothes

