

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 ELECTRICITY

- 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. Cell phone with long distance calls and unlimited minutes ☐ ☐
- D. Cell phone with email and internet service ☐ ☐ ☐

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 public health care ☐

C. Fringe benefits of job ☐ ☐

D. Group coverage ☐ ☐ ☐

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 ☐ ☐ ☐