Mismatch

Scarcity, Volatility, and the Cost of Being Poor

Facilitator's Guide: A Sidekick Learning Practice



Shawn Humphrey

THE MISMATCH GAME

Scarcity, Volatility, and the Cost of Being Poor

Facilitator's Guide

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Also by Shawn

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A Letter to the Facilitator

The Mismatch Game (Mismatch hereafter) began years ago in Honduras as a financial literacy tool for microfinance clients. It was built by University of Mary Washington students who were operating La Ceiba, their own microfinance institution in El Progreso, Honduras. Over time, I adapted it into a classroom experience for undergraduates to help explain something that is difficult to understand without felt experience: what it means to make financial decisions when income is small, irregular, and unpredictable.

This guide exists to help you run the game clearly and ethically.

As a facilitator, your role is to hold the structure of the game, protect the learning space, and help participants reflect on what the game reveals about money, power, stress, and choice.

I've had the opportunity to play Mismatch with undergraduates across multiple college campuses, graduate students, and middle school students. One of the most impactful moments did not come from spreadsheets, shocks, or interest rates. It came from a middle school student in Richmond who blurted out, halfway through the game:

"Now I know why my mom is so stressed."

When facilitated with care, Mismatch surfaces the cost of scarcity, the weight of volatility, and the cognitive and emotional load that accompanies financial precarity.

Mismatch lives inside a larger project called the Sidekick Manifesto (sidekickmanifesto.org) – an ecosystem of educational resources and experiences designed to help individuals, classrooms, and organizations grapple with the ethical and emotional tensions of "doing good."

Thank you for facilitating Mismatch with care. – shawn

What Mismatch Is Designed to Do

Mismatch is not designed to simulate poverty or reproduce lived experience. It is designed to surface constraints, volatility, and tradeoffs that shape financial decision-making under scarcity. Every component of the game is intentional.

Income is sporadic, uneven, and sometimes zero. Whereas expenditures are constant, unavoidable, and cumulative. Different households experience different trajectories. Since the game does not explain why, participants are forced to sit with uneven opportunity, luck versus structure, and suspicion without certainty. That ambiguity is a feature of the game, not a bug.

Poverty is not just low income. It is exposure to risk without margin.

By the end of Mismatch, participants should walk away with disrupted assumptions. Specifically, the game is designed to help participants unlearn the following beliefs:

- That poverty is primarily the result of poor planning or bad choices
- That budgeting skill alone can overcome financial instability
- That borrowing reflects irresponsibility rather than rational risk management

Instead, participants encounter several hard realities:

- Income size matters. But timing matters more. Small, irregular cash flows create mismatches even when total income appears "adequate."
- Predictable expenses are manageable. Unpredictable shocks are destabilizing. Volatility drives financial crisis.
- Borrowing is often rational, even when it is costly. High-interest loans are taken because options are constrained.
- Stress is not a side effect of poverty. It is part of the system. It is structural. Scarcity taxes attention, narrows choice, and changes how decisions are made.

If participants finish saying, "I have a sense of why poverty is so hard," the game has done its job. Mismatch is well-suited for:

- High school and college students
- Adult learners, educators, and practitioners examining poverty, development, or inequality

- Workshops focused on systems, power, and tradeoffs rather than charity or inspiration

Mismatch requires extra care when used with:

- Participants currently experiencing financial insecurity
- Audiences for whom the scenarios closely mirror lived reality
- Contexts where racial, class, or institutional power differentials are sharp

In these settings, facilitators should:

- Name the limits of the game explicitly
- Allow participants to opt out of roles or activities
- Slow the pace and lengthen the debrief
- Avoid competitive framing altogether

Mismatch is not appropriate when:

- The facilitator cannot provide space for reflection and debrief
- The exercise is framed as "what poverty feels like"
- Participants are evaluated or graded on outcomes

Running Mismatch responsibly requires humility about what you do and do not understand about the economic lives of the poor. The goal is not understanding. The goal is insight. If you (the facilitator) feel the urge to:

- explain away frustration
- justify unfairness
- rescue struggling households
- correct "bad" decisions

Pause. The game requires facilitators who can hold tension.

