

The Monthly Juggle!

The Monthly Juggle! Game was developed by Tess Tomasi of the Tallahassee Housing Authority and originally published in *When Did We See You Hungry?* by the Florida Impact Education Fund and is used by their permission.

This game helps individuals understand how poverty circumscribes a person's life and get behind the figures of the federal poverty level and into the reality. This recreates a monthly income, outlines the circumstances of the player, and then the player relies on the "luck of the draw" to see if they make it to the end of the month and remain within their budget. Make up additional cards of your own. Copy and cut out the cards, placing a START card and one of each of the BUDGET cards in one envelope for each player. The object of the game is to make ends meet. Good luck.

The Rules

1. Pull the START card from an envelope. This card will tell you who you are.
2. One at a time, pull the numbered BUDGET cards from the envelope in numerical order. Each one will tell you what to do.
3. Tally up your figures on the sheet provided.

The Budget

START		_____
1. Other income	+	_____
2. Rent	-	_____
3. Utilities	-	_____
4. Transportation	-	_____
5. Food	-	_____
6. Child care	-	_____
7. Medical	-	_____
8. Other	+/-	_____
TOTAL		_____



If you have money left over, CONGRATULATIONS, you've achieved another month of food security for you family.

If you come up with a negative number, SORRY, you and your family are in dire circumstances. Beware of the risks associated with poverty and hunger, such as health problems, insecure living arrangements and lack of access to resources.

Start Cards

The Monthly Juggle! START Card

Who you are:

Single parent

2 kids

Work full-time for minimum wage

ADD \$750.00 to your monthly budget under START. This is your monthly take-home income.



The Monthly Juggle! START Card

Who you are:

Two parent family, one parent works part-time, one works full-time, both minimum wage

2 kids

ADD \$1050.00 to your monthly budget under START. This is your monthly take-home income.



The Monthly Juggle! START Card

Who you are:

Elderly person with custody of 1 grandchild

Income is government assistance, Social Security, and pension

ADD \$800.00 to your monthly budget under under START. This is your monthly take-home income.



The Monthly Juggle! START Card

Who you are:

Single parent

3 kids

Work full-time, but low-paying job

ADD \$1100.00 to your monthly budget under START. This is your monthly take-home income.



Budget Cards

The Monthly Juggle!



1. OTHER INCOME

Your sister loans you some money.

ADD \$70.00 on line 1.

The Monthly Juggle!



2. RENT

You are on a waiting list for subsidized housing.

SUBTRACT \$480.00 on line 2.

The Monthly Juggle!



3. UTILITIES

Heat wave! High utility bill from the A/C.

SUBTRACT \$250.00 on line 3.

The Monthly Juggle!



4. TRANSPORTATION

New brakes for the car (and gas and insurance).

SUBTRACT \$130.00 on line 4.

The Monthly Juggle!



5. FOOD

Just the regular monthly food bill.

SUBTRACT \$240.00 on line 5.

The Monthly Juggle!



6. CHILD CARE

You are only on the waiting list for subsidized child care. You pay full amount.

SUBTRACT \$380.00 on line 6.

The Monthly Juggle!



7. MEDICAL

Your family contracts a nasty virus. You pay copayments for medicines and doctor visits.

SUBTRACT \$72.00 on line 7.

The Monthly Juggle!



8. OTHER

Congratulations! You win church bingo!

ADD \$20.00 on line 8.

The Monthly Juggle!

Budget Cards

The Monthly Juggle!



1. OTHER INCOME

Earned Income Tax Credit partial payment.

ADD \$60.00 on line 1.

The Monthly Juggle!



2. RENT

You do not receive any housing subsidies. Pay "fair market rent" for a one-bedroom house.

SUBTRACT \$457.00 on line 2.

The Monthly Juggle!



3. UTILITIES

Nice weather, no heater, no A/C.

SUBTRACT \$60.00 on line 3.

The Monthly Juggle!



4. TRANSPORTATION

Pay your gas money for the month.

SUBTRACT \$40.00 on line 4.

The Monthly Juggle!



5. FOOD

You receive WIC to help pay for food.

