

Elizabeth Dookie

SWK355

Professor Marcia Herrera

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### **Journal Activity 3**

For my journal reflection I chose to play the poverty simulation game “Spent” on the playspent website. I started with a balance of \$1,000 and chose to get a job. I learned that “Even the most basic plan under the Affordable Care Act covers more than what you could have gotten before.” I also learned that for every dollar a working family saves on housing, it’s an extra 77 cents they are spending on transportation. This makes me do a lot of thinking because moving out of state for more affordable rent was and is considerable in my future moving plans, however I do need to consider these statistics and ponder my financial pros/cons. All of the potential life curveballs this simulation game has thrown such as landlord conflicts, legal fees, children, financial crisis, etc makes me super grateful I still live with my mom. The simulation game resulted in me being online broke in less than ten minutes. I guess difficult choices were mostly encountered when I discovered that even the “cheaper options” would still land me in debt or other potential issues. Some scenarios provided personal life conflicts by presenting family situations that interfere with work, school, sickness, and other connections. I also learned about overdraft fees; who knew the bank actually charges you for not having “enough” money in your own account? That’s almost equivalent to ATM machines charging me a fee to buy back my own money. This world is nuts. However, I really did appreciate the simulation game. It was enjoyable, relatable, informative, and really can help me in the future especially in aspects of being responsible, financially stable, and making wise life decisions. I would actually share this with my friends and family as well. Thanks for sharing the lesson!

