

## ROLEPLAY: Spent Middle School Edition

### Part I: Play the game, Spent.

Go to [playspent.org](https://playspent.org). Click on “Continue to Spent” on the right side of the screen to start the game. Use the prompts and questions below to guide you as you play! **Make sure you pay attention to the panel on the left side with options for finding more money, and your number of job strikes.**

1. After you click “Continue to Spent,” do some quick research. What is the Urban Ministries of Durham? How does it help 6,000 people each year?

2. Click on “Prove It: Accept the Challenge”. How do you feel at the beginning of the game as the facts about your situation flash on the screen?

3. Before you continue playing, do you think you can live 30 days with \$1,000 in savings? Does this feel like a lot of money for a month or do you feel that there is a scarcity of money for a month? Explain your answer.

4. **Job:** Click on “Find a Job”. Don’t click “Exit”. This means you have given up, and you don’t give up! The first decision you make involves your choice of employment. Read through the three job options you have on the cards. Then, select one of the positions. Which job did you choose? Why did you choose that job?

5. What are the upsides to the job that you chose? What about the downsides?

6. **Salary:** Look at your take home pay for the month. What is the difference between your gross pay and your take-home pay? What do you think accounts for this difference?

7. **Health Insurance:** What decision did you make about health insurance? What considerations did you make in selecting the plan?

8. **Place to live:** Decide where you want to live by moving the “housing button” left to right. What is the relationship between rent costs and travel costs as you move farther away from the city? What are the pros and cons of where you chose to live?

9. **Extra Stuff:** When deciding what to do with your extra stuff, which option seems to be the easiest and which decision is the most financially smart?

10. Why do you think there are social media icons if you choose to “Ask a friend to store it”? Briefly explain your answer.

11. As you progress through the remaining decisions in the game, fill in the table below.

- If you do not run into one of these situations, just put an “X” in that box.
- If you come across a situation that is not listed below, add it in the blank rows at the bottom of the table.

Occurance	What do you decide to do?	How do you feel about this decision?
Food Stamps		
Grandfather Passes Away		
Credit Card Payment		
Lunch		



**Part II: Reflection questions**

12. Which decisions in the game were particularly difficult to make? Think about times you had to say “NO” because you were short on cash or times you said “YES” even though you knew it was going to cost you.

13. Which decisions had unintended consequences you didn’t consider before you made the choice? What surprised you?

14. Did you make any decisions in the game that you wouldn’t actually make in real life? If yes, write them here. If you stayed true to yourself, did you feel compelled to make a different decision?

15. Were there any facts you learned from the pop up screen that you did not know? If yes, write them here. If not, write down one that was interesting to you.

16. Did you make it through the entire month? If not, why was it hard to make it through? If you made it, did you find it difficult? Explain.

17. Why do you think budgeting can be especially difficult when you are living paycheck to paycheck?