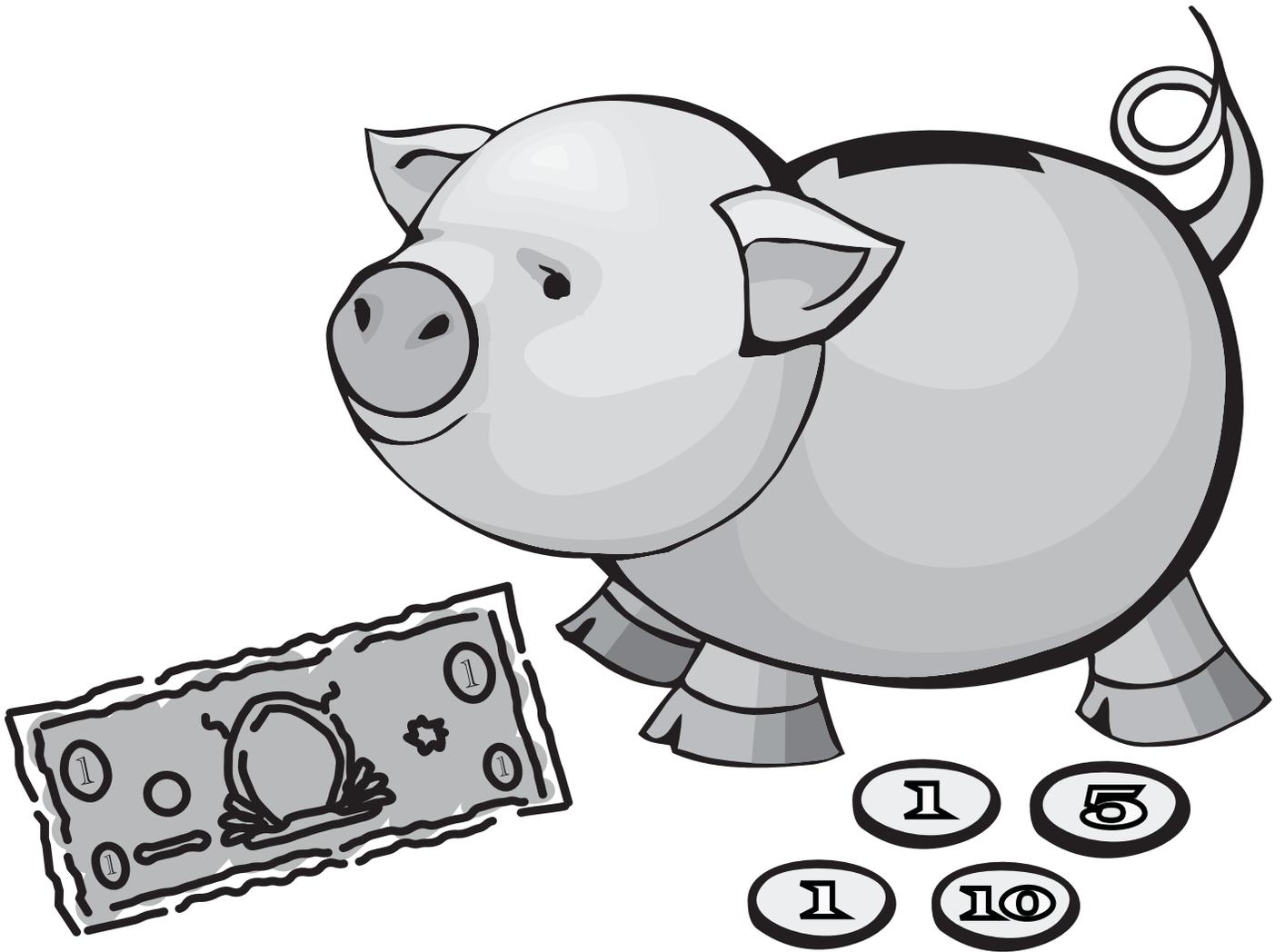


THE Spending Game FOR YOUTH



UofA UNIVERSITY OF ARKANSAS
DIVISION OF AGRICULTURE

Cooperative Extension Service

University of Arkansas, United States Department of Agriculture,
and County Governments Cooperating

The Spending Game for Youth

Purpose

Spending money means making choices. There is never enough money for all the things we'd like. This game will help you decide what is more important to you.

How to Play

Round #1:

Today, each of you has a "20 bean" allowance. Go through all the choices in "The Spending Game." Make one choice in each area and fill the box or boxes with a bean or beans. Instead of beans, you can use a pencil to mark up to 20 boxes.

Example

You choose to spend part of your allowance on snacks and drinks. You usually buy candy, gum or a soft drink from convenience stores or vending machines. Under the snack category, you would put beans or marks in the boxes by this choice.

Snacks and Drinks

- a. Fix snacks at home
- b. Convenience stores, vending machine
- c. Fast food restaurant

Discussion Questions

Compare your spending choices to those of other players. What did you spend your money on? How do your values, beliefs, goals and past experiences affect spending choices? What did you learn about yourself from this activity?

Round #2:

Your allowance has now been cut to 12 beans. Decide what you are willing to give up or change in order to cut the eight beans. If you are using marks, complete 12 boxes with "X".



Recreation

- a. Spend time with friends at home or in a park
- b. In-line skate, bowl, swim, fish
- c. Rent movie or video game from store or download
- d. Attend movie at theater with snack
- e. Buy used video game
- f. Buy new video game



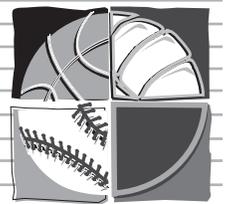
Savings

- a. Small change in a piggy bank
- b. Regular deposits in a savings account
- c. Regular purchase of savings bond



Snacks and Drinks

- a. Fix snacks at home
- b. Convenience stores, vending machine
- c. Fast food



Sports Equipment

- a. Borrow
- b. Buy used
- c. Buy new



Music

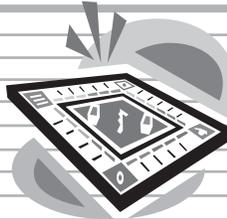
- a. Listen to radio or borrow from library
- b. Buy used at garage sales or resale store
- c. Buy new at specialty store or buy online



Clothing

- a. Mix and match current clothes. Alter, adorn or mend.
- b. Shop at garage sales or resale store
- c. Shop at discount store
- d. Shop at department store
- e. Shop at specialty store for exclusive brands

Hobbies, Collecting, Books and Games



- a. Borrow or trade, use supplies on hand
- b. Buy used or at a discount store
- c. Buy new at a specialty store



Phone

- a. Use phone at home
- b. Buy basic wireless phone and basic plan with limited minutes
- c. Buy latest wireless phone with unlimited minutes and texting

Gifts



- a. Make your own or give gifts of your time and skill
- b. Cards and small gifts on special occasions
- c. Expensive gifts for everybody



More Choices

You may select more than one.

- a. Magazine subscription
- b. Dance, fitness or music lessons
- c. Tickets to concert or sports event

The Spending Game for Youth was adapted for Arkansas by Laura Connerly from *The Allowance Game*, Iowa State University Extension. Connerly is instructor - family resource management, University of Arkansas Division of Agriculture, Cooperative Extension Service, Little Rock.

Issued in furtherance of Cooperative Extension work, Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Director, Cooperative Extension Service, University of Arkansas. The Arkansas Cooperative Extension Service offers its programs to all eligible persons regardless of race, color, national origin, religion, gender, age, disability, marital or veteran status, or any other legally protected status, and is an Affirmative Action/Equal Opportunity Employer.

MP473-PD-8-08N