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**The Cost of Being a Teen Parent: The Spending Game
Lesson Objective**

Time: **40-80 minutes**

New York State Parenting Standard: **Standard 1: Roles and Responsibilities,
Standard 3: Support Systems and Services**

Aim: For students to understand the financial roles and responsibilities of parents, and the financial difficulties of being a teen parent.

Objectives: Students Will:

- 1) Work in groups to decide on daily living expenses, as young parents, within a set budget.**
- 2) Explore the financial realities of teen parenthood**
- 3) Discuss the financial differences between their teen assigned scenario and the other scenarios in the class.**
- 4) Identify which young parents/scenarios are most likely to “make it” financially, and why.**

Materials Needed:

Lesson outline, Spending Game (works best if each category is on cardstock paper), Group scenarios, Dried beans, beads or other small objects, scenario cards, flipchart or chalkboard, setting goals handout.

The Cost of Being a Teen Parent: The Spending GAME

Lesson Outline

- I. To warm-up, ask students sample questions
 - A. Does anyone know a teen that is a parent?
 - B. How is a teen parent's life different from your life?
 - C. Where does your money go when you have a child? What are the essentials

Examples:

 1. Transportation
 - a. If you purchase a car what else do you need? Automobile insurance. \$1,800 a year (if married, or over 25)
 2. Health insurance
 3. Food
 4. Housing –
 - a. If you own a home you will need homeowners insurance and if you rent you will need renters insurance.
 5. Baby supplies

- On average it costs \$ 157,660 to raise one child from birth until age 18, this does not include the cost of college and extra activities like camp, clubs, or private school for your child.

 - D. On average it costs \$200,000 to raise a child from birth until age 18, this does not include the cost of college and extra activities like camp, clubs, or private school.
- II. Bean Game
 - A. Divide class into groups of 4 to 5 people
 - B. Give each group; 20 dried beans, a scenario card, and a set of budget cards
 - C. The beans equal money, plot out a budget for your family given the scenario on your cards.
 - D. Ask each group to share briefly where most of their money (beans) went.
 1. Were there differences among the group members regarding where/how they wanted to spend their money? If so- what were these?
 - E. Ask each small group take away 7 beans from their budget, representing the “bread winner’s” loss of a job. Rework the budget with only 13 beans.
 - F. Come back into a large group and discuss what happened to their budget when they had to remove 7 beans.
 1. Was this difficult?
 2. From where did you take the beans? Why?
 3. What were priorities in your group?
 - a. Do these match the essentials necessary to care for the health and safety of a child? (See I C)
- III. Setting Goals
 - A. How many of you think you are financially ready to become a parent?
 - B. How can you become financially ready to become a parent?
 - C. When will you be financially ready to become a parent?
 - D. What would you like to do in your life before becoming a parent?
 1. Have students fill out setting goals hand-out for homework.
 2. Once completed allow time for students to discuss their goals both short and long term.
 - a. Who or what may change your goals?
 - b. How would becoming a parent change your short term goals (next month)?
 - c. How would becoming a parent change your long term goal (next 5 years)?
 - d. How can you best stay on track to maintain your long term goals.

Spending Game Group Scenarios

Group I:

The teen parent (Kira) is living with her baby on her own. The father of the child is somewhat involved but drifts in and out of their life. Her family is nearby but their relationship is tense and they refuse to offer any assistance because they do not like the baby's father. Kira is working at the local McDonald's, four miles from her house, she has no means of transportation. Her small apartment has little as far as furnishings and no washer or dryer.

Group II:

The teen parent (Carmen) and her baby are living with her parents. The father occasionally visits but he is going to college one hour away and lives on campus there. Carmen is returning to finish high school. Both her parents work, but will babysit when they are not busy so she can work part-time at the mall to pay for her car insurance and baby necessities. The garage has been renovated for her and the baby, though she is responsible for the furniture and phone, etc, but can use the washer and dryer.

Group III:

The teen parent (Michelle) is married to her baby's father and is living in a small house that they are planning to buy. The father (Jimmy) is a Corrections officer and works a rotation shift. Michelle is going to night school twice a week for her GED. They have some furniture but cannot buy anything new (including a washer or dryer) because of their other financial responsibilities. The one car they have is used by Jimmy so Michelle has to rely on cabs. There is not a lot of family support, Michelle's parents are far away and Jimmy's have medical problems.

Group IV:

The teen parent (Jessie) and her baby are sharing an apartment with friend (Lori) who has a baby also. She has not seen the baby's father since she told him she was pregnant. Jessie works at the video store down the block part-time. She and her friend try to help each other out with childcare however neither is reliable. Both of the girls need to keep their jobs in order to pay for the rent, and heat, which is not included. The apartment has no washer or dryer. They have limited phone abilities but need to keep it because Jessie's son had serious asthma. Jessie's father lives close by and she stops in to have dinner once in awhile.

Group V:

Mary is a grandparent raising her son's baby. Both of the teen parents were found to be unable to care for the child. Mary has a stressful full time job and needs to work for the benefits because her husband (the baby's grandfather) has a chronic medical condition. He is not able to watch the baby during the day because he is too weak. Her old car is just getting her back and forth to work and spends more time in the shop than in her driveway. The washing machine in the house is broken and she cannot afford to buy a new one.

Group VI:

Jaleesa is 21 and is finishing her Associates degree at the local community college. She is hoping to transfer and is waiting to hear from the colleges she applied to. On the weekends Jaleesa works at the mall and has saved enough money to purchase a car and the insurance. Although she has gone out with a few guys she has not been serious and knows that any risky behavior could ultimately change her life. Jaleesa wants to become a Kindergarten teacher and work in an inner-city school. She feels very fortunate to be able to live at home with her parents and contributes by paying her share of the phone bill, making dinner a couple of times a week and helping with household chores.

Setting Goals

A goal should be clear, measurable, and have a time limit.

Define three of your short-range goals to be reached in less than three months.

- 1.
- 2.
- 3.

Define three long-range goals to be reached in one year.

- 1.
- 2.
- 3.

Define two long range goals to be reached in five years.

- 1.
- 2.

Define one goal you would like to achieve in the next 20 years.

Save these goals and look at them frequently. Note how you change your mind about some of them and also how realistic or unrealistic they might have been.

Finally, always remember that the achievement of any goal can make you feel very successful and confident.