

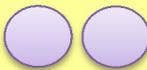
MAKING CHOICES

*adapted from United Way, updated 09.19.17

How will you invest your resources? If you had a "15-candy budget" to spend every month, how would you spend it? What are your priorities?

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).

You are married: you live on a strict fixed income. You live in a rural community.

Category	A (1 candy) 	B (2 candies) 	C (3 candies) 
Housing	1 bedroom apartment, 1 bath	2 bedroom 1 bath apartment	Own your own small house
Medical Expenses	Health insurance; few local providers, no local specialists; long wait times for appointments; copays on some needed meds	Health insurance; few local providers, few local specialists, minimal copays on some meds	Health insurance; local providers to choose from; different local specialists to choose from; no copays on meds
Food (per person)	1 meal a day	2 meals a day	3 meals a day plus snacks
Vehicle	Rely on friends, family and very limited county provided transportation	Own your own car, sometimes it runs, sometimes it doesn't	Own your own car, reliable
Technology	No computer or internet, no cell phone, no TV	No computer or internet, cell phone, TV with basic satellite	Computer and internet, cell phone, TV with satellite
Laundry Facilities	Laundromat	Shared laundry room in apartment complex	Own washer/dryer
Shopping	1 grocery store within walking distance, no mall within 20 miles	Grocery stores nearby, other small shops locally	Grocery stores nearby, mall within close distance
Spending Money	After the bills/food are paid, no extra money left	\$20 left over each week after all bills are paid	\$40 left over each week after all bills are paid

Making Choices Instructions:

Hand out one sheet and pack of smarties for each person.

Explain the following:

- You have a “15-candy budget” for the month.
- You are to imagine you are older, retired, and on a strict fixed income.
- You are married.
- You live in a rural community.
- Ask: How will you spend your budget? You have to make choices... you cannot skip any category. For instance, for housing, one candy (column A) would provide you and your spouse with a one bedroom, one bath apartment, two (column B) would provide you with a two bedroom, one bath apartment, and three candies (column C) would provide you with a small house that you own.
- Reminder: you have to have at least one candy in every category.
- Candy cannot be shared with others.

Give participants time to lay out their candies. Then say: There has been a change in your family situation. Your son has made bad decisions and needs some financial assistance. You don't have much, but you help him. You give him what little you do have and then decide to make do without some things in order to compensate.

– Each person must remove 2 smarties and rearrange, making sure you have at least one smartie in each category.

Give participants time rearrange. Then say: There has been ANOTHER change in your family situation. Your daughter and her three children suddenly move in with you. Your daughter is looking for work but currently not employed.

– Each person must remove 4 smarties.... (pause) [You can end it here, pointing out that would be about one candy in each category at this point.]

Debrief Questions:

- How was that?
- Good example of what's known as the “Tyranny of the Moment” – the cycle in poverty where it seems like one thing after another keeps happening. A person or family who is barely making it might experience something that then starts this trajectory of things that seem to keep happening and they can't keep up or get ahead.
- As facilitator, you could call out some examples to bring it into better perspective, based upon your group. One example: Laundromat and no car... how would that really work in a rural community? Would it be within walking distance?

