## Financial Stability Budgeting Game:

Materials needed: Game boards (enough for group to pair off into twos), instruction sheet, smarties candies, UW brochures, 2-1-1 cards, and FamilyWize cards

Opening: Thank you for inviting United Way here today to share the work of United Way with your group. My name is (insert name) and today I want to play a game with you. Please pair off into groups of two or three if necessary and grab a game board and one roll of smarties. Please do not eat the candies until the game is over as all of them are needed to play. (start game)

## Game Instructions:

- As the game states, you are married with two children and one of you works full-time and the other works two part-time jobs, both of you make minimum wage.
- Smartie candy is symbolic of your budget...don't eat until the end of the game. You have 15 smarties to allocate in each of the 8 categories. You can NOT skip a category...you must have smarties in each row.
- QUESTION: How did it feel making your choices of where to budget your money?
- SCENARIO CHANGE: Your 9 year old daughter has an infected tooth and has to see the
  dentist (not covered by your health insurance if you have it). In order for her to see the
  dentist you must give up TWO of your smarties, which means reallocating where you
  budget your money. Remember: you can NOT skip a category.
- QUESTION: How did it feel this time when you had to take off two of the candies?
- SCENARIO CHANGE: Your life is about to get even more difficult because your spouse just got laid off with no severance pay. Take FOUR of your smarties off your sheet and reallocate the remaining smarties so that you have at least one smartie in each of the 9 categories.

Closing: While playing the game each of our families struggled to make tough decisions that would provide our families with basic needs. This game helps us understand the tough decisions that hardworking people right here in the Northern Shenandoah Valley make every day. Their struggles include decisions which affect their education, income and their health. Areas that United Way focuses on because we see them as the building blocks for a good quality life. Donations from the community are invested into programs that teach individuals and families the skills they need to increase income, build savings, and gain assets through the United Way Financial Stability Initiative. These programs empower clients to become self-sufficient and meet their basic needs, ultimately leading better quality lives. United Way investments don't stop there. Investments are also made in the areas of education and health.

Education: Investments in education focus on parental engagement that leads to student success. These successes include increased attendance and grades and increased graduation rates. Health: Investments in health fund programs at mental health, medical and dental clinics that assure services to individuals and families who may not otherwise have access to these vital health services. United Way also partners with FamilyWize offering prescription discount cards to anyone who needs them.

United Way strives to focus on education, income and health by funding programs in each area as well as bringing together different community organizations to impact the root cause of these community issues. By doing this we hope to create lasting change and make the NSV a better place. We ask that you join us by giving to United Way, being an advocate on our behalf, and volunteering.