

Family & Advocacy Exercise

Kintsugi-llc

Charisse Fletcher

& Tony Pizarro



IT'S A MARATHON

IT TAKES A VILLAGE

Reference

Parker, L. (n.d.) *The Bean Game*. Washington State University Extension, Family Income Management Specialist
 Office of State Treasurer John Perdue. (n.d.). *The Budget Game: Living on a 20 Square Salary*. Financial Education Programs. Charleston, WY. Jana Darrington, M.S. (n.d.) Utah State University Extension





HOUSING & UTILITIES



Live with relatives & share utilities

Apartment with room mates, shared room and utilities

Apartment of your own



INSURANCE



CAR

Liability Only

Full Coverage

HEALTH

None **NO BEANS**

Job Accident Coverage

Full Health Coverage

HOME

Home or Renters Insurance

PHONE & INTERNET

Basic phone

New iPhone with Apple music

Shared internet, slower speed.

Fast internet, ideal for streaming video

GIFTS

Make gifts

Buy small gifts occasionally

Buy gifts often



SAVINGS

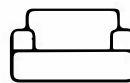
Piggy bank **NO BEANS**

5% of income

10% of income

Invest for retirement

10% to charity or tithes



FURNITURE & HOUSEWARES

Use hand-me-downs from fam/friends **NO BEANS**

Rent furniture or live in furnished apartment

Buy secondhand at yard sales/thrift stores

Buy new furniture

FUN

Hiking, walks, hang out with friends, library, free local events

NO BEANS!

TV, snacks, driving around

Going to the movies

Fitness classes / gym membership

Art, photography, music hobbies

Vacations / Travel

PERSONAL CARE

Basic hygiene: shampoo, hair product, make-up

Occasional hair cuts, hair coloring, or nail appointments.

Regular professional hair/nail appointments, high-end makeup.

CLOTHES & LAUNDRY

Wear what you have

NO BEANS!

Shop at thrift stores

Shop clearance racks

Buy one new item per month, full price

Buy two new items per month, full price

Do laundry at parents or friends' home

NO BEANS!

Go to a laundromat

Your apartment has a washer and dryer



FOOD

Eat at home, pack lunch, dinner out once per week

Fast food lunches, dinner out once per week, other meals at home

All meals out

TRANSPORTATION



Walk or Bike

NO BEANS!

Ride the bus or train

Drive family car, buy gas

Buy a used car & buy gas

Buy a new car & buy gas

EXTRAS

Extra TV channels

Movie club subscription

Loved one incarcerated