BROKE THE GAME

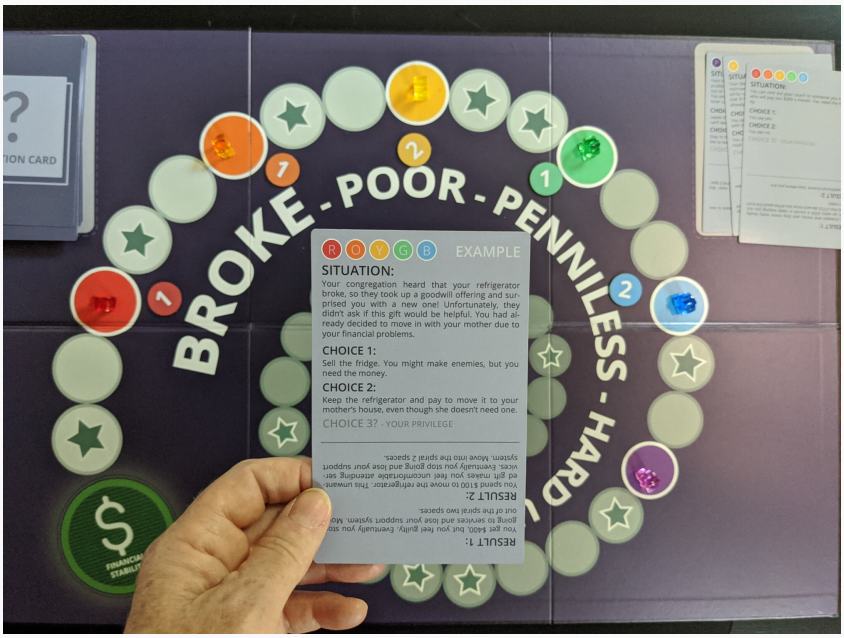
Directions and Discussion Questions

Poverty Ain't for Scaredy-Cats!

All situations in Broke are real,
experienced by actual people
struggling with poverty.

WEIGH YOUR OPTIONS AND MAKE A CHOICE!

CAN YOU REACH AND MAINTAIN
FINANCIAL STABILITY WHEN THE STAKES ARE HIGH AND YOUR
ASSETS ARE DWINDLING?



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THE GOAL: Reach & maintain FINANCIAL STABILITY before the deck runs out, signaling the end of the game.

PARTICIPANTS 4-6

ASSEMBLY

A Remove all components of Broke from the box.

1. Punch Out Choice Chits
2. Identify the Larger and Smaller Dice
3. On the small die, adhere number stickers 1, 2, and 3
4. On the larger die, adhere number stickers 4, 5, 6 and one 1.
5. Distribute Who Are You, Star Cards, and Choice Chits. One color per player.
6. Place each color token on their corresponding colored circle on the game board.



GAME MATERIALS

Colored Tokens – Your token represents your Character as you navigate Broke.
Choice Chits – Two for each person. You get to vote for Choice 1 or Choice 2 in each Situation. Move further into or out of spiral depending on your choice.
Larger and Smaller Dice – The dice roll dictates the consequence of your Choice in most Situations.
Character Profiles Are you a middle-aged homeowner or a rural farmer? Do you have children or grandchildren? Your Character Profile will influence your decision in each Situation.
Star Cards If you want to reach Financial Stability, Star Cards are your ticket out of the spiral. Use your Star Cards whenever you land on Star Spaces. Save them, or use them? Whatever your strategy, you need to read it aloud to use it. AWKWARD!
Help Cards. You can ask a fellow player to give you a boost out of the spiral by using your Help Card. A roll of the dice determines who you ask for help!
Situation Cards (Starter Deck and Advanced Deck) The Situation Cards will keep you on the edge of your seat as you attempt to outwit Broke. Situation Cards detail real-life situations and two choices. Use your Choice Chits to vote for CHOICE ONE or CHOICE TWO. If it is YOUR turn, you can use THIRD CHOICE PRIVILEGE and see if your own best thinking moves you closer to stability!

GOOD TO KNOW

Not every Situation will fit your Character Profile EXACTLY. Poverty creates chaos and causes a lot of fluctuations in living situations. You may find yourself homeless in one situation and trying to scrape together enough money for your light bill in the next.

The Starter Deck is enough to amp up your stress level in the 30-45 minutes it takes to complete.

The Advanced Deck gives you another try at keeping your cool while outwitting Broke. This Deck takes about 30 minutes to complete.

Combine both decks for a guaranteed anxiety attack. Xanax not included!

