# Choices

**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 must choose in each category (you cannot skip any categories).

You are married; you both work and have a son, 7 and a daughter, 2.

It doesn’t have to be an up-hill battle forever.

Let’s collectively work together to identify local issues and support sustaining solutions.

<table>
<thead>
<tr>
<th>Category</th>
<th>A (1 Candy)</th>
<th>B (2 Candies)</th>
<th>C (3 Candies)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Housing</strong></td>
<td>Studio apt, 1 bath, unfurnished, no patio/yard, street parking only (no covered parking space), stove only</td>
<td>3 bdrm apt, 1 bath, unfurnished, covered patio, 1 covered parking space, stove and refrigerator</td>
<td>2 bdrm, 1 1/2bath house, unfurnished, small fenced yard, 2-car garage, stove, refrigerator and dishwasher</td>
</tr>
<tr>
<td><strong>Healthcare</strong></td>
<td>No health insurance, you pay for all health related costs</td>
<td>Health insurance for you through your employer but no health insurance for your family members</td>
<td>Health insurance for you and your family through your employer</td>
</tr>
<tr>
<td><strong>Food (per person)</strong></td>
<td>1 meal a day</td>
<td>2 meals a day</td>
<td>3 meals a day + snacks</td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
<td>Walk or bike everywhere, no public transit available</td>
<td>Walk, bike or pay public bus fares</td>
<td>Use your car (insurance + car payments)</td>
</tr>
<tr>
<td><strong>Childcare</strong></td>
<td>Alone at home with the older sibling</td>
<td>Unlicensed childcare called “Cheap Storage”</td>
<td>Head Start; ECEAP (best practices)</td>
</tr>
<tr>
<td><strong>Shopping</strong></td>
<td>1 grocery store within walking distance, no shopping plaza within 20 miles</td>
<td>Grocery store across the street from your home and a mini-mall within a mile</td>
<td>2 grocery stores nearby and a large mall within walking distance</td>
</tr>
<tr>
<td><strong>Spending Money</strong></td>
<td>After the bills &amp; food are paid no extra money is left</td>
<td>$20 left over each week after all bills are paid</td>
<td>$50 left over each week after all bills are paid</td>
</tr>
</tbody>
</table>

**Candy Bank:**
The ALICE Game | Asset Limited, Income Constrained, Employed
Making Choices: How will you invest your resources?

INSTRUCTIONS

- Make a copy of the “exercise sheet” for everyone in the meeting.
- Provide each person 15 candies (Smarties work well because there are 15 per roll). If you want, people can work in teams.
- Tell each participant or team their candies will become symbolic of their “budget” and not to eat their candies until the end of the exercise!
- Explain that for the purposes of the exercise each person or team is to pretend they’re married with two children.
- One adult in the household is working full-time and the other is working two part-time jobs; both make minimum wage. One child is 11 and in school, the other child is 3 and in preschool.
- The family has a limited budget and only 15 candies to spend.
- They have some tough decisions to make.
- Each participant must study their choices in each row and invest one, two or three candies depending on what’s most important to them; they cannot skip a row.
- After they’re done making their choices, ask the group how it felt to invest their candies. (Usually the response is, “There aren’t enough!”)
- Now tell them there’s been a change. One of their children has an infected tooth and has to see the dentist. The family doesn’t have dental insurance. In order to get the child the dental care, the family must give up one candy. They now must adjust their budget with one less candy accordingly.
- Tell the group to take off one candy and adjust the rest. (They may eat that candy or throw it out)
- Ask them how they felt about adjusting their budget.
- Tell them there’s been another change. Their spouse just got laid off with no severance pay. They have to take off two candies to adjust.
- Let them go through the exercise of taking off the two candies and adjust the rest.
- Wrap up with asking them how did it feel to make such difficult decisions with less of a budget/income.

EXPLAIN THE MORAL OF THE STORY:
Hardworking people make these kinds of tough decisions every day in Hernando County. United Way not only helps meet the immediate needs like hunger and homelessness, they also address the root causes of the problems. It’s not enough to feed someone who’s hungry. It’s important to find out why the person is hungry in the first place and address the problem at its source. United Way provides a coordinated, strategic, sustainable approach to solving the community’s most pressing issues and connecting individuals to available resources.

More information on ALICE in Hernando can be found by visiting www.UnitedWayHernando.org/ALICE