

Money plays a big factor in our everyday life. It is universal, no matter what culture one comes from, or any language barriers that may exist. Some people may have plenty of wealth, while others may just be getting by. Still others have only a few pennies to rub together and have no means of getting more. At the end of the day, money can either “make” or “break” one’s bank. It determines the ability to survive in society, especially in the United States.

Throughout my life, I thought I grew up in poverty because I was raised in a blended family but that wasn’t the case. I grew up in a middle-class home with secured housing and reassurance of common necessities such as clothing and food. I remember living a normal childhood. I shared a room with my sister, and we had stuffed animals and other toys to play with. We also rode our own bicycles around the neighborhood. Although I was blessed with common necessities and leisure items, I did not learn until I was older that my father faced numerous challenges with income and tried his best to stay afloat. My father was a truck driver, and he explained to me that at times we were one or two paychecks from poverty. The only thing that mattered in our home was the love, fun and happiness my father strived to provide. Although I may have been naïve as a young child, it wasn’t until I became a parent and found myself living paycheck to paycheck striving to provide for my own family. I know now that people face the grim reality that poverty is one misstep away.

When the simulation began, one thing that stood out to me was the millions of Americans that were still unemployed. I was shocked and heartbroken because there are so many individuals that must deal with this life or death problem. Poverty is not black and white as some assume it to be. For example, we always hear people say, “if your broke, get a job,” but it is not always that simple. In America, money is not freely available. Jobs are also not given to each of us on a silver platter. Many people are unskilled and unable to gain employment easily, and even when one has particular skills, this is not always a guarantee for continuous employment. Other factors such as educational status, knowing

how and where to apply for a job, access to transportation, and other life responsibilities play a significant role as well.

The simulation provided a scenario of what kind of job I would prefer. I chose a waitress, but they only make three dollars per hour plus tips. I also picked the place with the cheaper rent, but the place is further away from my job. The simulation made me understand what our choice of employment can do to limit our subsequent choice of places to live. In my situation, I would definitely need to have adequate transportation to get from my home to my place of employment. Through the simulation, I realized that people who face poverty have a very difficult decision that can subject them to losing their jobs. They can choose to live in a more expensive home that is closer to their job because they have limited transportation, or they can live in poor living conditions if their job doesn't pay enough whether or not they have adequate transportation. Some jobs do not pay enough to sustain ever-increasing rent costs.

One component of the poverty simulation made me recall a situation that I recently experienced. I am a mother of three children, and my husband and I both work full-time jobs. Prior to me getting a reliable car, I remember catching bus after bus just to get to work to be able to provide for my family.

Unfortunately, I completed the poverty simulation with \$144 left with rent due the next day. I did not attend any events with my child. We did not have any leisure items. We lived paycheck-to-paycheck. As a result, I learned that there are millions of individuals who face these hypothetical situations everyday of their lives. Ultimately, these challenges risk their chance of survival because living this way increases the chances of losing what little they have and having to live in their car or on the street.

The most important aspect of the simulation is that life is unpredictable, and you don't know what obstacles are headed your way. You may think you have a good job, health, and a secure income,

but these things could all be compromised in the blink of an eye. Before you know it, you could become one of those millions of individuals facing poverty, and the “American Dream” can turn into a nightmare. I will encourage both my friends and relatives to learn more about poverty and join me in the journey to help individuals, who are facing these life or death situations, by donating to causes that will help them get the resources they desperately need.

The screenshot shows a web browser window displaying the SPENT website. The browser's address bar shows "playspent.org/html/". The website has a dark background with orange and white text. The main message reads: "YOU MADE IT THROUGH THE MONTH WITH \$144 (BUT RENT'S DUE TOMORROW)". Below this, it says "GIVE \$10 to help someone living SPENT." and "DONATE NOW". There are social media share buttons for Twitter and Facebook. On the left side, there is a vertical menu with icons for "JOB STRIKES", "NEED CASH?", and "BALANCE". The "BALANCE" section shows "\$144". At the bottom right, it says "DAY 30". The footer contains links for "DONATE", "ABOUT", "MADE BY MCKINNEY", "PRIVACY", "CONTACT US", "SOURCES", and "I CAN'T DO THIS". The Windows taskbar is visible at the bottom, showing the search bar and various application icons.