GETTING STARTED

1. Choose either the Starter or Advanced Deck depending on how much time you have. If it's a group of newbies, always use the Starter Deck (the darker color, bigger deck).
2. Each player chooses a colored "token." If playing with fewer than 6 people, remove the ORANGE token and/or the YELLOW token.
3. Distribute the Character Profile, Star Cards and Choice Chits that match each colored token.
4. Introduce yourself to your fellow players by reading aloud your Character Profile. Declare how many Star Cards you have during your introduction.
5. Place your token on the matching colored circle on Broke game board. This is your START space.
6. Get out your wallets! The person with the least amount of cash in their wallet goes first! If no one has any cash, RED player goes first.
7. Turns continue by moving clockwise around the table.



TO PLAY

DRAW.

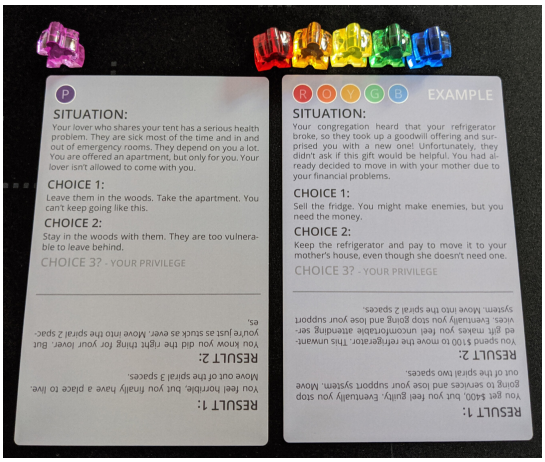
The person with the emptiest wallet is the first to draw a card. This person is referred to as the active player. They draw a Situation Card from the top of the deck. You can use the EXAMPLE card to practice.

READ.

a. The active player tells everyone what COLOR circles are displayed across the top of the drawn Situation Card. If your color is one of the circles at the top of the card, you will make a choice in the situation.

b. Read the Situation aloud, along with Choice One, and Choice Two.

c. Social Impact Cards are also included in the Situation Card decks. Social Impact Cards do not require a choice and affect every player differently. Consequences for Social Impact Cards are on the cards themselves.



CHOOSE.

a. Affected players must decide between Choice One and Choice Two. Make your choice by placing one of your two Choice Chits face down in front of you.

b. If the active player (the player who drew the card) is also affected by the situation (their color circle is on the top of the card), they may declare THIRD CHOICE PRIVILEGE. See THIRD CHOICE PRIVILEGE instructions, below.

REVEAL.

Once all affected players have placed their Chits, turn over all Chits simultaneously.

RESOLVE.

a. The active player reads the result of each Choice aloud.

b. After reading the results of each Choice, each player moves according to the Choice they made. If players are instructed to toss the BIG or LITTLE die to determine the number of spaces moved, each player rolls the die individually.

WAYS TO WIN

THIRD CHOICE PRIVILEGE.

a. If the active player (the player who drew the card) is also an affected player (their color circle is on the top of the card), they may use THIRD CHOICE PRIVILEGE. The THIRD CHOICE ONLY affects the ACTIVE PLAYER.

b. To use THIRD CHOICE PRIVILEGE **declare your intention prior to reading the Results** of the Choices on the Situation Card.

c. After reading the Results and all other players have moved their tokens accordingly, the active player explains their THIRD CHOICE.

d. The THIRD CHOICE can be any solution that is reality based that might resolve the situation presented on the Situation Card. No flying saucers or magic wands!

e. The Result of Third Choice Privilege is determined by MAJORITY RULES.

• **IF THE MAJORITY of players give THUMBS UP,** agreeing the Third Choice solution is a good one, the active player moves OUT of the spiral 3 spaces.

• **IF THE MAJORITY of players give THUMBS DOWN,** because they think the solution is lame, the active player moves INTO the spiral 3 spaces.

Use THIRD CHOICE PRIVILEGE strategically. It is a RISK.

Example: If it is BLUE's turn to draw a Situation Card and BLUE is one of the circles on the top of the card, BLUE may decide to use Third Choice Privilege. BLUE's Third Choice will only affect BLUE's movement on the board. Blue does not get to vote.

• **In the result of a tie, toss the LITTLE die. If the result is an EVEN NUMBER move OUT of the spiral 3 spaces. If the result is an ODD NUMBER, move INTO the spiral 3 spaces.**

STAR CARDS.

