

Sleep Out ICT

Candy Budgeting Activity



We recommend doing this activity with older children, or using some discretion with younger children. The aim here is not to frighten children into worrying about money but to give them an alternative perspective to consider. Be sure to reassure your children about your security as a family as appropriate. You can also refer to the discussion guide in the Toolkit for advice on how to tackle these conversations.

Using the M&M's in your Event Box, you're going to pretend that your candy is your money for the month.



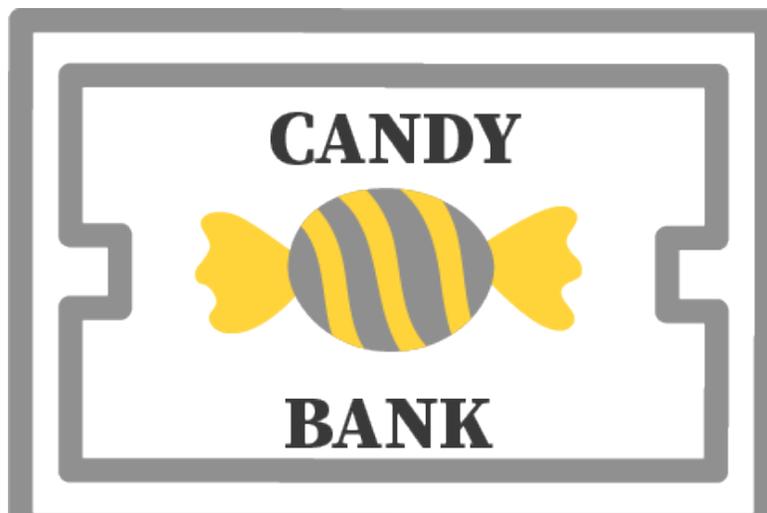
You might have to repeat this exercise a few times (if you can wait that long to eat your M&M's!) before you feel satisfied with your budget, and it will take some compromise! It will also help you assess your priorities; there are no right or wrong answers, but it is interesting to look at what we prioritize when we have to.

What to do

1. Place 15 candies in the Candy Bank. This represents your paycheck for one week at a full-time (40 hour per week) job making \$10 an hour.
2. On the next page, choose a 1-, 2- or 3-candy option for each category and place the corresponding number of candies in each box.
3. Repeat the exercise using some of the alternative scenarios on page 3.
4. Use the questions and food for thought on page 3 to reflect as a group.

Rules:

- You must choose an option on each row; you cannot leave a row blank, including savings
- You cannot use more M&M's than are in your packet
- You cannot split M&M's



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Worksheet (remember the rules!)



HOUSING	Studio apartment unfurnished, no outdoor space, street parking only, stove only, no microwave	3-bedroom, 1-bathroom apartment, unfurnished, 1 covered parking space, stove and microwave	2-bedroom, 1.5-bathroom house, small fenced yard, 2-car garage, stove, microwave and dishwasher	
	HEALTHCARE	No health insurance – you pay all fees (doctor visit - \$250)	Health insurance for you, but not for your family	Health insurance for you and your family
		FOOD	Ramen, spaghetti-o's frozen pizza peanut butter, limited meat, fruits, veggies. Food for dinner 2 nights per week	Ramen, frozen pizza, peanut butter, some meat, fruits and veggies, food for dinner 4 nights per week
	TRANSPORTATION		Walk, bike, use public transit or get a ride with a friend or neighbor and pay gas money	Walk, bike and use public transport and take taxis for essential trips such as groceries and doctor's visits
		TECHNOLOGY	Cell phone for calls only. No texting, no cable, no internet	Cell phone with unlimited texting, no cable, no internet
	LAUNDRY		Visit Laundromat once per week	Shared laundry in apartment (\$1.50 to wash, \$1.00 to dry per load)
		SAVINGS	\$5 left at the end of the week	\$20 left over at the end of the week



Alternative Scenarios

Choose a scenario (or test them all) that is different to your real life. How do your budget and priorities shift?



1. You cannot choose a studio apartment because you have a family of four.
2. You have an on-going health condition that means you *must* have health insurance.
3. You are eligible for a low-income apartment for just 1 candy. You can either save your other candies or spend them on healthier food or better healthcare.
4. Your job is too far away to walk, bike, or ride public transportation to so you must purchase and run a car.
5. You sign up to receive assistance from HumanKind's Operation Holiday which means you'll get some food paid for and you can halve the amount of candies on the grocery line of the worksheet.

Questions

- What was the hardest compromise for you to make?
- What else surprised you about the choices you had to make?
- How do you think only eating one meal a day might affect your quality of life or your ability to succeed at work/school?



Food for Thought

- This exercise is based on an hourly wage of \$10 but the minimum wage in Kansas is \$7.25 and has not been raised since 2009.
- Things like cell phones and internet access might seem like a luxury but they make huge differences to someone living in poverty. They make it easier to seek help, look and apply for work (and keep a job), and stay connected with distant friends and family.
- We can *make* good choices when we *have* good choices such as healthy food and more cost efficient healthcare—discuss.

You can eat your M&M's Now!

