



INTRODUCTION

In this simulation, students learn that poverty is not a result of individual choices, but is perpetuated by societal structures. Students experience difficult money management decisions and explore ways to improve the unfair system. Students will be given various amounts money that will be used to make decisions at four different stations (health, environment, disease, and education). The lesson focuses on the themes of poverty, the poverty cycle, barriers associated with poverty, and a lack of access to health care and education.

AUDIENCE

- Grades 3-8
- 10-60 participants

LENGTH

- 15-40 minutes

MATERIALS

- Dollar bills
- Station cards
- Banking box or container

SET-UP

- Organize groups of money before the session, giving each participant a random amount between \$1 and \$11
 - Organize beforehand so students do not immediately see the different amounts being distributed
 - Most students should receive \$5-\$7. The rest should receive higher or lower amounts
- Print out the Station Cards for four stations around the room.
 - If you have more than 40 students, consider duplicating stations to allow for a more hands-on and efficient exercise
- Place a collection envelope or box for money at each station
- Assign facilitators to each station







































- Facilitators will need to collect the money paid for each scenario and possibly help students read the scenario
- o If there is only one facilitator, have them walk to each station with students

INSTRUCTIONS

- 1. Distribute money to participants and split participants into groups.
 - a. If there are multiple facilitators, split participants into as many groups as there are facilitators.
- 2. Instruct participants that the money they hold is all they have. They are to make decisions about what to do in each situation, and then settle any payments before the outcome of the scenario is revealed.
- 3. If their money runs out, participants can inquire about debt.
 - a. When dealing with younger grades, tell them they are denied services and discuss debt afterwards.
 - b. When dealing with older grades, ask them to keep track of how much they owe.
- 4. If participants are forced to pay when they have no money, they may choose to keep track of their debt in their heads or on a piece of paper.
- 5. When the stations are complete, have students return to their desks and debrief the game.





































BREAKING THE CYCLE-HEALTH

Facilitators

Read the situation and have students choose their course of action. Settle up any monetary exchanges before the outcome is revealed. Students can be made to stand on different sides of the group so as not to lose track of what their decision was. If students don't have enough money they are denied services.

Situation

Your wife is pregnant and about to give birth, so you go to the hospital. You get to the hospital in time, but unlike Canada where everyone has medical insurance, you have to pay for any treatment and staying in the hospital to have your baby is very expensive. It will cost \$3 for the delivery. You must decide what to do:

- 1. Pay the \$3 and have the baby delivered at the hospital.
- 2. Go home and deliver the baby without medical assistance.

Outcomes

- 1. Those who paid: Your wife has a healthy delivery and you have a healthy new baby.
- 2. Those who went home: There were complications in the pregnancy and your wife nearly died from the child birth process. It seems that after a few weeks in bed she will fully recover, but that time will be very difficult as you will have to take on the work of caring for your wife, caring for your new child and working at your job. Luckily your baby is born healthy!

Everyone's child is born healthy, but now you must decide whether or not to pay for the shots your child needs. The shots are \$1 and prevent many common diseases that result in infant deaths. Will you:

- 1. Yes, pay the \$1.
- 2. No, not get the shots.

Outcomes

- 1. Those who paid: Congratulations! Unlike 63% of children in developing regions, your child will live to the age of five.
- 2. Those who did not pay: **Facilitator should number off those who didn't pay as 1,2,1,2. 1's: Sorry, but your child died before the age of five from preventable diseases. 2's: Congratulations! Your child made it to their 5th birthday.







































BREAKING THE CYCLE-ENVIRONMENT

Facilitators

Read the situation and have students choose their course of action. Settle up any monetary exchanges before the outcome is revealed. Students can be made to stand on different sides of the group so as not to lose track of what their decision was. If students don't have enough money they are denied services.

Situation

A new factory is about to be built right next to the community where you live. They have received consent from the local government and bought the land from the previous owners, but no one else in the community was asked about the factory. Some people are scared about the project because they have heard about health problems and environmental damage from similar factories. A group of citizens decide to ask the city to pause the construction until they are given more information. There is a community meeting scheduled to discuss the factory, but it is scheduled during hours that you work. What do you do?

- 1. Skip work to go to the meeting.
- 2. Go to work (anyone without money must go to work so that they can afford groceries).

Outcomes

- 1. Those who went to work: Receive \$1 for your day's work.
- 2. Skipped work: Pay \$1 for daily groceries, etc.

Long Term Outcomes

- 1. If you chose to attend the meeting: You contributed to successfully changing the factory plans the owners were forced by public concern to implement environmental and health standards they otherwise would not have enforced. The environment around your community remains healthy: Receive \$3 for your continued ability to work throughout the next 10 years.
- 2. If you didn't help protest: The plant went ahead as planned and your community develops a significant increase in serious health problems such as cancer, asthma, and birth defects. Pay \$2 for the hospital visits and medicine you will need over the next 10 years.





































