

 **BUILDING BLOCKS STUDENT WORKSHEET**

Playing a saving and spending game

Everyone makes choices about saving and spending. When you make those choices, it's a good idea to set aside an emergency fund for unexpected expenses.

Instructions

- 1 Review the "Playing the game" instructions and start the game.
- 2 Record your earnings, savings, and spending on your worksheet for each turn.
- 3 Answer the reflection questions.

Playing the game

1. Place the "Day-to-day money" cards in a single stack face-down in the middle of your group.
2. Each player starts with \$150 in regular savings and \$150 in emergency savings.
3. Take turns picking a card. For each card you select:
 - Read the card aloud (it will be a real-life thing that can happen to a teenager or young adult).
 - Choose what you'll do. Explain your choice to your group.
 - Using your "Saving and spending tracker" (on the next page):
 - Add or subtract money from your regular savings, emergency fund, or both.
 - Add \$50 of income to either savings account (or split it between accounts) unless your choice causes you to skip your earnings (in which case, you won't add \$50).
 - Note: You can transfer money from one account to the other or use funds from both accounts to cover expenses at any time.
4. The game ends after each player has had four turns or all the cards have been drawn, whichever is first.



Saving and spending tracker

Regular savings

Money you're setting aside in a secure place

Emergency fund

Money you're saving for unplanned financial emergencies

Total savings

Add the updated balances of both types of savings.

Turn	Balance	+/- money	Updated balance	Turn	Balance	+/- money	Updated balance	
1	\$150		\$	1	\$150		\$	\$
2	\$		\$	2	\$		\$	\$
3	\$		\$	3	\$		\$	\$
4	\$		\$	4	\$		\$	\$

Reflection questions

1. Which "Day-to-day money card" choice was easiest for you to make? Why? Which was the hardest? Why?
2. What is an unexpected expense that you would spend money on right away?
3. Do you think you will save money for emergencies in the future? Why or why not?