

MAKING ENDS MEET

Grades 3-6

The following lesson plan was first developed by Food First Curriculum, and was compiled by Alameda County Community Food Bank, a long-time MAZON grantee.

Description: Students will participate in a simulation in which they budget their “incomes,” trying to pay rent, utilities, and food costs for their “families” for a month.

Materials:

- Pencils
- Paper money: \$5, \$10, \$20, and \$100 denominations
- Rent Receipt Cards
- Utility Receipt Cards
- Weekly Gourmet Meal Tickets: four for each player
- Weekly Moderate Meal Tickets: four for each player
- Weekly Subsistence Meal Tickets: four for each player
- Budgeting Worksheet: one for each player
- Player Description Category: one for each player

Note: This activity can also be used as an individual exercise. If you choose to do it this way (i.e., not as a group game), you will need only one budgeting worksheet and one player description sheet for each participant. You will not use Rent Receipt Cards, Utility Receipt Cards or Weekly Food Tickets.

How to Play:

1. Prepare the materials for your class in advance of the activity (it may be a good idea to have students help with the preparation).

The players should be divided into four main categories. Each category represents one income level.

Category A: These players take the role of Stephen Stephenson, butler/housekeeper for Tom Trueblood, banking executive.

Category B: These players take the role of Sam Ohito, community college lecturer, husband and father.

Category C: These players take the role of Bertha Brown, fast food restaurant cashier, mother and head of household.

Category D: These players take the role of Millie Millichsky, recent widow of a retired shopkeeper.

Additionally, you will need to pick three people as helpers. They will play the roles of **Landlord**, **Utility Company Representative** and **Food Store Worker**.

Note: This game points out inequalities in income and food-buying ability in the United States. The game is an educational tool, geared towards helping students understand the difficulties of providing for a family on a poverty-level income. The actual number of Americans in each income category as illustrated in this game may not reflect true-to-life percentages.

CHART OF INCOME AND EXPENSES, DIVIDED BY CATEGORY

Category	Monthly Income	Monthly Rent	Monthly Utility Receipt	Weekly Gourmet Meals*	Weekly Moderate Meals*	Weekly Subsistence Meals*
A	15,000	2,000	350	350	140	55
B	1,500	600	100	150	60	25
C	350	175	40	200	80	35
D	150	100	25	50	20	10

* 4 (of each Meal Ticket) per player

2. Students must now get ready to play the game. Explain to them that the object is to budget monthly income to meet monthly expenses.

The Landlord should take possession of the Rent Receipt Cards. He/She will be responsible for “selling” these to the players (one per player; players must pay for rent appropriate to their category).

The Utility Company Representative should take the Utility Receipt Cards and be responsible for selling these to the players (one per player; Receipt must correspond to player’s income category).

The Food Store Worker should take the Weekly Meal Tickets and be responsible for selling these to the Players (four per player; Meal Ticket must correspond to player’s income category).

Distribute a copy of the appropriate Player Description Sheet to the rest of the players. Ask participants to read their descriptions. Explain the different roles and answer any questions. Tell the players to keep the sheets with them in case a helper needs to see proof of income level before completing a purchase.

3. Distribute the paper money to the players so that each player receives the correct amount of “monthly income.” (if there is surplus money, you may want to give this to the Helpers to use as change.) Explain that each player is responsible for taking care of his/her family’s expenses with this sum.

4. Distribute the Budgeting Worksheet (and pencils as needed). Go over these briefly. Make sure everyone understands his/her roles; the cost of rent; utilities, and food for each family; how to fill in the Budgeting Worksheet; and how to purchase the Weekly Meal Tickets, Rent Receipt Cards and Utility Receipt Cards.

Note:

Each player has the freedom to spend, save or plan to spend this money in any manner s/he chooses, keeping in mind that the object of the game is to take care of a family's needs for a month.

