

## Task 2: The Art of Budgeting

# The Money Clip Game



VIRTUAL  
ENTERPRISES  
INTERNATIONAL

The Money Clip Game is an adaptation of  
The Bean Game recreated and reproduced by Jana Darrington, M.S.  
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# Purpose



Managing money means making choices. There is never enough money available for all of the things we'd like to have or do. This game will help you decide what is most important to you.



# How to Play

Each individual/group receives 20 paper clips and a spending category sheet. The individual/group must decide how to spend their “income” based on life circumstances, values and goals.

Each item has a set number of **Money Clip** costs which indicates how many paper clips are needed to “pay” for that item.

Place the paper clips on the items that are purchased.

# Round One



First, each group must select one item in each of the categories with the white stars (Food, Housing, Furnishings, Transportation, Insurance and Clothing & Laundry).

Once you have finished selecting items in the required categories, continue selecting any other items until you have used up your 20 paper clip income.

When finished complete the Round 1: Discussion Questions on your worksheet.

# Round Two



Your income has just been cut to 13 Money Clips!

What will you give up?

What changes will you make?

Make changes until you only have 13 clips on your spending sheet.

When finished complete the Round 2: Discussion Questions on your worksheet.



# Oh No - Life Happens

You are still living on a 13 Money Clip income.

You slip on some slippery concrete outside you house and break your ankle.

If you have insurance you do not need to do anything.  
If not you need to remove 3 more Money Clips.

When finished complete the Reflection Questions in  
**Action Review - Monthly Expenditures.**