

## TOUGH CHOICES

### Game Instructions/Script



Today we are going to step into the life of a North Texas Food Bank client. Imagine that you are a single parent with two children, ages 8 and 3. You have a job with a monthly income of \$3000. This budget will be represented on your game board by 20 bills. Together we will walk through a month of expenses and you will decide how you will allocate your funds. You must make a choice for each category and choose in the order of the game board. As you decide what you will spend, shade in or cross out the bills in the “bank” on the board.

- Transportation- do you have your own vehicle for 3 bills (this includes a monthly payment, insurance, gas and maintenance) or do you opt for public transportation for you and your children for 1 bill? What would you do if your car broke down- or your bus was late causing you to miss work?
- Childcare- You have two kids, one is school aged and one is a toddler. In order to work full time you must pay for full-time daycare for the toddler as well as afterschool care for your 8 year-old.
- Housing- Are you a homeowner with a monthly mortgage or do you rent an apartment?
- Utilities- please shade in one bill to cover your monthly bills
- Uh-oh a wildcard- if you chose to own your own car-- you just had a tire blow out on the way to work. Please shade in one bill that represents the cost of replacing your tire.
- Cell Phone- shade in one bill – this will cover your cell phone usage and device
- Healthcare- Do you spring for the cost of insurance for yourself and your children, or will you take the gamble and pay for healthcare expenses out of pocket?
- Another wildcard- your 3 year-old child is sick and isn't allowed to come to daycare for two days. That means that you must miss work for two days and you don't have any vacation days left. Shade in two bills to represent these lost wages.
- Optional Expense- How is the bank looking? Do you have the money to pay for any toiletries?
- A final wildcard- For those that chose to use public transportation- your *first* bus was very late this morning and your entire commute time doubled. You were very late to work and will only be paid for half a day. Shade in one bill to represent these lost wages.
- Optional Expense-Your 3 year-old is growing like a weed and needs new clothes. Do you have the funds to buy them new shirts, pants, socks and undergarments? If so, shade in one bill.
- Optional Expense- Your kids have been begging you to take them to amusement park for months. Do you have the funds to take them this month? If so, shade in 1 bill.
- Food- We haven't even talked about your food budget yet! How many bills do you have left to shade? Can you afford a month of groceries for 3 bills or will you choose to eat out most of the month for 5 bills?
- By now, your bank account is looking very depleted--do you need a lifeline? That's where the North Texas Food Bank comes in. Clients that visit our Partner Agencies will receive an abundance of nutritious foods- about 14 lbs per person on average, which will help supplement their food budget. If you need this help, you can take back three bills from your bank.

We hope this exercise helped to underscore the importance of our mission. As you moved through the game, it became pretty clear that it would be hard to make ends meet. Imagine not having enough funds in your bank account to help you manage an unexpected emergency. Think about what your life would be like if you didn't have health insurance and then suddenly had to go through an expensive medical procedure. Can you imagine having to decide between paying for critical medication, or putting food on the table for your kids? Our clients have to make tough choices and tradeoffs every single day.