

case study

the bean game



All Youth Service Youth Payment and Young Parent Payment clients, and Young Partners have an obligation to complete a budgeting programme that meets minimum standards.

The case study below shows how one Youth Service provider runs an activity to help taiohi (young person) manage their money by making decisions about how to live off a '20 bean salary'.

Managing money means making choices. There is never enough money available for all of the things we'd like to have or do. This game aims to help taiohi decide what is most important to them.

about the Youth Service provider

A Work and Income in-house team delivers Youth Service in Whanganui. The team supports up to 170 youth payment clients, young parents, and NEET clients. One youth coach in the team is responsible for delivering the budgeting programmes in-house, using a range of resources and sources of information so the programme is relevant to the young people taking part.

Their budgeting programme of 5 modules is usually delivered in 5 sessions with a small group of up to 5 participants. This allows for plenty of time for discussion and participation.

Participants are encouraged to discuss their financial choices and the trade-offs they must make to ensure the basics are covered.

He kuputaka (glossary)

- income, salary, wages
- bills, utilities, insurance
- wants and needs

resources needed

- worksheet (one each)
- beans (enough for 20 per participant)

about the bean game

Dallas is a youth coach who leads the budgeting programme for the Whanganui Work and Income in-house Youth Service team. She uses the bean game, based on an activity developed by Utah State University, to introduce some of the important choices we make when managing our money.

The bean game encourages taiohi to think about their attitudes and values and how these can influence their financial decisions.

This activity works well for taiohi who don't feel confident with maths and calculations. It helps to start conversations about budgeting and planning for the future.

This game can be played individually but works best in a group of two or more.



setting up the activity

Divide the participants into groups of at least two but no more than five.

Each group receives 20 beans and a worksheet. The groups must decide how to spend their "income" based on life circumstances, values, and goals. Each item has a set number of squares which indicates how many beans are needed to "pay" for that item.

discussion questions

- Why did you choose the items you did?
- In what ways were you influenced by your values, goals, and previous experiences?
- Compare what you spent your beans on with another group. What did you have different? What's the same?

unexpected income decrease

Let the participants know their income has just been cut to 13 beans. Maybe their hours at work got cut, someone in their house lost their job, or winter energy payment or another benefit stopped.

Ask each group to agree on which expenses they can give up and what changes they need to make. Give them time to make changes until they only have 13 beans on their worksheets.

discussion questions

- What kinds of items did you choose to give up? Why?
- What did you learn about yourself and money in this process?
- Compare your budget-cutting choices with another group. What was different? And what's the same?

other choices / challenges

- Someone in your family just crashed your car! If you have insurance, you don't need to do anything. If you don't, take off 3 beans.

- Your weekly pay has increased by an extra 2 beans a week! Maybe you got a part-time job or qualified for all your incentive payments! What are you going to do with the extra income?

Dallas says about the activity that: “I use this activity to show taiohi that often there isn’t enough money for everything we want to do. Therefore, we need to make choices about what is important to us”

tips for others wanting to run a similar activity

- Conversing with the participants on why they made the decision creates good discussions amongst the group.
- Be mindful if small children are present that they could get hold of the beans and put them up their nose.
- Make sure there is adequate time for the group to reflect at the end.

Taiohi talking about the activity said: “The bean game made me more aware that unexpected events could happen at any time, like losing my job or not having enough money to pay for everything I want”

housing & utilities

(no Netflix/Neon/Sky/Disney Plus...)



live with relatives sharing cost of utilities



share an apartment or house with others, including basic utilities



rent place of your own, including basic utilities



entertainment and communications

no phone, wifi or subscriptions
(Netflix/Neon/Sky/Disney Plus...)

free

basic top-up phone, no wifi or subscriptions



phone and wifi, no subscriptions



phone, wifi and subscriptions



savings

KiwiSaver minimum contribution



KiwiSaver and some regular savings



regular savings and some investments
(like Sharesies)



putting a little aside each week



insurance

auto

third party only



comprehensive auto insurance



contents

if living with relatives
(covered by their insurance)

No cost

basic contents insurance



gifts and koha

making gifts



regularly sending money home, giving regular donations or koha, and/or paying tithes



buying gifts and treats regularly



furnishings

borrow from relatives or friends

free



rent furniture or live in furnished apartment



buy at a garage sale, Trade Me or Facebook Marketplace



save up and buy new furniture



buy new on hire purchase or using AfterPay or a credit card



recreation

walking, hitting the beach, visiting whānau and using the library

No cost



TV, snacks, picnics or hitting the gym

going to gigs, live sports, or going to the movies

hunting, fishing, kapa haka, waka ama or playing sports

gaming, game consoles, and keeping up with the latest releases

vacations, big road trips, and maybe an overseas holiday

food

cooking at home, no eating out, taking packed lunches

take aways, coffees, drive thru and eating out frequently

eating out all the time, and maybe a few drinks as well



transport

walk, scooter, bike, and ask for lifts

free



public transport or sometimes chip in some petrol money

buy a used electric car

buy a used petrol car

buy a new car

Personal care

basic products like soap, shampoo, toothpaste, make-up, etc.



occasional professional haircuts, basic personal care products

regular professional hairstyling, name brand personal care products, getting nails done

clothing and laundry

make do with current clothes

No cost

use my sewing skills

hit the second-hand clothes shops

high street fashion and online shops

queuing up for trainers and getting designer gears

laundry

do my laundry at my whānau kāinga

No cost

laundromat

do laundry at my own place using my own washing machine



extras

paying for childcare

new laptop or gears for school or a course

vaping, online gambling, twitch subscriptions, energy drinks, stuff like that