Begin the Game:

1. Instruct players to "purchase" all of the utility and meals credits they will need to feed their families for the month. Of course, these purchases must be balanced against each player's income.

*Note: Encourage players to attempt to balance their budgets by planning them on paper before making any purchases. Prepare the players for the possibility that **some players may not be able to afford to fill every category** while others may have extra money.*

2. When everyone has made all the purchases and filled in the worksheets as completely as possible, bring the group back together. Discuss how the game relates to real life.

Students should discuss what it would be like to live from month to month on a low income like the people in **Category C** and **Category D** and what it would be like to live like the family in **Category A**. Students should also tackle why Americans experience such income disparity, as well as possible ways to end the poverty and hunger in the U.S.

3. Journals – Provide time for students to place their worksheets and descriptions in their journals and to write entries about how it felt to try to take care of a family on a budgeted income.

Modifications

For **younger** students, provide the cost of monthly meals instead of weekly meals of each type of category. Modify the Budgeting Worksheet, omitting Numbers 6 to 8 and 14 to 17, and replace with cost of monthly meals.

For **older** students, add a homework assignment: The group must visit a grocery store and pretend to shop for a week's worth of food for their families.

Before having students visit the grocery store, divide them into four teams. Each team will represent one income level, and must spend according to its specific weekly food budget.

Team A: Migrant farm workers earning \$6,000 a year, weekly food budget \$40
Team B: Textile mill workers earning \$12,000 a year, weekly food budget \$40
Team C: Engineers earning \$35,000 a year, weekly food budget \$100 (can afford to spend \$40 a week to eat out)

Team D: Corporate executives earning \$100,000 a year, no limits on weekly food budget (no limits on money spent to eat out).

Explain that members of each team will be responsible for pricing items and coming up with grocery lists that fit into their weekly food budget.

PLAYER DESCRIPTION SHEET A - STEPHEN STEPHENSON

Pretend you are Stephen Stephenson (35 years old), butler and housekeeper for Tom Trueblood (42 years old), banking executive and his family. The family includes wife and mother Elizabeth Trueblood (40 years old), who is not employed, and five children: James (15), Susanne (13), Sandra (11), Michael (9) and Patricia (6).

The Truebloods live in a large 20-room condominium in an elegant district of a city. Your job is to attend to the day-to-day household tasks and budgeting for the family.

Budgeting Information

1. The Trueblood's monthly income is \$15,000.
2. The monthly rent is \$2,000 (This is often called a maintenance fee.)
3. Utility charges for one month in winter are \$350 (This includes heat, hot water, and electricity for lights and appliances).
4. Cost of meals for one week:

Gourmet meals for a week for the family cost \$350. (This includes steak, special desserts, fine wines, imported cheeses, all varieties of vegetables, all types of dairy products, special bakery breads and pastries, all varieties of fruits and all varieties of meat, fish and poultry.)

Moderately priced meals for a week for the family cost \$140. (This includes ground beef, poultry, cheese, milk, bread, grains, some snack goods and some desserts.)

Subsistence meals for a week cost \$55. (This includes potatoes, beans, rice, bread, soup and occasionally some other food varieties.)

PLAYER DESCRIPTION SHEET B - SAM OHITO

Pretend you are Sam Ohito (34 years old), a part-time teacher at a nearby community college. Your wife Anita Ohito (36 years old) is an engineer. You have one daughter Lisa (1). You and your wife share most of the household responsibilities. You are usually in charge of monthly budgeting. You live in a modern two-bedroom apartment in a suburban area.

Budgeting Information:

1. Ohito family's monthly income is \$1,500
2. Monthly rent is \$600
3. Utility charges for one month in the winter are \$100 (This includes heat, hot water, and electricity for lights and appliances).
4. Cost of meals for one week:

Gourmet meals for the family for one week cost \$150. (This includes steak, special desserts, fine wines, imported cheeses, all varieties of vegetables, all types of dairy products, special bakery breads and pastries, all varieties of fruits and all varieties of meat, fish and poultry.)