SUBTRACT \$80.00 on line 5.

The Monthly Juggle!



6. CHILD CARE

You are only on the waiting list for subsidized child care. You pay full amount.

SUBTRACT \$320.00 on line 6.

The Monthly Juggle!



7. MEDICAL

Your allergies are acting up.

SUBTRACT \$22.00 on line 7 for allergy medicine prescription and OTC medicine.

The Monthly Juggle!



8. OTHER

Baby had a growth spurt and needs new wardrobe from the thrift store.

SUBTRACT \$50.00 on line 8.

Budget Cards

The Monthly Juggle!



1. OTHER INCOME

You get a deposit back on your old apartment.

ADD \$75.00 on line 1.

The Monthly Juggle!



2. RENT

You are on the waiting list for subsidized housing.

SUBTRACT \$520.00 on line 2.

The Monthly Juggle!



3. UTILITIES

Pleasant weather, regular bill.

SUBTRACT \$90.00 on line 3.

The Monthly Juggle!



4. TRANSPORTATION

Car payment, gas, and insurance.

SUBTRACT \$330.00 on line 4.

The Monthly Juggle!



5. FOOD

Just the regular monthly food bill.

SUBTRACT \$220.00 on line 5.

The Monthly Juggle!



6. CHILD CARE

You pay after-school care.

SUBTRACT \$200.00 on line 6.

The Monthly Juggle!



7. MEDICAL

Everyone healthy. But pay for vitamins.

SUBTRACT \$12.00 on line 7.

The Monthly Juggle!



8. OTHER

Too many long distance calls!

SUBTRACT \$120.00 on line 8.

The Monthly Juggle!

Budget Cards

The Monthly Juggle!



1. OTHER INCOME

Your child support check came.
ADD \$100.00 on line 1.

The Monthly Juggle!



2. RENT

You do not receive any housing
subsidies. Pay "fair market rent"
for a two-bedroom house.
SUBTRACT \$603.00 on line 2.

The Monthly Juggle!



3. UTILITIES

Cold snap! Your utility bill is high
due to unusually cold weather.
SUBTRACT \$250.00 on line 3.

The Monthly Juggle!



4. TRANSPORTATION

The water pump goes out on your
car (and gas and insurance).
SUBTRACT \$170.00 on line 4.

The Monthly Juggle!



5. FOOD

Just the monthly food shopping
bill (using coupons, buying items
on sale, no extras).
SUBTRACT \$160.00 on line 5.

The Monthly Juggle!



6. CHILD CARE

You receive a child care subsidy
from Kids Inc. You only pay a
minimum amount for child care.
SUBTRACT \$80.00 on line 6.

The Monthly Juggle!



7. MEDICAL

The baby gets the flu.
SUBTRACT \$82.00 on line 7 for
the co-pay, medicine, and
missed work.

The Monthly Juggle!



8. OTHER

Your washing machine
broke down.
SUBTRACT \$40.00 on line 8 for
the laundromat.

Budget Cards

The Monthly Juggle!



1. OTHER INCOME

You do child care for extra money.

ADD \$75.00 on line 1.

The Monthly Juggle!



2. RENT

You live with your parents because you can't afford your own place. But they charge you rent.

SUBTRACT \$80.00 on line 2.

The Monthly Juggle!



3. UTILITIES

Nice weather, normal electric bill.

SUBTRACT \$80.00 on line 3.

The Monthly Juggle!



4. TRANSPORTATION

Pay your car payment, gas, and insurance for the month.

SUBTRACT \$260.00 on line 4.

The Monthly Juggle!



5. FOOD

Just the regular monthly food bill.

SUBTRACT \$210.00 on line 5.

The Monthly Juggle!



6. CHILD CARE

Your sister watches your child, but she still charges you for it.

SUBTRACT \$60.00 on line 6.

The Monthly Juggle!



7. MEDICAL

Pay for your regular prescriptions.

SUBTRACT \$90.00 on line 7.

The Monthly Juggle!



8. OTHER

Don't forget to pay your credit card bills.

SUBTRACT \$160.00 on line 8.