



United Way  
of Greater St. Louis

# Making Decisions Game Instructions

1. Make a copy of the game sheet for everyone in the meeting.
2. People can work individually or in teams.
3. Provide each person or team with 20 candies.
4. The candies are symbolic of their “budget,” therefore eating the candies will reduce your options. (What kind of behaviors in the family would compare with eating the candies?)
5. Each person or team is to pretend they’re married with 2 children and caring for an aging parent. One adult in the household is working full-time and the other is working two part-time jobs. Both make average wage.
6. Each participant must study their choices in each row and invest their candies with 1, 2 or 3 candies depending on what’s most important to them.
7. They cannot skip a row.
8. After they’re done making their choices, ask the group how it felt to invest their candies.
9. At this point, have each participant choose one of the scenarios from the challenge cards. If playing with a large group the moderator can choose one scenario for the entire group.
10. Ask the group to take off the appropriate amount of candies and adjust the rest.

## **Questions:**

1. **How did you feel during the exercise?**
2. **What effects does stress and financial pressure have on the following:**
  - **Pre-school children**
  - **Elementary school children**
  - **High school kids**
  - **Parents**
  - **Senior citizens**
3. **What difference can United Way make?**



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If you had a '20-candy budget' to spend every month, how would you spend it? Place the required number of candies to indicate your spending choices. You have to make a choice for each category. You can not skip any categories.

**Situation:** You are married; you both work and have a son, 8, and a daughter, 4, and you are caring for an aging parent. Husband and wife both work at average wage jobs. One has two part-time jobs.

CATEGORY	A - 1 PIECE OF CANDY	B - 2 PIECES OF CANDY	C - 3 PIECES OF CANDY
<b>AFTER SCHOOL PROGRAM</b>	8 year old goes home after school with very minimum supervision from aging grandparent	3-day/week after school program where they work on homework and play outside	5-day/week after school program with educational & enrichment activities including arts, sports, learning clubs, computer education software, etc.
<b>CHILDCARE</b>	Child is watched by a neighbor	Child attends a child care program that is not accredited and offers limited stimulation	Child attends a quality child care program that offers early learning components preparing the child to enter school
<b>FOOD (PER PERSON)</b>	1 meal a day	2 meals a day	3 meals a day + snacks
<b>HEALTHCARE</b>	No health insurance, you pay for all health related costs	Health insurance for you through your employer but no health insurance for your family members.	Health insurance for you and your family through your employer.
<b>HOUSING</b>	1 bedroom, 1 bath apartment, unfurnished, no patio/deck/yard, street parking only (no covered parking space)	2 bedroom, 1 bath apartment, unfurnished, covered patio, 1 covered parking space, stove and refrigerator	3 bedroom, 1 ½ bath house, unfurnished, small fenced yard, 2-car garage, stove, refrigerator and dishwasher
<b>SENIOR ASSISTANCE</b>	Senior parent is left at home in an at-risk situation during the week	3-day/week of care services delivered to the home and occasional caregiver respite	5 days/week of adult day care at a facility that provides transportation services, nurses, and group activities with friends
<b>SPENDING MONEY</b>	No money left after the bills are paid	\$20 left over each week after all bills are paid	\$50 left over each week after all bills are paid
<b>TRANSPORTATION</b>	Walk, bike, or take public transportation	Family owns 1 car	Family owns 2 cars



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# Making Decisions Challenge Cards

<p>The family car breaks down. The repairs will cost \$600.00</p> <p><b>Subtract 3 tokens</b></p>	<p>The car has a flat tire.</p> <p><b>Subtract 1 token</b></p>	<p>Time to service the car.</p> <p><b>Subtract 2 tokens</b></p>
<p>Dad loses one of his part-time jobs.</p> <p><b>Subtract 3 tokens</b></p>	<p>The family's bank account is overdrawn.</p> <p><b>Subtract 2 tokens</b></p>	<p>The price of gas has doubled.</p> <p><b>Subtract 1 token</b></p>
<p>The cost of the family food budget has increased due to rising food costs.</p> <p><b>Subtract 1 token</b></p>	<p>Jim Jr. has an accident on the playground. He has broken his arm.</p> <p><b>Subtract 2 tokens</b></p>	<p>Grandmother Elizabeth has a stroke. She is hospitalized.</p> <p><b>Subtract 3 tokens</b></p>
<p>Healthcare benefits costs are increased on Sarah's job.</p> <p><b>Subtract 2 tokens</b></p>	<p>4 year old Tina gets Chicken Pox and has to stay home for two weeks. Mom is off of work for two weeks with no pay.</p> <p><b>Subtract 3 tokens</b></p>	<p>Jim Jr. keeps getting into fights and is suspended from school for 3 days. Dad has to take off work for conferences with Jim Jr.'s Teacher and Principal.</p> <p><b>Subtract 2 tokens</b></p>
<p>The family's house is foreclosed. They have to move within 30 days.</p> <p><b>Subtract 3 tokens</b></p>	<p>Tina grew 2 inches within the past two months. She needs new clothing and shoes.</p> <p><b>Subtract 2 tokens</b></p>	<p>Jim gets a speeding ticket. In addition to the \$100 fine, his monthly car insurance premium increases.</p> <p><b>Subtract 2 tokens</b></p>
<p>The refrigerator breaks down. A new one is \$500.00.</p> <p><b>Subtract 3 tokens</b></p>	<p>The family's bank account is wiped out due to identity theft. They cannot pay this month's mortgage.</p> <p><b>Subtract 3 tokens</b></p>	<p>Jim and Sarah are arguing a lot. They decide to separate. Jim and his mother move out. Sarah and the children stay in the home.</p> <p><b>Subtract 3 tokens</b></p>