Game Overview and Flow

Mismatch is a seven-day, table-based financial decision exercise in which participants are grouped into households and asked to manage income, expenses, shocks, and borrowing over a compressed time horizon. Participants are not asked to role-play or "act poor." They are asked to make decisions with incomplete information, under time pressure, and with constrained options.

Core Elements

Households (HHs): Participants are divided into 5–10 households, each representing a family unit with two income earners.

Income

The income structure in Mismatch is intentional. One household member earns a small but predictable income that arrives late and infrequently, while the second earns irregular income that is unevenly distributed across households and days. This design reflects a central reality of poverty: financial stress is driven less by how much money is earned over time and more by *when* money arrives relative to unavoidable expenses and shocks. Some households will appear luckier than others, not because they are smarter or more disciplined, but because volatility distributes opportunity unevenly. Participants are encouraged to resist explaining outcomes solely through individual decisions and instead notice how timing, uncertainty, and limited margins shape what choices are even possible.

Resident #1 earns a small but predictable income that arrives infrequently and late in the game. This mirrors low-wage salaried or semi-formal labor that provides some stability but rarely enough to absorb shocks or meet lump-sum expenses. Resident #1's income is intact as long as the household asset is intact.

Resident #2's income stream is intentionally irregular, uneven across households, and unpredictable in timing and amount. This reflects informal, contingent, or piece-work labor where planning is constrained by uncertainty rather than poor foresight. Resident #2's income is announced daily by the facilitator.

Participants often focus on income totals. Facilitators should redirect attention to timing. A household may earn the same total income as another and still experience far greater stress because income arrives after expenses are due.

Expenditures and Timing

Core expenses—food, utilities, and school fees—are unavoidable and timed. They are not spread evenly across days. This design choice teaches that financial stress often emerges not from extravagance, but from the collision between predictable obligations and unpredictable cash flow. Participants who "plan well" may still face shortfalls. Having said that, out of a seven-day game, participants are allowed to skip one day of food.

Shocks

Household and community shocks are introduced after expenditures each day. This ordering is deliberate. It reinforces the reality that risk is often realized after responsible decisions have already been made. Shocks are features of living close to the margin. There are two types of shocks: household and community level. In the case of a household shock, each household draws a unique household-level shocks from a chance receptacle. Community level shocks simultaneously impact all players in the game.

Borrowing and Financial Intermediation

Borrowing is presented as an available and legitimate option throughout the game, not as a last resort. Participants may borrow even when they are not yet short on cash. This reflects real-world behavior: people borrow to manage uncertainty, smooth consumption, and protect against anticipated risk. High interest rates are included to demonstrate how the cost of managing volatility is often shifted onto those least able to absorb it.

When cash shortfalls arise, households may:

- Borrow from other households
- Borrow from a money lender (high-interest, immediate access)
- Sell a productive asset (with long-term income consequences)

Inequality Without Explanation

Households experience different income trajectories. The game does not explain why. This ambiguity is intentional. It prevents facilitators and participants from attributing outcomes solely to effort or intelligence and invites reflection on how luck, structure, and timing interact.

Objective of Mismatch

While a "most wealth" outcome exists for game structure, facilitators should emphasize that the goal is not to win, but to observe how constraints shape decisions.

Total Playing Time and Phases

Total Playing Time: 90 minutes (including debrief).

See "Appendix 14: Adaptations & Variations" for game structures that require less time.

There are eight phases of Mismatch:

- Pre-Game Preparation
- Pre-Game Survey then Opening Question (10 minutes)
- The Game Day 1 (10 minutes)
- The Game Days 2 through 7 (5 minutes each day)
- End of Day 7 (5 minutes)
- Debrief (20 minutes)
- "Portfolios of the Poor" Slides (10 minutes)
- Closing Question (5 minutes)

These eight phases move participants from:

Assumptions → Experience → Reflection → Humility

Running the Game: Phase-by-Phase Guide

PHASE 1: PREPARATION FOR THE GAME

- Print off Facilitator Preparation Checklist (see Appendix 1)

PHASE 2: PRE-GAME ORIENTATION (5–7 minutes)