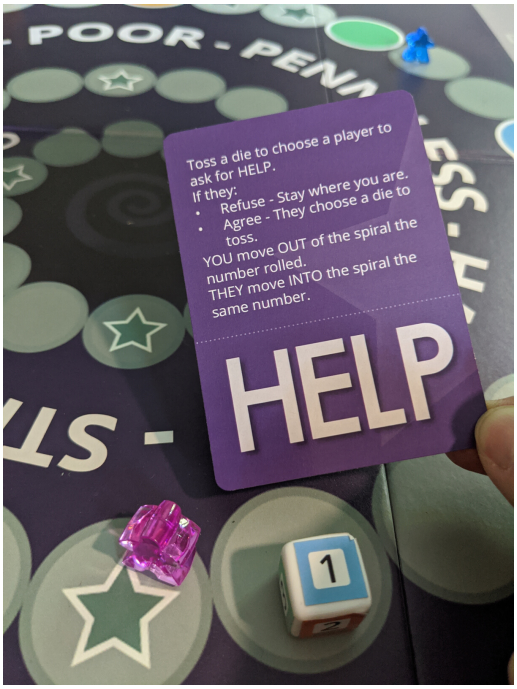
- If the affected player lands on a Star Space as a result of their Choice, they may use one of their Star Cards.
- If the player chooses to use a Star Card, they must read it aloud and move accordingly.
- If you land on an additional Star Space as a result, you may choose to use another Star Card.
- Each Star Card may only be used once.



HELP CARDS.

If a player chooses to use a Help Card, roll the colored dice.

- The color rolled determines which player is asked for Help. That player may choose or refuse to Help.
- If the player whose color is rolled decides to Help, they toss either the LARGE or SMALL dice depending on how generous they feel and their position in the game.
- The player requesting Help gets to move OUT of the SPIRAL the number rolled. But, as a result, the Helper must move INTO the SPIRAL the same number rolled. (It can hurt to be a generous helper!)



If a player reaches Financial Stability, they must continue to make decisions on all Situation Cards where they are an affected player. Maintaining Financial Stability until the last Situation Card is drawn is the only way to beat Broke.

ENDING THE GAME

If there are no more cards to draw, the game ends. The person closest to or on Financial Stability is declared the WINNER.

Use the DISCUSSION QUESTIONS to debrief the experience of playing Broke.

BROKE Debrief

BROKE introduces players to the experience of making decisions under the stresses of limited resources and competing priorities. Players experience how making the "right" decision to achieve stability isn't always the decision we would make when the stresses are fewer and the resources more abundant. They will also learn that making the "right" decision does not necessarily result in achieving stability, the goal of the game.

The US has low social immobility and rapidly increasing income inequality. This means that it is harder in the US for someone born into the poorest of families to change their economic status and move into higher income brackets than in most other developed countries around the world. The ability to move OUT of poverty, is even more difficult for individuals who live in neighborhoods that are structured to NOT provide for the highest standards of safety, education, nutrition and environment for its' citizens.

BROKE is not intended to convey poverty as a hopeless cycle with no end. People do emerge from poverty and can overcome its' challenges. BROKE is intended to help people gain insight into the daunting, complex process of overcoming poverty by forcing them to make both mundane and hugely personal decisions about real life.

Instructions for Post-Play:
Ask players to leave all tokens on the game board at the end of game play. Observe the placement of each token.

- Which color ended up the furthest into the spiral?
- Which color was the "winner" or closest to achieving stability?
- How difficult was it to maintain stability for any players that attained it during the game?

Discussion Starters:
Game play usually results in Green, Blue and Purple being the furthest into the spiral. What were the circumstances or aspects of the game that contributed to these players "losing"?

- Placement of each player at the start of the game;
- Number of Star Cards each player was given;
- Everyone enters poverty for different reasons and at different levels.

Purple/Homeless:
This player is positioned to have the hardest challenge. Digging out of deep poverty is an immense task. Many of the social supports that are in place, such as shelters and soup kitchens, can be difficult to access and can sometimes function as hurdles to attaining stability.

- Was there anything you learned about being homeless that you would like to discuss?
- Did going back to living on the street, rather than staying in the shelter, ever seem like a viable decision?
- How might shelter rules be modified to better support success for people who must depend on them?
- Were there particular situations that were harder for you to handle?
- If you have ever been homeless, are there situations or experiences you would like to share?

Green/Farmer:
This player represents the largest demographic of people living in poverty in the United States. Individuals who work in the farming, forestry or fishing industries living in primarily southern rural areas are the most likely to struggle with poverty in the US.

- Were there particular situations that were harder for you to handle?
- Based on game play, how might parents feel about the financial decisions that affect their children? How might this affect their perception of themselves as parents?
- If you grew up on a farm or in a rural land-based industry, what was your experience?
- Can you discuss how the Social Impact Cards affected you and how it felt to be so vulnerable to their impact?

Blue/Urban Single Parent:
This player represents the third largest demographic of individuals who struggle with poverty. Usually, these households are headed by a female who works one or more part-time or full-time low-paying jobs in the service industry.

- Which situations felt most "unfair" to you?
- Were your values challenged during the game?
- Did you ever feel like you should just "give up" trying to win? If so, how did that change your decision-making process?
- How did your status as "undocumented" affect your experience of stress in the game?
- If you grew up in a single parent household, what insights do you have that dovetail or diverge with the game?

