

- If in-person, the facilitators will place the envelopes front-side up across the tables so everyone can see, making sure the envelopes stay grouped in their respective categories. You can spread the envelopes out on different tables in the room to encourage participants to walk about and “go shopping.”
 - If time and available funds permit, you can purchase chocolate coins to use instead of tallying up points at the end. If you decide to do this, you will place the chocolate coins (10-20, depending on class size) in each envelope prior to the class.
- If you are facilitating online, the activity will follow the same structure, but instead of moving around the room to select housing, transportation, and wellness options from the envelopes provided, participants will choose from the options in the PowerPoint slides and write their sample checks on their computers using virtual copies.
 - The options will still have different points associated with them, and participants will still tally up their points at the end.
- On the whiteboard, one facilitator will write three typical expenses: power, cable, and credit bills. These expenses are also on the PowerPoint slides for this workshop.

Step 2: Go Shopping

- Give everyone a starting amount of \$3000. This is their monthly salary that they have to work with. Their job is to pay their bills, then find a place to live, a way to get around, and something that will bring them joy.
- Ask the participants to first pay the bills listed on the whiteboard and/or slides, using their sample checks. Once these basic bills have been paid, invite the participants to look through the items presented on the table/on the screen and “go shopping.” Instruct everyone to pick one item from each category (housing, transportation, and wellness).
- Once everyone has written checks for their selected items and entered the information into their check balancing sheets, ask the participants to turn the envelopes of their selected items over and follow the instructions for how many points (or coins) to collect. If facilitating online, facilitators will let the participants know how many points are associated with each of the items they chose.
- After everyone has tallied up their points, invite the participants to share their thoughts and experiences with this exercise and how many points they were able to collect. Ask if they noticed the correlation between their expense choices and the amount of points they were able to collect.