

## Poverty Simulation/SPENT Training Challenge

### Introduction

ServeNebraska is dedicated to mobilizing Nebraskans to strengthen their communities through volunteering, collaboration and national service programs. We are committed to assisting all Nebraskans to maximize their fullest potential. A significant number of Nebraskans struggle to subsist on low incomes. There are a number of agencies, organizations, and individuals providing education, advocacy and services to the low income residents of Nebraska. Unfortunately, there remains very limited awareness of the challenges these families and individuals face. Additionally, many are misinformed and harbor damaging stereotypes of the “poor” and “homeless”.

The SPENT Poverty Simulation model is designed to be easily applied to training sessions, staff meetings, individuals and groups in as little time as a single hour. This makes the SPENT simulation optimal for national service training.

### Background

The poverty simulation, SPENT, was created by a Durham, North Carolina advertising agency as a way to engage new donors and volunteers for Urban Ministries of Durham (UMD), <http://www.umdurham.org/>. UMD is a diverse group of faith communities that care for Durham’s homeless and impoverished neighbors, providing food, shelter, clothing and supportive services for over 6,000 people every year. SPENT has crossed all geographic, economic, and social boundaries. Even educators and employers are using SPENT as an interactive lesson for their students and employees regarding financial literacy and social responsibility. People from all over the world are finding SPENT to be a valuable tool for understanding how difficult and painful it is to live on the edge of losing everything.

### Setup

- Facilitator to lead individual/group training exercise.
- Conference room, computer lab, or individual computer.
- If presenting to a group, ensure that you have projection and sound capability with computer. *(Note: Sound is very minimal in this simulation and the training can be delivered without it.)*
- Utilize exercise as a whole group or divide into groups or use individually.
- Provide SPENT outline to attendees and review prior to launching the SPENT simulation.
- Ask for participation in selecting the job and options offered.

### Disclaimers

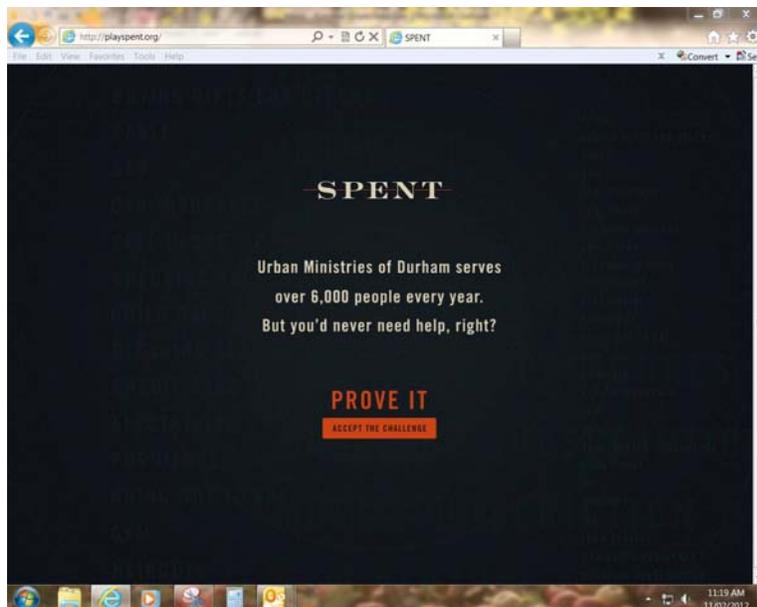
- Inform the attendees that choosing the Friend option leads to a Facebook page to share the SPENT link. Encourage another selection.
- At the end of the simulation the final screen makes a request to donate to Urban Ministries of Durham. ServeNebraska does not advocate giving to Urban Ministries. Select Try Again or Exit.

### Exercise – Play SPENT

**We’re going to challenge the way you think about poverty and homelessness.** You work hard. Do the right thing. Homelessness is something that will never happen to you, right? Sometimes, all it takes is one life-changing experience to land you on the streets: a job loss, death of a loved one, divorce, natural disaster, or serious illness. Next thing you know, a chain of events sends things spiraling out of control...

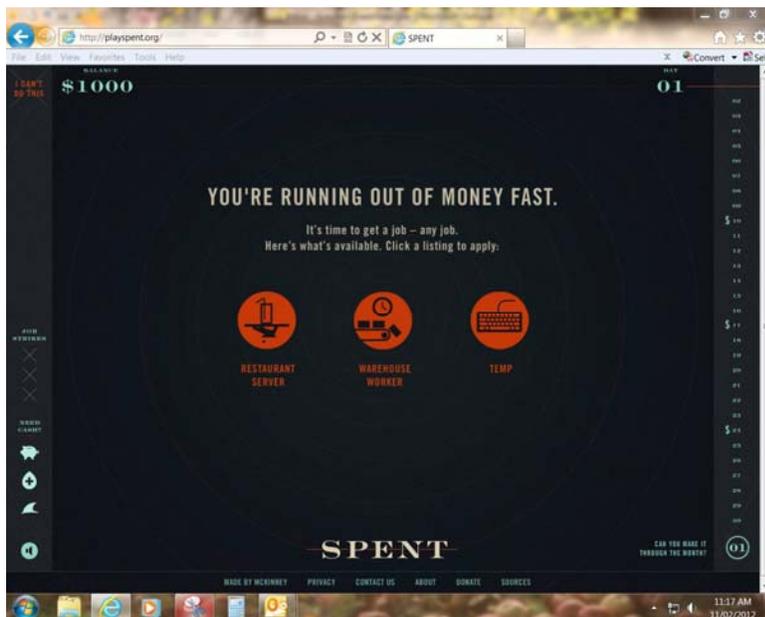
How would you cope? Where would you go? What would you do? Figure something out, right? **We invite you to take the challenge...Play SPENT**

## 1. Introductory Screen



- Selecting to play the SPENT challenge is followed by the following statements:
  - Over 14 million Americans are unemployed.
  - Now imagine you're one of them.
  - Your savings are gone.
  - You've lost your house.
  - You're a single parent.
  - And, you're down to your last \$1000.
  - Can You Make It Through the Month?

## 2. Job Selection Screen



- The Job Selection Screen shows a starting budget of \$1000 on the left of the screen and the days of the month on the right of the screen. Three jobs are available; you must select one to begin the challenge. Move the cursor over each job for hourly wage and hours available.
  - Restaurant Server
  - Warehouse Worker
  - Temp



## Discussion Questions

Once the designated amount of time has been used, the facilitator will guide discussion regarding the challenges faced and new perspectives gained that were addressed in SPENT. The discussion can focus on myths about the poor, low-income and homeless. Possible questions to be addressed include:

1. What did you learn in this challenge?
2. Were you surprised by anything you learned?
3. What are some reasons you believe individuals and families find themselves in poverty or homeless?
4. Do you have an increased understanding of others in your community?
5. How can you make a difference for a low-income family?
6. What are some agencies in your community who serve low-income and homeless individuals and families? What do they offer?
7. How is your national service program reaching out to serve low-income and homeless individuals?
8. Was this simulation helpful to you? How?
9. Would you recommend this exercise for anyone? Who?

## Contact Information

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