Orange/Divorced Suburban Parent:
One of the largest growing populations who struggle with poverty live in suburbs. Domestic violence, "doubling up" with other families, and overwhelming debt all contribute to this phenomenon. In 1990, Americans in poverty were 14 percent likelier to live in a city than in a suburb. By 2012, they were 22 percent likelier to live in a suburb.

- Did your situation feel different than other parents in the game? How?
- Did living in a suburb affect any of your decisions that tested protecting your image or pride? (Using food stamps, going to a food pantry, etc)
- How willing were you to use your HELP card?
- Did you feel like the getting out the spiral was hopeless? Or did you think you could reach stability? Why?
- If you grew up in a similar situation, how did your experience differ or dovetail with the game?

Yellow/Senior Citizen:
The only portion of the population who saw significant poverty increases in the 2016 census were older Americans, climbing from 16.0% to 18.1% in just one year. Poverty rates are even higher for elderly women, blacks and other minorities.

- How did your situations differ from those of the other players in the game?
- Which situations were most stressful for you?
- Did you learn anything about aging that surprised you?
- How did decisions having to deal with your adult children impact you?
- If you are an aging adult, can you reflect on your experience?

Red/Recent College Graduate:
The impact of college loan debt is hampering the future aspirations of young adults. Many of them rely on food stamps and other governmental supports to make ends meet.

- How did Star Cards make a difference in the game outcome for you?
- Did your decision-making process change as the simulation progressed? How?
- Did you ever use a HELP card? Or were you ever asked for HELP? What was that like?
- What were the more stressful decisions you had to make?
- As a young adult, what experiences of struggling with poverty would you like to share?

Using Star Cards:

- Why did everyone have different amounts of Star Cards?
- How did the Star Cards affect each player's outcome?
- Were there Star Cards that you felt uncomfortable using at first? Did you use them anyhow?
- What were they and why were you uncomfortable?
- Would you have used your Star Cards differently if you participated in the game again? If so, how?

Using Third Choice Privilege:

- Did you use Third Choice Privilege?
- Which situations did you use it for?
- How did it work out?
- What factors went into your decision to use/not use the Third Choice Privilege? Why?

Social Impact Cards:

- How did the social impact cards affect the outcome of the game?
- What social impact disparities were most notable to you?

Impact on Values:

- What situations tested some of the values you hold in real life?
- Did you make decisions that went against your values? If so, why?
- Did you make different values-based decisions at different places within the spiral?

Difficult Situations & Stress:

- Which situations seemed the most "unfair"?
- What situations caused you to feel stressed, anxious or tense?
- Did your decision-making process change as the game progressed? How?
- Was there a cumulative emotional effect of making continually stressful, high-impact decisions?
- How did you feel making decisions at the beginning of the game versus the end of the game?
- What strengths might be leveraged by an individual experiencing the challenges of poverty?

What insights do you think you gained from participating in BROKE? How can these insights be applied to your experience where you work, how you view social policy, your role as a volunteer or in looking at solutions to the challenges of poverty?

Having Children:

- How did having children affect decision-making?
- Was having a child ever an asset?
- What were the hardest choices for you to make when you had children?
- How do you think children experiencing their parents' decision-making process would view their parents?
- Do children have insight into the economic motives for parental decisions? What might they assume is happening if they don't understand?
- If you were a child growing up in economic distress, how do you think the experience could affect your own self-perception or willingness to take risks or make decisions?
- Did this game give you any insight into children you interact with who might be impacted by poverty?
- How might the situations in this game relate to children in your own experience?

The largest single demographic of the US population living in poverty are children under the age of 18. The latest census data shows that while 15% of all Americans live in poverty, almost 22% of children under 18 live in poverty.

OTHER QUESTIONS:

Encourage players to share their own experiences with "mental fogginess" or "poverty brain", a sense of tunnel vision and the inability to process facts clearly, when under financial stress. What situations induce the "poverty brain" phenomenon in your life?

What strengths (i.e., determination, perseverance, resourcefulness, ability to negotiate systems, etc) might exist in a family or individual that deals with similar situations to the ones you experienced in Broke? How might the experiences of poverty be leveraged for success?

Significant health risks are also a result of the stresses of poverty. Children who grow up with the multiple stressors of living in poverty experience a toxic level of stress hormones which can result in high blood pressure, heart disease, diabetes, heightened anxiety, mood disorders, a challenged immune system and a shortened life expectancy. How does this contribute to the intergenerational quality of poverty in the United States?

What issues pertaining to the attainment of higher education might discourage individuals who struggle with economic challenges?

What is the appropriate role of someone who might volunteer or work with someone challenged by poverty?