- Sort Participants into Households (HH). Maximum of 10 HHs (minimum of 1 person per HH with maximum of 5 per HH)
- Conduct Pre-Game Survey via Google Forms (see Appendix 2)
- Read Pre-Game Script (before reviewing Day 1) (see Appendix 3)

PHASE 3: DAY 1

- Ask all HH members to print their names and HH number on their Financial Journals.
- Review Day in the Life of Mismatch (see Appendix 4)

PHASE 4: DAYS 2–7

From here on, your job is rhythm, not instruction. Each day:

- Announce income
- Start the timer (5 minutes)
- Conduct the Daily Draw
- Enforce time limits
- Close the day

If participants are confused, let confusion surface. It is part of the learning. When households face shortfalls, watch carefully. This is where the game teaches the most.

- Do not shame borrowing
- Do not praise self-reliance
- Do not explain interest beyond what the table shows

If asked: "Is this a bad idea?"

Respond: "That depends on what happens next."

These moments are of particular importance during the game:

- Hoarding behavior early in the game
- Borrowing before a crisis
- Stress rising after repeated shocks
- Moral language ("irresponsible," "lazy," "smart")
- Silence or withdrawal from some participants

Make mental notes. You'll return to these in the debrief.

PHASE 5: END OF DAY 7

Have households calculate:

- Cash on hand
- Assets and liabilities
- Net wealth

Do not comment on outcomes yet. Move directly into the debrief.

PHASE 6: DEBRIEF (15–25 minutes)

The debrief is where learning happens. If the game created pressure, confusion, or stress, good.

Debrief Structure (In This Order)

1. What Happened?

Sample prompts:

- What surprised you?
- When did things feel hardest?
- When did you feel behind—or briefly ahead?
- What decisions felt urgent?

Avoid:

- What should you have done differently?
- What was the best strategy?

You are establishing shared reality before meaning.

2. How Did It Feel?

Sample prompts:

- When did you feel most stressed?
- Did stress change how you thought?
- Did anyone feel pressure to borrow "just in case"?
- Did the game ever stop feeling like a game?

If someone says, "I just panicked," pause there. That's not a failure—that's the lesson.

3. What Shaped Your Choices?

Sample prompts:

- How did income timing matter?
- How did shocks change your plans?
- Why did borrowing feel rational—or unavoidable?
- What options were missing?

This is where participants often realize:

"I didn't make bad choices. I had bad options."

4. Connecting Beyond the Game

Now you widen the lens. Sample prompts:

- Where do you see versions of this in the real world?
- What assumptions about poverty feel weaker now?
- What does this change about how you judge financial decisions?

If someone says:

"I know what it's like to be poor now."

Say: "You experienced constraints. That's not the same as lived poverty—but it can help us listen differently."

Common Pitfalls & How to Intervene

Pitfall 1: Moralizing Decisions

- "That was irresponsible."
- "They should have saved."

- "I would never do that."

Facilitator Response: "What constraints might make that choice reasonable?"

Redirect from judgment to context.

Pitfall 2: Hero Narratives

- "I figured it out."
- "We played smart."

Facilitator Response: "What conditions made that possible?"

Luck, timing, and shocks matter. Name them.

Pitfall 3: Poverty Cosplay

- "This is what poor people deal with every day."

Facilitator Response: "This exercise shows pressure and tradeoffs—not lived reality. Who should we be listening to beyond this room?"

Pitfall 4: Competitive Framing

- Fixation on "winning" or net wealth.

Facilitator Response: "Did wealth reflect skill, timing, or exposure to shocks?"

Pitfall 5: Emotional Shutdown

- Silence, withdrawal, disengagement.

Facilitator Response: Do not force sharing. Name the option: "You're welcome to just listen."

Facilitator Note: Do not shorten the debrief to "fit the schedule." If you must cut something, cut game days—not reflection.

PHASE 7: Insights from *Portfolios of the Poor* (5–8 minutes max)

- The closing slides draw on research presented in *Portfolios of the Poor: How the World's Poor Live on $2 a Day* by Daryl Collins, Jonathan Morduch, Stuart Rutherford, and Orlanda Ruthven. The purpose is not to summarize the book, but to connect the experience of Mismatch to empirical research on volatility, cash flow management, and financial coping strategies. Say this *before* advancing the first slide: "What you just experienced has been studied carefully around the world. I want to show you a few patterns researchers see again and again—and then we'll end with one question."

