

 <h2>The Bean Game</h2>	<p><u>Miscellaneous</u></p> <ul style="list-style-type: none"> <li>Postage stamps &amp; newspaper •</li> <li>Gifts ••</li> <li>Cigarettes ••</li> <li>Tithes &amp; charitable gifts ••</li> </ul>	<p><u>Telephone</u></p> <ul style="list-style-type: none"> <li>Basic service •</li> <li>Long distance ••</li> <li>Cell phone •</li> <li>2 cell phones ••</li> </ul>
<p><u>Housing</u></p> <ul style="list-style-type: none"> <li>Government housing •</li> <li>Share apartment/house ••</li> <li>Small house ••</li> <li>Large house ••••</li> <li>House paid for ••</li> </ul>	<p><u>Child Care</u></p> <ul style="list-style-type: none"> <li>Stay at home ○</li> <li>1 child – full days ••</li> <li>2 children – full days •••</li> <li>1 child – after school •</li> </ul>	<p><u>Transportation</u></p> <ul style="list-style-type: none"> <li>Public transportation •</li> <li>Buy a used vehicle ••</li> <li>Buy a new vehicle •••</li> <li>Vehicle paid for •</li> </ul>
<p><u>Utilities</u></p> <ul style="list-style-type: none"> <li>Included in rent ○</li> <li>Cost shared by roommate •</li> <li>Small house ••</li> <li>Large house •••</li> </ul>	<p><u>Medical</u></p> <ul style="list-style-type: none"> <li>Free public health care ○</li> <li>Fringe benefits of job •</li> <li>Group coverage ••</li> <li>Individual coverage •••</li> </ul>	<p><u>Home Furnishings</u></p> <ul style="list-style-type: none"> <li>Buy at used or discount stores •</li> <li>Buy at department stores ••</li> <li>Shop at exclusive stores •••</li> </ul>
<p><u>Clothing</u></p> <ul style="list-style-type: none"> <li>Discount store, thrift shop, used clothing •</li> <li>Department stores ••</li> <li>Designer clothes •••</li> </ul>	<p><u>Personal Care</u></p> <ul style="list-style-type: none"> <li>Generic products •</li> <li>Selected products ••</li> <li>Hair styled and colored, name-brand products •••</li> </ul>	<p><b><u>Instructions</u></b></p> <p><i>Make one selection in each category. Spend the amount indicated by placing beans(s) in the accompanying box or boxes. Once you have all of your (20) beans in place, pretend that your income has been cut and remove 3 beans from anywhere you choose. Where did you make cutbacks and why? If you gave up a bad habit – good for you! Now that you have trimmed your budget, try to put that extra money into a savings account.</i></p>
<p><u>Food</u></p> <ul style="list-style-type: none"> <li>Food stamps ○</li> <li>1 dinner out •</li> <li>Fast food lunches ••</li> <li>Eat all meals out •••</li> </ul>	<p><u>Entertainment</u></p> <ul style="list-style-type: none"> <li>Visits with friends, picnics ○</li> <li>Cable television, movies •</li> <li>Concerts, vacations, spectator sports ••</li> </ul>	

