











How will you allocate your budget?

The Credit Bank represents your budget. If you had a 15-credit budget to spend each month, how would you decide where to spend? What would your priorities be? Make the best possible choice in each category to determine how your family will live. You have to make a choice for each category (you can't skip any category). Place the desired number of "credits" to indicate your spending choices.

Credit Bank

POVERTY SIMULATION: HOW WILL YOU DECIDE?

Category	Difficult (1 Credit)	Limited (2 Credits)	Convenient (3 Credits)
 Housing	Studio apartment (1 bedroom), 1 bath, unfurnished, no patio/deck/yard, street parking only, stove only	3 bedroom apartment, 1 bath, unfurnished, covered patio, 1 covered parking space, stove and refrigerator	2 bedroom house, 1 1/2 bath, unfurnished, small fenced yard, 2-car garage, stove, refrigerator and dishwasher
 Healthcare	No health insurance, you pay for all health related costs	Health insurance for you through your employer but no health insurance for your family members	Health insurance for you and your family through your employer
 Food (per person)	1 meal a day	2 meals a day	3 meals a day plus snacks
 Transportation	Walk or bike everywhere, no public transportation	Walk, bike or take public transit	Own your own car
 Technology Access	Cell phone, no computer, no TV	Cell phone, no computer, TV - no cable	Cell phone, home computer, TV with cable
 Child Care	Unreliable family member a few times a week, may not be available	Reliable family member or neighbor, three times a week	All week full service childcare, during work hours
 Utilities	Skip this month's bill, face disconnected services	On a payment plan	Pay for all utilities
 Spending Money	No extra money left after bills are paid	\$20 extra left over each week after all bills are paid	\$50 left over each week after all bills are paid

GIVE. ADVOCATE. VOLUNTEER