Moderately priced meals for the family for one week cost \$60. (This includes ground beef, poultry, cheese, milk, in-season vegetables, in-season fruits, bread, grains, some snack foods and some desserts.)

Subsistence meals for one week cost \$25. (This includes potatoes, beans, rice, bread, soup and occasionally some other food varieties.)

PLAYERS DESCRIPTION SHEET C - BERTHA BROWN

Pretend you are Bertha Brown (40 years old), part-time cashier at a fast-food hamburger restaurant. You are divorced. You have three children: Jessica (11), Billy (8), and Leroy (6). You live in a small two-bedroom apartment in an old, run-down section of a large town.

Budgeting Information:

1. Monthly income is \$350.
2. Monthly rent costs \$175.
3. Utility charges for one month in the winter cost \$40. (This includes heat, hot water and electricity for lights and appliances.)
4. Cost of meals for one week:

Gourmet meals for the family for one week cost \$200. (This includes steak, special desserts, fine wines, imported cheeses, all varieties of vegetables, all types of dairy products, special bakery breads and pastries, all varieties of fruits and all varieties of meat, fish, and poultry.)

Moderately priced meals for the family for one week cost \$80. (This includes ground beef, poultry, cheese, milk, in-season vegetables, in-season fruits, bread, grains, some snack foods, and some desserts.)

Subsistence meals for one week cost \$35. (This includes potatoes, beans, rice, bread, soup and occasionally some other food varieties.)

PLAYER DESCRIPTION SHEET D - MILLIE MILLICHSKY

Pretend you are Millie Millichsky (70 years old). You are not employed. You are the widow of a retired shopkeeper who died three years ago. You live alone in a tiny apartment in a decaying section of an old city.

Budgeting Information:

1. Monthly income is \$150
2. Monthly rent costs \$100
3. Utility charges for one month in the winter cost \$25. (This includes heat, hot water, and electricity for lights and appliances.)
4. Cost of meals for one week:

Gourmet meals for one week cost \$50. (This includes steak, special desserts, fine wines, imported cheeses, all varieties of vegetables, all types of dairy products, special bakery breads and pastries, all varieties of fruits and all varieties of meat, fish, and poultry).

Moderately priced meals for one week cost \$20. (This includes ground beef, poultry, cheese, milk, in-season vegetables, in-season fruits, bread, grains, some snack foods and some desserts.)

Subsistence meals for one week cost \$10. (This includes potatoes, beans, rice, bread, soup and occasionally some other food varieties.)

BUDGETING WORKSHEET

- | 1. Category _____ | Cost of Possible Expenses |
|------------------------------------------|---------------------------------------------------------|
| 2. Name of role you are playing
_____ | 5. Monthly Rent _____ |
| | 6. Utility charges _____ |
| 3. Size of family _____ | 7. Gourmet meals 1 week 4 weeks
_____ _____ |
| 4. Monthly income _____ | 8. Moderate meals _____ |
| | 9. Subsistence meals _____ |

Note: You have the choice of buying four weeks of one type of meal or buying different types of meals each of the four weeks.

Planned Expenses for One Month

- | | |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|
| 10. Rent | _____ |
| 11. Utilities | _____ |
| Meals: | |
| 12. Week 1: Type _____ | Cost _____ |
| 13. Week 2: Type _____ | Cost _____ |
| 14. Week 3: Type _____ | Cost _____ |
| 15. Week 4: Type _____ | Cost _____ |
| 16. Total cost of planned expenses | _____ |
| 17. Monthly income (line 4) | _____ |
| 18. Less total planned expenses (line 16) | _____ |
| | (subtract) |
| 19. Money left over for other living expenses | _____ |
| 20. If you have left-over money, list some of the additional things you might buy. Examples: clothing, movies, books. If you could not afford all items, list the ones you decide not to buy. | |