

# The Spending Game

**How to Play:** You have 20 X's to spend. Go through each category and select **one (1)** option (unless otherwise indicated). Mark the boxes next to your choice with an X. Some choices may be "free" and cost no X's. With only 20 X's to spend, you will also need to decide what options to give up.

## Housing



- a. Live with family
- b. Share housing with friends
- c. Rent place of your own
- d. Buy home

## Food

- a. Eat with family or carry lunch
- b. Eat out once a week
- c. Purchase from vending machines
- d. Eat out frequently

## Savings

- a. Change in piggy bank
- b. Regular deposit in savings account

## Insurance

### Health & disability



- a. No coverage
- b. Basic health coverage
- c. Health & disability coverage

### Auto



- a. Liability coverage only
- b. Complete coverage
- c. High risk coverage

### Renter's/Home

- a. No coverage
- b. Property & liability coverage

## Utilities

### Heat, lights, garbage, water

- a. Included in rent
- b. Cost split among roommates
- c. You pay the bills



## Furnishings

- a. Borrow from family or friends
- b. Buy Used
- c. Buy New

## Personal Grooming

- a. Generic brands, home styling
- b. Tanning
- c. Manicure or pedicure
- d. Basic haircut discount specials
- e. Professional hairstyling, name brand products



## Clothing

### Clothing



- a. Wear clothing in closet
- b. Buy second hand
- c. Buy at discount store
- d. Buy high end clothing

### Care

- a. Use family washer & dryer
- b. Go to laundromat
- c. Buy washer and dryer

## Communications

- a. No phone
- b. Cell phone
- c. Internet



## Transportation

- a. Walk or bike
- b. Ride bus or carpool
- c. Buy fuel for family car
- d. Buy used car; fuel and maintenance
- e. Buy new car, fuel and maintenance

## Recreation

- a. Walking, library, visiting friends
- b. Picnics, biking, skating
- c. Television, sports, movies
- d. Concerts, fitness membership, vacation



## More Choices

*(You may select more than one)*

- a. Music/movies
- b. Charity
- c. Streaming services
- d. Hobby
- e. Electronic entertainment
- f. Gifts
- g. Laptop
- h. Pet



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