BREAKING THE CYCLE-EDUCATION

Facilitators

Read the situation and have students choose their course of action. Settle up any monetary exchanges before the outcome is revealed. Students can be made to stand on different sides of the group so as not to lose track of what their decision was. If students don't have enough money they are denied services.

Situation

One of the recent successes in some countries has been the elimination of school fees for primary education. This means that one barrier has been removed for children who have been unable to attend school in the past. Luckily this means you all get to attend primary school. Unfortunately, there are still some barriers to receiving an education. Some children live very far away from the schools they are supposed to attend and have to travel distances that are too far for them to walk every day. In some places there are not enough qualified teachers and there are very large classes, or none at all. One barrier that girls face are cultural norms and traditions that limit their time in school. In many places, girls are expected to help out around the house and are stopped from going to school so that they can assist at home. So now almost all boys and girls get to go to primary school, but there is a still a big gap between boys and girls in secondary school (high school) and college or University. This means that women are less likely to get jobs that are good enough to support them financially.

1. All the girls in the group must now pay the facilitator \$1 to represent their loss in earning potential.

Boys:

- 1. You can pay \$3 if you wish to carry on from your education and get a university or college degree.
- 2. You may not pay any money and find work with your high school education.

Outcomes:

- 1. With a degree: Receive \$5 back to represent your after-education earnings.
- 2. Without a degree: Anyone wearing black shoes found a job, but has recently lost is due to their company re-locating their jobs elsewhere. They must pay \$2 to represent their lost earning potential. Anyone not wearing black shoes continues to have a stable job and earns \$1 to represent their income.







































BREAKING THE CYCLE-DISEASE

Facilitators

Read the situation and have students choose their course of action. Settle up any monetary exchanges before the outcome is revealed. Students can be made to stand on different sides of the group so as not to lose track of what their decision was. If students don't have enough money they are denied services.

Situation

After a couple of days feeling slightly ill, your child has woken up this morning with an extreme fever. They are shaking and feel very tired even though they have already been sleeping for 10 hours. You find out they have the symptoms of a disease called Malaria. If it goes untreated the disease can quickly become life threatening. What do you do?

- 1. Buy medication to treat the disease for \$2.
- 2. Don't buy medication and hope they get better on their own.

Outcomes:

- 1. Unfortunately, the drugs that you purchased are counterfeit drugs and do not actually cure Malaria. After seeing a poster campaign about the drugs you realize your mistake and learn how to tell the difference between the authentic medication and the knock-offs. Do you want to pay \$1 for the real medication?
 - a. YES
 - b. NO

Outcomes:

- 1. You bought the medication: The treatment worked and your child is healthy again.
- 2. Sadly, the strain of Malaria your child encountered was a serious one and they have died from the disease.





































DEBRIEF

Have students discuss the following questions in groups or as a whole.

- 1. Who was successful?
- 2. Who had \$10 left at the end of the game? \$15? \$2? 0\$ Who was in debt?
- 3. Was anyone successful in a way that wasn't reflected by how much money they ended the game with? What ways (health family, health community, education, etc.)?
- 4. Did anyone end the game with a lot of money, but without these things? What would that feel like in real life?
- 5. Often we measure success by our monetary wealth, but a good life is about so much more than how much money we have. Has anyone changed their mind about whether or not they were successful?
- 6. Did you have control over what happened to you in the game? When? Why?
- 7. What could be changed to make the game fair for everyone?

Reporting back:

- 8. Did anyone count their money at the beginning of the game? How much did you have?
 - a. Just like in life, everyone started out with different amounts of money. This made it easier for some and harder for others those who started with less had harder decisions to make.
- 9. How did the game feel for those who started with \$11? With \$2?
- 10. If you started with \$2, do you think it was possible to succeed?

Additional questions:

- 11. Where do you think this game was set and why did you think that?
 - a. Some situatons in the game are modeled after the Global South, but some could also be taking place anywhere. The environment situation was modeled after a community in Ontario and adequate healthcare remains an ongoing issue in the United States.
- 12. How is poverty in our own community similar or different to in the game?
 - a. Have students imagine poverty as it exists in their own community and consider what local struggles might relate to the four themes health, environment, disease and education. Some potential discussions might include: diabetes, alcoholism, depression, homelessness in winter, public spaces (are they *really* public?), the

































BREAKING THE CYCLE NO POVERTY



difference in urban and rural access to resources, quality of education in schools, access to university, etc.

- 13. In the education scenario, students with black shoes lost their jobs. This could be seen as representing racism. Do you think that racism still exists in Canada today?
 - a. Structural racism is still a big problem in Canada. While it may not be explicit, many of our structures favour certain races, languages, or cultures. For example, most players in the NHL are 'white'. While everyone is allowed to play, the system is designed by and for middle-class, professional white families and not for lower-income, non-English speaking, shift-working, single-parent families. Hockey is expensive (fees and gear), time consuming for families, requires transportation and an accommodating work schedule, and in Manitoba is conducted mostly in English. Structural racism means that even though there are no rules about exclusion some people are still left out.















































