

# THE JELLY BEAN GAME

*"A budget is telling your money where to go, instead of wondering where it went."*  
-dave ramsey

## HOW TO PLAY:

This game is best played with a group of 2 to 4 players. Divide into groups. Each group receives 20 jelly beans and a set of spending category sheets. The group must decide how to spend their 'income' based on life circumstances, values and goals. Each item has a set number of squares, which indicates how many jelly beans are needed to 'pay' for that item.

## ROUND 1

First, each group should choose one item in each of the starred categories: food, housing, furniture, transportation, insurance, clothes & laundry. Once you have finished choosing those, continue making decisions until you have used up your 20 jelly bean income.

## DISCUSSION QUESTIONS

Why did you choose what you did?  
In what ways were you influenced by your values?  
Your goals? Your previous experiences?  
Compare what you spent your beans on with another group.

## ROUND 2

Your income has just been cut to 13 beans. What will you give up? What changes will you make? Move jelly beans around until you have 13 beans on your sheet.

## DISCUSSION QUESTIONS

What did you choose give up? Why? What did you learn about yourself and money in this process? Compare your budget cutting choices with another group.

## BONUS ROUND 1

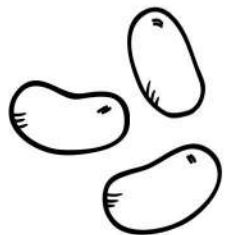
Someone in your family just broke their leg. If you have insurance, you don't need to do anything. If you don't, take off 3 beans.

## BONUS ROUND 2

You just got a 2 bean raise! Decide where it should be spent.

## REFERENCES

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





## HOUSING & UTILITIES



Live with relatives & share utilities

☐☐

Apartment with room mates, shared room and utilities

☐☐☐

Apartment of your own

☐☐☐☐

## INSURANCE



### CAR

Liability Only

☐☐

Full Coverage

☐☐☐

### HEALTH

None

NO BEANS

Job Accident Coverage

☐

Full Health Coverage

☐☐

### HOME

Home or Renters Insurance

☐

## PHONE & INTERNET

Basic phone

☐

New iPhone with Apple music

☐☐

Shared internet, slower speed.

☐

Fast internet, ideal for streaming video

☐☐

## GIFTS

Make gifts

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Buy small gifts occasionally

☐☐

Buy gifts often

☐☐☐

## SAVINGS

Piggy bank

NO BEANS

5% of income

☐

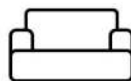
10% of income

☐☐

Invest for retirement

☐

10% to charity or tithes

☐☐

## FURNITURE & HOUSEWARES

Use hand-me-downs from fam/friends

NO BEANS

Rent furniture or live in furnished apartment

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Buy secondhand at yard sales/thrift stores

☐

Buy new furniture

☐☐

## FUN

Hiking, walks, hang out with friends, library, free local events

NO BEANS!

TV, snacks, driving around

☐

Going to the movies

☐ ☐

Fitness classes / gym membership

☐ ☐

Art, photography, music hobbies

☐ ☐

Vacations / Travel

☐ ☐ ☐

## PERSONAL CARE

Basic hygiene: shampoo, hair product, make-up

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Occasional hair cuts, hair coloring, or nail appointments.

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Regular professional hair/nail appointments, high-end makeup.

☐ ☐ ☐


## CLOTHES & LAUNDRY

Wear what you have

NO BEANS!

Shop at thrift stores

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Shop clearance racks

☐

Buy one new item per month, full price

☐ ☐

Buy two new items per month, full price

☐ ☐ ☐

Do laundry at parents or friends' home

NO BEANS!

Go to a laundromat

☐

Your apartment has a washer and dryer

☐


## FOOD

Eat at home, pack lunch, dinner out once per week

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Fast food lunches, dinner out once per week, other meals at home

☐ ☐ ☐

All meals out

☐ ☐ ☐ ☐


## TRANSPORTATION



Walk or Bike

NO BEANS!

Ride the bus or train

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Drive family car, buy gas

☐ ☐

Buy a used car & buy gas

☐ ☐ ☐

Buy a new car & buy gas

☐ ☐ ☐ ☐

## EXTRAS

Extra TV channels

☐

Movie club subscription

☐

Software or gaming subscription

☐ ☐