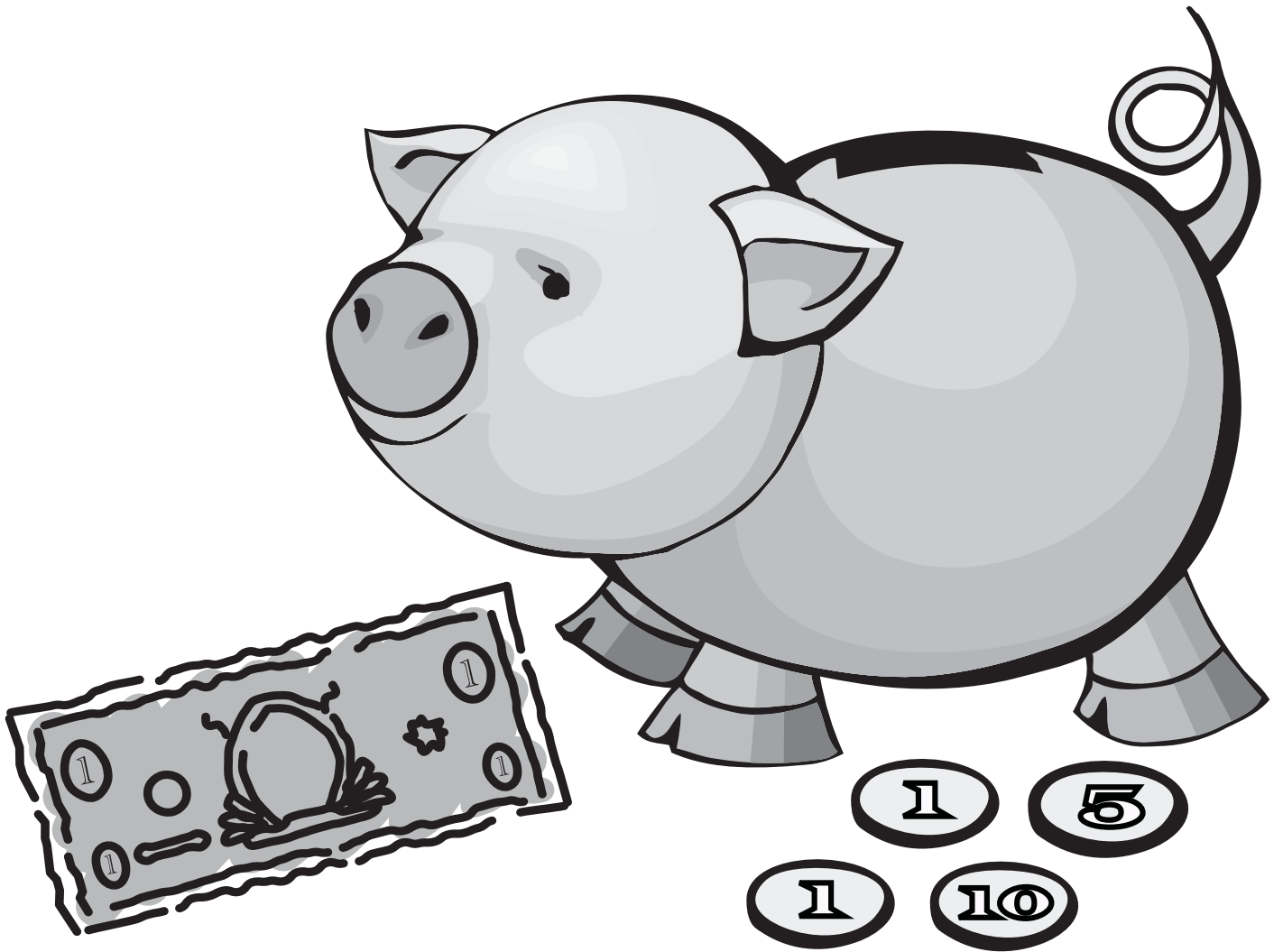


# THE Spending Game FOR YOUTH



**UofA** DIVISION OF AGRICULTURE  
RESEARCH & EXTENSION  
*University of Arkansas System*

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



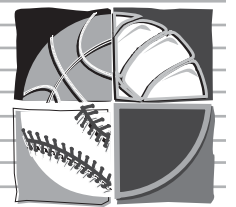
## Savings

- 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

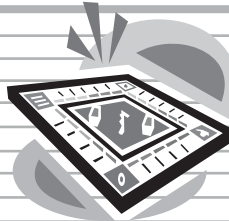
- a. Listen to radio or borrow from library
- b. Buy used at garage sales or resale store
- c. Buy new at specialty store or buy online



### 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 mangement, University of Arkansas Division of Agriculture, Cooperative Extension Service, Little Rock.

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