

# SPENT: A Game of Financial Decisions

Visit <http://playspent.org/> to play the game about money, costs, and financial decisions.

The goal is to manage your money for one month. Monitor your spending and the number of days remaining in the month on the right side DO NOT click on any of the Facebook or PayPal links.

## Terms to Know: Explain in your own words

1. Cost of living
2. Poverty level income
3. Income / Wages / Salary
4. Lifestyle



## Reflection: Do not copy the questions. Respond in complete sentences.

5. Did you make it through the month? What was your ending balance?
6. What were your biggest challenges in making it through the month?
7. Was this simulation helpful to you? How? What did you learn in this challenge?
8. What surprised you the most?
9. Would you recommend this exercise for anyone? Who?
10. How realistic is *Spent* and its reflection of real life situations? Explain.
11. What decisions would you make differently after completing the simulation?
12. What difficult choices could you make now to better your life in the future?
13. What are some reasons you believe individuals and families find themselves in poverty or homeless?
14. List two agencies in your community who serve low-income and homeless individuals and families? What services do they offer?
15. Add any additional reflections not covered by the questions above. (*Optional*)

**Extension:** Go to <http://livingwage.mit.edu/> and review the information for what it costs to live in different locations. This is basically telling you how much it costs in a location based on how many are in your family. The information also indicates what is considered poverty level. Use this information to help you as you decide on a career and location. Different parts of the state or different parts of the country have different costs of living.