

“On My Own” Board Game

Students will develop a game that incorporates earning and spending (with a budget).

Level - Jr/Sr High School



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As a class, discuss the possible income and living expenses. Talk about the “averages” in your area. How much does the average household earn in your area? How much would the average individual earn in your area? Come up with a reasonable monthly income for an average individual in your area. Also discuss what level of education that this “average” person may need to achieve this income.

Next talk about what the monthly living expenses would be including:

- Rent/Renter’s Insurance - or Mortgage/Insurance/Maintenance
- Power - Electric/Gas
- Telephone/Cell Phone/Cable or Satellite TV/Internet
- Car - Payment/Gas/Tires/Repairs/Insurance/License
- Groceries/Staples
- Health (Insurance, Dr. Visits, Dental, etc.)
- Clothing/Shoes/Grooming (haircuts, manicures, etc.)
- Dining Out/Entertainment/Gifts/Vacation
- Savings (this should be a required monthly amount)

Break into groups to research what the costs for the above would be. It would be a good idea to set what type of living situation you want - of course Renting would be less complicated than owning. Each group should design their own board in a “Monopoly” style, with a set amount of money to start the game, using the landing spaces for windfalls or set-backs (you received a birthday gift of \$50, or your car got a flat tire - \$15 for repair, etc.). Game cards can also be developed for more play options. There could be ways of earning extra money in smart ways such as recycling aluminum cans, a part-time job, cancelling Cable TV, no dining out, etc. Each time the student circles the board (ie: “passes go”), they receive their paycheck. Each time they pass “Rent”, they must pay all the housing expenses. Each group may wish to set up how the expenses will be paid in their own unique way.

The game can end when one player runs out of money or with a consensus of the players. The winner of the game will be the player with the most money.