

M&Ms Budget Activity

Category	Choice A	Choice B
Housing/Utilities	Apt with roommate - 5 ● ● ● ● ●	House with roommate - 7 ● ● ● ● ● ● ●
Car/Gas/Insurance	10-year-old car - 2 ○ ○	2-year-old car - 4 ○ ○ ○ ○
Food	Cook at home/Dine out twice monthly - 2 ● ●	Cook at home/Dine out weekly - 4 ● ● ● ●
Internet/Phone	Basic cell phone - 1 ○	Latest cell phone - 2 ○ ○
Savings	\$50/Month - 1 ●	\$100/Month - 2 ● ●
Fun	\$50/Month - 1 ○	\$100/Month - 2 ○ ○



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Instructions:

Give your child a packet of fun-size M&Ms (which typically contains 15 or 16 candies), or 15 or 16 dimes or other small objects you have on hand. Their goal is to make choices to create a budget. In each category, they must select from the right or left side. The number of circles within the boxes is how many M&Ms that choice costs.

The purpose of this activity is to give them the experience of making choices, so make sure they are given only 15 or 16 M&Ms or similar items to ensure they cannot select everything on the more expensive side. Afterward, discuss their choices and why they made them.