

INTERACTIVE: Living Paycheck to Paycheck

030 min

Interactive: [Spent](#)

Part I: Set the Stage

Living *paycheck to paycheck* means that you need every bit of your paycheck to meet your expenses which drains your balance back down to near \$0 before your next paycheck arrives...and then you start the cycle again. As a result, you don't have savings to fall back on, every dollar counts, and you're faced with tough decisions on a daily basis. In this activity, you'll experience what it's like to live paycheck to paycheck by playing the game *Spent*. At the start of the game, you are faced with the following scenario:

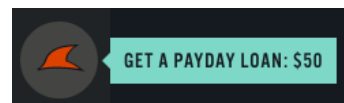
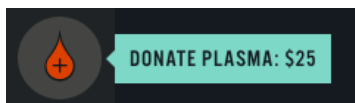
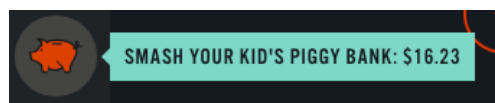
Millions of Americans are unemployed. Now imagine you're one of them. Your savings are gone. You've lost your house. And you're down to your last \$1,000. Can you make it through the month?

1. How do you feel about your situation? Do you think you can live 30 days with \$1,000? Explain.

Part II: Play the Game

2. Go to playspent.org. Click on **Continue to Spent** on the right side of the screen to start the game and play it all the way through.

PRO TIP: Keep an eye on the left-hand bar which keeps track of your progress and includes 3 options to get more money during the month:



Part III: Your Experience

3. Did you make it through the entire month? If so, how much money did you have left? If not, on what day did you run out of money?

4. Think about your emotional state as you played the game and select the top 5 adjectives below that best describe what you felt.

<input type="checkbox"/> Calm	<input type="checkbox"/> Disappointed	<input type="checkbox"/> Embarrassed	<input type="checkbox"/> Excited
<input type="checkbox"/> FOMO	<input type="checkbox"/> Frustrated/Angry	<input type="checkbox"/> Hopeful	<input type="checkbox"/> Hopeless
<input type="checkbox"/> Motivated	<input type="checkbox"/> Proud	<input type="checkbox"/> Relieved	<input type="checkbox"/> Sad
<input type="checkbox"/> Scared	<input type="checkbox"/> Self-sufficient	<input type="checkbox"/> Shocked/Surprised	<input type="checkbox"/> Stressed
<input type="checkbox"/> Other _____			

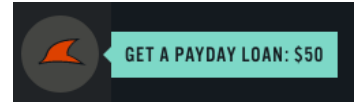
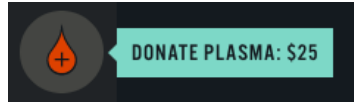
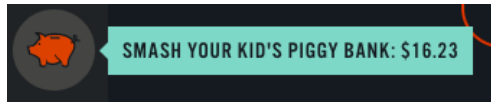
5. How did some of your initial decisions (job, health insurance, where to live) impact the rest of your month in ways you did not expect?

6. Did you ever reach out to a friend for help? Why or why not?

7. Describe a scenario in which you thought you were making a good decision but there was still a negative outcome.

8. Describe a scenario that forced you to wrestle with your values. What was your ultimate decision and how do you feel about it? Explain.

9. Did you ever use any of the 3 options on the left-hand side of the game to get more money?
- If yes, which one(s) and why?
 - If no, why not?



10. What is your main takeaway from playing Spent?