
Dollar Bill

Give each participant a paper “play money” bill (available at Dollar type stores, toy section or some places have wrapping paper with dollar bills on it). Participants might get the same denomination or different amounts.

- 1) Ask participants to share what they would do with the money if they were given that amount as a gift, and could spend it however they wanted. Ask them, if this money were part of their paycheck, would they spend it differently? And if so, why?
- 2) Ask participants to draw lines on the bill (use back side if non-printed) dividing it as though they are paying the expenses for the month. Then ask them to share what expense takes the largest part and what is the least. They can make up their own categories for this activity. Depending upon the stage of life for the person, etc., there will be differences on largest and smallest expenses. For some, they might not know for sure, and several may be guessing on these expenses. You might even ask them to estimate % of income going to that expense. It creates an awareness of expenses and may encourage participants to go home and begin tracking to actually see what they do spend and what % of the income it represents.
- 3) You might ask participants to share what was their best and/or worst use or experience with money. You could also use other props such as handing out lemon candy and asking participants to share a poor use of money, or you could share mints or a gold star and ask them to share a good consumer decision or use of money. The idea is to have people share their experiences and realize people do things differently and have had both negative and positive experiences, just as all people have various and different strengths when it comes to managing resources.