Budget Beans Activity

Materials
- Dry beans – any type – 20 per team
- One set of budget card handouts per team, available at http://extension.missouri.edu/bsf/money/BeanGame_hr.pdf

Activity – 30 minutes
Although instructions are listed along with the budget card handout, they will vary for the purposes of the 4 Habitat program and should be followed as outlined below:
- Split into small groups of 2 to 6 people
- Give each team 20 beans and a set of budget cards. Tell them that the 20 beans represent the income of the average family.
- Each group should think of itself as a family. They can choose their roles and needs as a family as they play the game, and must decide together how to spend their 20 beans within the 14 budget categories represented on the cards.

For each budget category, choices cost from zero to five beans. For example, in the “Housing” category, choices include:
- Live with relatives – zero beans
- Live in public housing – one bean
- Share an apartment or house – two beans
- Rent a place of your own – three beans
- Buy a home of your own – five beans

Spread out the cards so that each “family” member can see all the categories. Each family works together to decide how to budget the 20 beans to meet their needs. Allow the groups to work on their selections for ten minutes, then stop the game briefly and ask each group to give you half (10) of their beans. Habitat for Humanity homeowners typically earn 50% or less of the average income (20 beans) so now they will have to decide how to work with a much smaller budget.
Give the groups another 10 minutes to try to work with their new budget of 10 beans.

Follow Up Questions
- Did you feel it was easier to budget your beans when you had 20? How did it feel when I took away half of your beans?
- What compromises did you have to make in order to stretch your 10 beans?
- Did you have to give up necessities? If so, how could you provide for your family with a smaller budget?
- What did you learn about how low-income families survive on less?
- Was it difficult to get everyone in the family to agree?

Adapted from: Building Strong Families: Challenges and Choices, University of Missouri Extension, http://extension.missouri.edu/bsf/