

## Cards for Game

Space 3: Your parent has a flexible job and arranges their schedule so that they can go to a family playgroup with you every day where you play with other children, and sing and do art projects with your parent. Move ahead two spaces. But before you do: did you know that for low-income families, childcare is often the highest or second-highest expense? In many states, the average childcare costs are higher than the average rent.

Space 6: Your mom lost one of her part-time jobs last month and there hasn't been enough money for breakfast food. When you take the early bus, you can get breakfast at school. But on most days you just aren't ready on time. On those days, you have trouble concentrating in school in the mornings because you're hungry. Your teacher gives you extra homework whenever he sees you "daydreaming." Go back two spaces. But before you do: did you know that nearly 15% of American households struggle to get enough to eat?

Space 8: You develop asthma. Go back three spaces. But before you do: Did you know that many low-income communities have much higher rates of asthma and other respiratory illnesses due to poor air quality? Often low-income neighborhoods are bounded by highways and have few parks and trees. Asthma rates in the South Bronx are nearly eight times the national average.

Space 10: Your family qualifies for the government-subsidized free lunch program at your school, but you have to wait in a specially designated line to get it. You feel so self-conscious about having to get into that line while your friends get into the regular paid-lunch line that some days you skip lunch entirely and hide out in a classroom until the period ends. Move back two spaces. But before you do: did you know that only 37% of eligible high school students in New York City take advantage of the subsidized meal plan?

Space 12: Your algebra teacher notices that you're struggling with the material. She sets up a meeting with you and your parents where she recommends a local 1:1 tutoring service. Your parents get you a tutor, and after a few weeks, you're already showing improvement. Move ahead three spaces. But before you do: I'm going to read through that scenario again. Listen for the specific elements that helped you succeed in this situation. [reread scenario]. What were they?

Space 13: You need to babysit your younger siblings after school every afternoon and you're having trouble keeping up with your schoolwork. Move back three spaces. But before you do: Did you know that children are disproportionately impacted by poverty? One in five children in the U.S. live below the poverty line. Almost half of these children live in what is considered extreme poverty.

Space 15: Your father has to have back surgery but his insurance doesn't cover all of the costs. You have to get a part-time job on weekends to help. Move back two spaces. But before you do: did you know that 50% of high school students with part-time jobs work more than 15 hours per school week? One in 6 work more than 25 hours per week.

Space 16: For your high school graduation, friends and family give you gifts and money. You use the money to travel in Europe for the summer with your best friends. Move ahead two spaces.

Space 18: You get into your dream school, which is out-of-state. Your financial aid will cover tuition but not room and board fees. You spend the first year working multiple jobs to try and make up the money, but it's too exhausting and you can't focus on school. You transfer to a college near your parents' house so that you can live at home. Go back three spaces.

Space 19: You get into great colleges all over the country. You get to take your pick! Go ahead four spaces. But before you do: did you know that due to financial barriers, an average of 400,000 college-qualified high school students are unable to attend college?

Space 21: You're graduating college and are looking into jobs. Your parents, teachers, and friends who are already working help you to set up informational interviews with people they know. One of them has a job available in her organization and she offers it to you. Move ahead four spaces. But before you do: did you know that the richest 1% of Americans hold 19% of the total national income? The poorest 20% of Americans hold 3.4% of the total national income.

Space 23: You've taken and enjoyed some legal classes at college and are looking into paralegal jobs for after you graduate. But because English isn't your first language, you're really nervous about the interviews. You decide not to apply. Move back four spaces.

Space 24: You and your family are struggling with obesity. You're worried for your kids and know that you should all be eating less fast food, but there are multiple fast food restaurants at the intersection where your bus lets you off after your workday, and the nearest grocery store is several miles away and on a different bus route. Move back four spaces. But before you do: did you know that 22% of households in low-income urban areas are at least a half-mile from a grocery store and don't have access to a car?

Space 27: You apply to graduate school and are accepted. Move ahead three spaces. But before you do: did you know that someone with a bachelor's degree makes an average of almost double what someone with only a high school degree makes? If you get an advanced degree, that increases to two and a half times as much.

Space 29: You've had your first child, and you've already used your three months of maternity/paternity leave. Your job has on-site childcare, so you have all-day babysitting at a low cost and can spend some time with your child throughout the day. Move ahead three spaces.

Space 30:

You fall from a ladder while patching a leak in your roof. Luckily, your injuries are all going to heal, but you'll need to visit multiple doctors, including a physical therapist, and also get intermittent MRIs. Roll the die again.

If you get "roll again" or "go to next card space", roll again.

If you get a 1 or 2, you have excellent health care and will be able to manage the unexpected health costs with just a small dip into your savings. Move ahead one space – congratulations!

If you get a 3 or 4, you don't have health insurance. Since monthly premiums average at a quarter of a low-income worker's salary (and that's at workplaces that provide access to health insurance), you and many other Americans opt out and take their chances on health problems. You can visit a free clinic for your doctor visits, but that won't take care of the physical therapy, the MRIs or your initial emergency room visit. You get a night job and go into debt to cover the unexpected costs. Move down a row.