

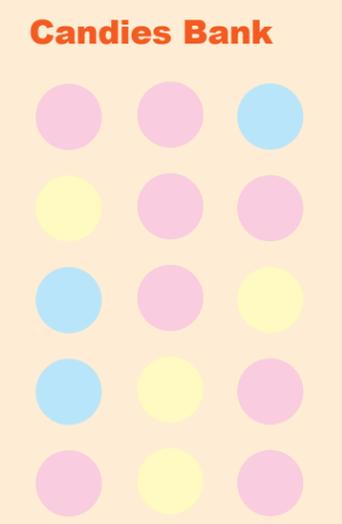
Making Choices

How will you invest your resources?

If you had a “15-candy budget” to spend every month how would you spend it? What would your priorities be? Place the required number of candies to indicate your spending choices. You have to make a choice for each category (you can’t skip any categories). You are married; you both work and have a son, 14 and a daughter, 9.



Category	A (1 Candy)	B (2 Candies)	C (3 Candies)
 Housing Studio apartment (1 bedroom), 1 bath, unfurnished, no patio/deck/yard, street parking only (no covered parking space), stove only <input type="radio"/>	3 bedroom 1 bath <i>apartment</i> , unfurnished, covered patio, 1 covered parking space, stove and refrigerator <input type="radio"/> <input type="radio"/>	2 bedroom 1 ½ bath <i>house</i> , unfurnished, small fenced yard, 2-car garage, stove, refrigerator and dishwasher <input type="radio"/> <input type="radio"/> <input type="radio"/>	
 Healthcare No health insurance, you pay for all health related costs <input type="radio"/>	Health insurance for you through your employer but no health insurance for your family members. <input type="radio"/> <input type="radio"/>	Health insurance for you and your family through your employer. <input type="radio"/> <input type="radio"/> <input type="radio"/>	
 Food (per person) 1 meal a day <input type="radio"/>	2 meals a day <input type="radio"/> <input type="radio"/>	3 meals a day+ snacks <input type="radio"/> <input type="radio"/> <input type="radio"/>	
 Transportation Walk or bike everywhere, no public transit available <input type="radio"/>	Walk, bike or take public transit <input type="radio"/> <input type="radio"/>	Own your own car <input type="radio"/> <input type="radio"/> <input type="radio"/>	
 Technology access No computer No cell phone Black & White TV - No cable <input type="radio"/>	No computer Cell phone TV - No cable <input type="radio"/> <input type="radio"/>	Home computer TV with cable Cell phone <input type="radio"/> <input type="radio"/> <input type="radio"/>	
 Laundry facilities Laundromat <input type="radio"/>	Shared laundry room in apartment complex <input type="radio"/> <input type="radio"/>	Own washer/dryer, in your home <input type="radio"/> <input type="radio"/> <input type="radio"/>	
 Shopping 1 grocery store within walking distance, no mall within 20 miles <input type="radio"/>	Grocery store across the street from your home and a mini-mall within a mile <input type="radio"/> <input type="radio"/>	2 grocery stores nearby and a large mall within walking distance <input type="radio"/> <input type="radio"/> <input type="radio"/>	
 Spending money After the bills/food are paid no extra money left <input type="radio"/>	\$20 left over each week after all bills are paid <input type="radio"/> <input type="radio"/>	\$50 left over each week after all bills are paid <input type="radio"/> <input type="radio"/> <input type="radio"/>	



MAKING CHOICES

How will you invest your resources?

INSTRUCTIONS

- Make a copy of the “exercise sheet” for everyone in the meeting
- Provide each person 15 candies (Smarties work well because there are 15 per roll). If you want, people can work in teams.
- Tell each participant or team their candies will become symbolic of their “budget” and not to eat their candies until the end of the exercise!
- Explain that for the purposes of the exercise each person or team is to pretend they’re married with two children.
- One adult in the household is working full-time and the other is working two part-time jobs; both make minimum wage.
- The family has a limited budget and only 15 candies to spend.
- They have some tough decisions to make.
- Each participant must study their choices in each row and invest one, two or three candies depending on what’s most important to them; they cannot skip a row.
- After they’re done making their choices, ask the group how it felt to invest their candies. (Usually the response is, “There weren’t enough candies!”)

Unexpected expense occurs:

- Now tell them there’s been a change. One of their children has an infected tooth and has to see the dentist. The family doesn’t have dental insurance. In order to get the child the dental care, the family must give up two candies. Tell the group to take off two candies and adjust the rest.
- Tell them there’s been another change. Their spouse just got laid off with no severance pay. They have to take off four candies to adjust. Let them go through the exercise of taking off the four candies and adjust the rest.

How United Way programs can help this family:

- Ask participants for ideas of how this family can use United Way resources to help.
- If anyone says call 2-1-1, give them 1 candy back. Then ask for other participants to name referral services from 2-1-1. For each referral service, like GED classes or health services, give that participant 1 candy back.
- If anyone mentions the Earned Income Tax Credit (EITC) or the Volunteer Income Tax Assistance (VITA) program, give them 3 candies back.

THE MORAL OF THE STORY:

Hardworking people make these kinds of tough decisions every day in Middlesex County. .

Middlesex United Way is a locally based organization dedicated to strengthening lives, helping people, and improving community conditions in the fifteen towns in Middlesex County. With our partners, we work to create real, lasting change. We support community programs and initiatives that help those in need and also prevent problems from happening in the first place.