



Welcome to the Candy Budget, a sweet way to learn about budgeting, insurance, and financial decision making. To play the game, you'll need a moderator, who will help players with their budgeting, distribute candy and insurance cards, and decide the number and order of life events. The game is appropriate for ages 12 through adulthood.

Game Contents

- Game Instructions
- 4 Game Boards – 1-3 players per board
- 4 Income Cards – 1 per household (team)
- 16 Insurance Cards – 4 each of medical, auto, life, renter's

What You'll Need to Play

- Candy in 2 sizes: large and small
 - Note: candy-coated chocolate pieces are a good choice, as they come in a variety of sizes.
- Moderator – the person who organizes and runs the game
- 1 or more players

Quick Instructions

- Choose a moderator, who will run the game.
- Form households (teams) of 1-3 players.
- Distribute game boards and have households draw a job card.
- Pay each household income and let them budget.
- Give households a life event and give time to budget based on new circumstances.
- Repeat for a total of 4-6 life events.
- The last life event is “after six months, you lose your job(s)”. Have players remove all candies not in savings from the board.
- For each candy in savings, the household gets six back of that same size. Have households budget.
- End the game with a discussion.

Playing the Game

Getting Started

- Separate participants into groups of 2-4, depending on the size of the group and how many game boards you have. If 1-3 are playing, a single board will be used.
 - Explain that each group is one household. For this activity, they are all living together and have to make decisions together.
- Distribute game boards, one per household.
- Explain the rules:
 - Each square is one large piece of candy; each circle is a small piece of candy.
 - For example, a 1 bed, 1 bath apartment has four squares, so it would cost four large pieces of candy.
 - Starred categories are required.



- You buy insurance by the number of types of insurance – medical and auto insurance, for example would cost 2 large candies.
 - Once a household completes a budget, give cards for the insurances that they purchased. Should they drop insurance later, be sure to take the card back.
 - If a household wants 4 insurances, it will cost 4 large candies.
- A household can put as many candies in savings as desired.
- **The moderator can change the rules at any time.** Moderators should encourage players to be creative. For example, if a household's house burns down and they can't afford to move into a new one, they could live in their car (or could save money on food by using a food bank, and thus be able to afford housing).

Budgeting

- Shuffle the Household Income Slips and let each household choose one randomly.
- Pay households their monthly income with large candy.
 - Households can trade 1 large candy (\$100) for 2 small candies (\$50 each).
- Give households time to budget.
 - **Only provide assistance if asked** or if it is clear that households have overlooked something obvious (for example, Netflix is useless if a household doesn't have internet).
 - **Let households make mistakes!** They'll learn better from seeing the consequences of a mistake through a life event.
- Once all households are happy with their budget, explain that the budgets will have to hold up to life events.

Life Events

Life events are situations that will require players to adjust their budget. There are four categories of life events:

- *Budgeting*
- *Insurance*
- *Expect the Unexpected*
- *Choose Your Own Adventure*

There are three possible outcomes to life events:

- *Households receive candies.*
- *Households have to remove candies from the board.*
- *Households have to move candies to a budget item that now costs more money.*
- ***Not every life event will apply to every household.*** For example, a \$50 increase in internet price will only apply to households that actually have internet, and dropping internet is always an option rather than paying the increased price.

Effective moderators are flexible in their use of life events to teach specific skills and to allow for success. For example, if everyone is nearly out of money, it would be a good time to give them a raise or a tax refund, giving them the chance to replenish funds. By the same token, if a player opts to get a car and not car insurance, it would be a good time for a car accident.



Life events do not need to apply to every household equally. Not everyone will have a car when there is a car accident. Households will learn a lot from watching other households struggle.

