

# Making Tough Choices

## How will you invest your resources?



1. You are married with two children. One of you works full-time, and the other works two part-time jobs. Both of you make minimum wage.



2. Smartie candies are symbolic of your budget – don't eat until the end of the game. You have 15 Smarties to allocate in each of the nine rows. You cannot skip a row. You must make the difficult decisions to have have Smarties in each row.



3. **QUESTION:** How did it feel making your choices about where to budget your money?



4. **SCENARIO CHANGE:** Your nine-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 cannot skip a row.



5. **QUESTION:** How did it feel this time when you had to take off two of the candies?

6. **SCENARIO CHANGE:** Your life is about to get even more difficult because your spouse was just 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 candy in each of the nine rows.



The idea behind this activity is that there are hardworking people right here in Larimer County who must make these kind of tough decisions every day.



United Way not only helps meet basic needs like food and shelter, but also goes beyond short-term solutions to creating lasting change that helps people today and builds stronger foundations for tomorrow.



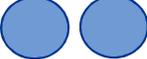
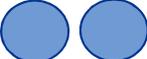
This is your opportunity to join United Way and be a part of the change. By making a gift to United Way's Community Impact Fund, you can help tackle the source, not just the symptoms, of community challenges.

# Making Tough Choices

How will you invest your resources?

If you had a “15-candy budget” to spend every month, how would you spend it? What would your priorities be? Place the required number of candies to indicate your spending choices. You have to make a choice for each category.

You are married. You both work and have a son, age 14, and a daughter, 9.

Category	A (1 Candy)	B (2 Candies)	C (3 Candies)
 <b>Housing</b>	Studio apartment with 1 bedroom / 1 bath, unfurnished, street parking only (no covered parking space no patio / deck / yard, stove only) 	Apartment with 3 bedrooms / 1 bath, unfurnished covered patio, 1 covered parking space, stove and refrigerator 	House with 2 bedrooms / 1.5 bath, unfurnished, small fenced yard, 2-car garage, stove refrigerator and dishwasher 
 <b>Healthcare</b>	No health insurance, you pay for all health related costs 	Health insurance for you through your employer but no health insurance for your family members 	Health insurance for you and your family through your employer 
 <b>Food (per person)</b>	1 meal a day 	2 meals a day 	3 meals a day + snacks 
 <b>Transportation</b>	Walk or bike everywhere, no public transit available 	Walk, bike or take public transit 	Own your own car 
 <b>Access to Technology</b>	No computer, no cell phone, black and white TV only - no cable 	No computer, cell phone, TV - no cable 	Home computer, cell phone, TV with cable 
 <b>Laundry</b>	Utilize a laundromat 	Shared laundry room in your apartment complex 	Own washer and dryer in your home 
 <b>Shopping</b>	A grocery store within walking distance, but no mall within 20 miles 	Grocery store a cross the street from your home and a mini-mall within a mile 	2 grocery stores nearby and a large mall within walking distance 
 <b>Spending Money</b>	After the bills and food are paid, no extra money left 	\$20 left over each week after all bills are paid 	\$50 left over each week after all bills are paid 

