

## **Balloon Budgeting Juggle Activity – Youth Version**

**Object of the Activity:** People juggle spending and bills all the time, some of which are expected, and others are not. The activity is meant to simply break the ice within the group. It is also meant to help learners make the connection in one more way where the issue is juggling money and making ends meet.

**Instructor:** Blow up balloons prior to the program, writing various bills names and amount of money on them. (Use a marker) Some examples may include:

- |                  |              |               |        |
|------------------|--------------|---------------|--------|
| ○ Gas for Car    | \$60         | ○ Out to eat  | \$7.50 |
| ○ Cell Phone     | \$40         | ○ Out to eat  | \$12   |
| ○ Movie Theatre  | \$10         | ○ CD          | \$13   |
| ○ Movie Rental   | \$3          | ○ DVD         | \$17   |
| ○ Bottled Water  | \$20         | ○ Oil change  | \$20   |
| ○ Birthday Gift! | \$15         | ○ Car wash    | \$5    |
| ○ Flat tire      | \$20         | ○ Tanning     | \$5    |
| ○ Latte's        | \$40         | ○ Brow wax    | \$15   |
| ○ School Dance   | \$200-600+++ | ○ Sport shoes | \$65   |
| ○ School Fee     | \$10         | ○ Etc.        | \$     |
| ○ Jeans          | \$35         |               |        |

Participants form a circle. The instructor tosses in the first balloon/ball, calling out what it is. The participant's responsibility is to keep the "monthly money/budget" afloat...by keeping the balloons in the air as the instructor adds more balloons.

The instructor points out the occasional expense item when it is added, such as a gift, dance, school fee, flat tire, shoe purchase or oil change.

The activity concludes when the balloons hit the floor, and the instructor points out that they were unable to make ends meet that week/month as that specific bill could not be paid.

Follow up by asking the group...

- Could the participants identify with juggling paying for things in real life as they did in the activity?
- What would happen if you really couldn't pay for the item/balloon that hit the floor first?
- How do we manage our money in real life when we have many opportunities to spend as well as obligations to pay for things? (What if we kept the "birthday gifts" and "out to eat" balloons in the air for example and let the others fall e.g. gas, or whatever you consider are your needs vs wants??)
- What balloon/bills are hitting the ground first in your life? Pick up the one that seems to be the most typical ground breaker.

Brenda B. Janke, UW-Extension Family Living Educator, Lincoln County/Financial Ed Specialist – FLE...Adapted from a financial juggle activity. Source: NEFE High School Financial Planning Curriculum <http://hsfpp.nefe.org/home/>