

Make the Month

Tabletop Edition

MAKE THE MONTH

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 can't skip any categories)

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



United Way
Central Alberta

Category	A (1 Candy)	B (2 Candies)	C (3 Candies)
 Housing	Studio apartment (1 bathroom, 1 bath, unfurnished, no patio/ deck/yard, street parking only (no covered parking, stove only).	1 bedroom, 1 health apartment, unfurnished, 1 covered patio, 1 covered parking space, stove and refrigerator.	2 bedrooms, 1 1/2 bathrooms, unfurnished, air conditioning, 2-car garage, stove, sink and dishwasher.
 Healthcare	No health insurance, you pay for all health related costs.	Health insurance for you through your employer but no family insurance for your family members.	Private health insurance for family members.
 Food (per person)	1 meal a day	2 meals a day	3 meals a day
 Transportation	Walk or bike everywhere, no public transit available.	Walk, bike, or take public transit.	Private car.
 Technology Access	No computer No cell phone No cable TV or internet	Computer Cell phone with limited service Cable TV	Shared laundromat ment.com
 Laundry Facilities	Laundromat	1 grocery store within walking distance, no mall within 20 miles	Gr...
 Shopping	1 grocery store within walking distance, no mall within 20 miles	After the bills/food are paid extra money left.	
 Leftover Money	After the bills/food are paid extra money left.		

About

This simple, yet powerful, poverty simulator offers insight into some of the struggles faced by Central Albertans living at or below the poverty threshold. In order to Make the Month, participants will be guided through a series of scenarios prompting them to make difficult decisions.

As you facilitate this simulator, it is important to remember that there may be participants who have been or who are impacted by poverty.

Time:

- 10 - 20 minutes

People:

- Any amount. Best with even numbers.

Supplies:

- 1 worksheet per person/pair
- 15 'credits' per person/pair (candy rockets work well).

Setup

1. Distribute "Make the Month" worksheets (one per person/pair).
1. Distribute one pack of candy per pair. Instruct participants not to eat their candy.
1. Use the script that follows to prompt participants through the activity





Script: Intro

For some, the thought of meeting your basic needs may not be a daily concern. However, it is important to understand the tough decisions faced by many Central Albertans living on low or limited income.

Turn to the person next to you. You will be working together in pairs (can also be completed solo or in groups of three if there are odd numbers).

In this simulator, you are married. You both have jobs, and have a daughter, 14, and a son, 9.

If you had a 15 candy budget to spend every month, how would you spend it? What would your priorities be?

Using the candies provided, you must:

1. Decide what's most important by spending 1, 2, or 3 candies in each category row.
2. You have to make a choice for each category, you can't skip any.

Script: Month 1

It's month 1. Working together, take the next three minutes to budget your resources.

(3 minutes. Give warning when there is 1 minute left and again when 30 seconds are left.)

Time's up. Stop budgeting for now. You have budgeted the best that you could for Month 1, but there's an unexpected challenge.



Script: Month 2

Your daughter has severe tooth pain. After visiting the dentist, you learn that she needs emergency surgery.

Take a look at your budget. What healthcare choice did you make?

Hands up who chose column C and spent 3 candies to pay monthly premiums for full family insurance? Sigh of relief, your out-of-pocket expenses for this surgery will be less.

Remove one candy from the placemat and put it to the side.

If you chose A or B for your Healthcare spending, I'm sorry to say it, but you don't have insurance to cover this emergency and will pay entirely out-of-pocket. Remove three candies and place them to the side.

Using the funds available to you, and not those in your credit bank, re-budget for Month 2. You have two minutes.

(2 minutes. Give a 1 minute warning and a 30 second warning)

Okay. Please stop your budgeting. You've done the best you can, but another unexpected challenge came your way.



Script: Month 3

The parent who was working part-time was just laid off with no severance pay. You must now remove 5 candies from your placemat and move them to the side.

You'll need to adjust the available funds left on your budget to make it through month 3. Spend the next 2 minutes working with your partner to make some difficult choices.

(2 minutes. Give 1 minute warning and a 30 second warning)

Okay. Please stop your budgeting. Take another moment to soak in how you felt when having to make those choices.

Script: Month 4

Heading into Month 4 you learned about the Enmax Lights On emergency utilities disconnection relief program funded by United Way Central Alberta and delivered through their partner agencies. You qualify for emergency relief to help you through this especially tough time. Add two candies back into your budget.

Oh, but it looks like you didn't hear about United Way's Tools for School initiative in time to provide both of your children with free backpacks filled with all required supplies needed for the new school year. You go to the store and pay full price for everything on their list. Remove one candy.

Take two minutes to budget for your final month.

(2 minutes. Give 1 minute warning and a 30 second warning)

Time's up. We're done making decisions. During the last few minutes, you were given the opportunity to get a glimpse of what it is like to barely meet your basic needs.



Script: Debrief

With the time we have left, I'd like to open up the room to debrief the experience we just had together.

Questions for the participants (you don't have to ask them all):

- What is one word that comes to mind when thinking about your experience?
- What were the toughest challenges for you and your partner?
- What was your decision-making process?
- What effect did the services and benefits received from United Way funded programs have on your budget?
- What was your perception coming into this simulation, and how did it change?

Wrap-up (definitely ask these questions):

- What insights have you attained about the life of those living in poverty?
- What do you think your community could do to address poverty?
- What do you think you can do to change the perception of those living in poverty?

Closing Comments

The choices we make depend on the choices that are available to us. Many people who experience poverty are working full-time in low wage jobs. They likely cannot find housing that is affordable or eat a nutritious diet. The choices we make also depend on the benefits we have, such as dental care, paid sick days and paid holidays - and we didn't even scrape the surface of the compounding stressors caused by poverty.

In order for communities to thrive, the needs of individuals living there must be met. These needs include access to nutritious food, safe housing, stable income, and social connections. This ensures everyone can participate in tackling complex social issues. By tackling these complex issues together, we can build thriving communities where everyone can reach their potential.