- Choose a life event from the 4 categories below. This can be done in advance, or in response to gameplay.
 - After each life event, there is a suggested number of candies to give/remove. Feel free to use different numbers to make gameplay and/or learning more effective.
 - **Start with a life event with a strong negative outcome.** This will require households to put more thought into their budget and increase engagement with the game.
- Give households time to redo their budget based on the new circumstances.
- Repeat the previous two steps for a total of 4-6 life events.
 - Be sure to mix in enough positive life events to keep the game viable throughout. If a household is already homeless, they aren't going to be open to learning from another bad experience.
 - **Remember, not every life event will apply to every household.**
 - A sample mix of life events:
 - A heatwave hits your town!
 - You get a raise!
 - You drop your phone and must replace it.
 - You have the option of taking a part time job to deliver pizza.
- Where applicable, ask questions of the players to help enhance their understanding of finance.
 - Example: if someone is caught driving without insurance, ask what might happen if they are repeatedly caught driving without insurance (answers vary by local rules, but often include losing their driver's license.)

Budgeting Life Events

- You get a raise! (give 2 large candies)
- Tax refund! (give 1-3 large candies)
- Lifelong learning tax credit! (if paying for additional education, receive 2 large candies)
- Internet price increase (if paying for internet, move 1 small candy to communications)
- Auto insurance price increase after a car accident (if paying for a vehicle, move 1 large candy to insurance)

Insurance Life Events

- Heat wave hits your town! (if paying for air conditioning, move 1 large candy to utilities; if *not* paying for air conditioning, the household has been using box fans to beat the heat. **A fan shorts out and starts a fire.** If the household has renter's insurance, there is no cost. If the household does not have renter's insurance, remove 4 large candies to replace all lost belongings).
- You broke your leg and HIS has run out of funding for the year. Remove 2 large candies.



- Someone broke into your car and stole \$50. (if the household has renter's insurance, no cost. If the household does not have renter's insurance, remove 1 small candy.)
- You are in a car accident! (if have auto insurance, remove 1 large candy for deductible. If no auto insurance, remove 3 large candies to pay for the medical bill.)
- Your car breaks down! (insurance doesn't help with this; remove 1 large candy from the board.)

Expect the Unexpected Life Events

- A drought in California increases food prices. (move 1-2 large candies to food.)
- The power goes out and all of the food in your refrigerator goes bad. (move 1 large candy to food.)
- You drop your phone, breaking it. (remove 1 small candy to replace a flip phone and 1 large and 1 small candy to replace a smart phone.)
- A cold snap hits your town. (add 1 small candy to utilities, or pay the same amount and move down a level in utilities.)

Choose Your Own Adventure Life Events

- You have a friend who will let you stay with him for a pow-wow. All it costs is money to get down there. Do you go? Costs if household chooses to go:
 - Money already budget for travel – free!
 - Have a car – 1 large candy
 - Don't have a car – 2 large candies
- You have the option of taking a part time job delivering Indian tacos. It will require the household have a car and car insurance (but you can get an advance on your first paycheck to buy the car/insurance). The job pays 2 large candies a month. Do you take the job?
- You have the option of getting a higher paying job in an office. It will require 2 large candies a month to buy new clothes and build up your wardrobe, but you'll pay 1 small candy less for health insurance. It pays an extra 2 large candies a month. Do you take the job?
- Your child has a chance to go to basketball camp. It will increase his/her chance of getting a college scholarship, but it will cost 2 large candies. Do you send your child to camp?
- The check engine light comes on in your car (if you have a car). It will cost 1 large candy to have the problem diagnosed, whether or not there is any problem with the car. Do you take it in?
 - If the household does *not* have the card checked, the car breaks down a week later and costs 3 large candies to fix.



Finishing

- The last life event for every game is “after six months, you lose your job”.
- Have players remove *every candy not in savings* off of the board.
- Since they have been saving for six months, they can add back six candies for each candy in savings (added candies should be the same size as the candy in savings).
- Have households redo their budget with their remaining funds.
- After, discuss the game. Possible questions:
 - Do you wish you had done anything differently?
 - How will you survive on the current income? (especially if homeless, without food, etc.)
 - How does insurance work? What insurances should you buy?