PHASE 8: END OF GAME SURVEY AND CLOSING QUESTION

- Conduct Post-Game Survey via Google Forms (see Appendix 2)
- Ask closing question: "If the stress you felt in this game came less from bad choices and more from unstable income, weak margins, and constant uncertainty—what kinds of systems would have to change so fewer people are forced to live this way?"

Why This Question Works:

- It shifts blame away from individuals without naming blame.
- It connects experience → structure without prescribing solutions.
- It resists the urge to jump to charity, budgeting, or heroics.
- It leaves participants with responsibility, not answers.

Most importantly, it prevents us from asking this question as if it is the only question to be asked: "So what should poor people do differently?"

CONCLUSION

Mismatch teaches four things:

1. Poverty Is Not About Low Income Alone.

From the income tables and slides participants learn that income is small, cash flow is irregular, and expenses are lumpy and unavoidable. This is the "*triple whammy"*—and it's foundational.

2. Volatility Is the Enemy.

The shocks, receipts, and day-by-day structure teach that predictable expenses are manageable, unpredictable shocks destroy plans, and timing matters as much as totals. This is where empathy emerges—not pity.

3. Borrowing and Selling Off Assets Is Rational and Costly.

The loan receipts and moneylender tables show why people borrow before they "need" to, why high-interest loans are taken anyway, how debt reduces future choice.

4. Stress Is Not a Side Effect. It's the Curriculum.

The game is not about money. It's about cognitive load, how scarcity taxes attention, stress narrows choice, and urgency replaces optimization. The beliefs we want to have participants reexamine (if they possess them):

- "Poor people make bad financial decisions."
- "Poverty is about budgeting."
- "If you plan better, you'll be fine."

Poverty is often a timing and volatility problem, not merely a math or moral problem. It is expensive, both financially and emotionally, to be poor.

Appendix 1: Facilitator Preparation Checklist

Materials to Prepare (Before Participants Arrive)

- Printed financial journals (1 per household + admin copy) (see website)
- Household income sheet (1)
- Loan receipts (household-to-household and money lender) (1 per household)
- Interest rate tables (money lender) (1 per household + admin copy)
- "Day in the Life of Mismatch" (1 per household + admin copy)
- Post-Game Debrief Questions
- Whiteboard or projected price list and calendar
- Pre- and Post-Game Surveys (optional)
- PowerPoint Slides
    - Household and Community Shocks (see website for PPT)
    - "Portfolios of the Poor" (see website for PPT)
- Dry Erase Markers
- Chance Receptacles (3 - 1 for Daily Draw, Household Shocks, and Community Shocks)
- Poker chips or tokens for:
    - Daily draws (7 chips)
        - White (1)
        - Blue (3)
        - Red (1)
        - Green (2)
    - Household shocks (10 chips)
        - Numbered 1 through 10
    - Community shocks (5 chips)
        - Numbered 1 through 5
    - Assets (10 chips marked "A" – 1 per household)
- Calculators, pens, scrap paper
- Stopwatch or visible timer

Room Setup

- Tables labeled clearly by Household Number (use post it notes)
- Materials placed **before** participants sit down
    - Financial Journal
    - Loan Receipts
    - Interest Rate Table
    - Day in the Life of Mismatch

    - Poker Chip for Asset
- Administrator table set apart
    - Chance Receptacles
        - Daily Draw
        - Household Shock
        - Community Shock
    - Interest Rate Table
    - Day in Life of Mismatch
    - Loan Receipts
    - Post-Game Debrief Questions
- Whiteboard or slides visible for the entire session (see Appendix 7)

Facilitator Mental Prep (Required)

Before starting, remind yourself:

- I will not explain *why* prices or rules exist.
- I will not rescue participants from discomfort.
- I will not correct "bad" decisions.

I will keep the game moving, not make it fair.

Appendix 2: Pre-Game and Post-Game Survey Questions

Use Google forms to create these surveys before the game begins.

PRE-GAME SURVEY

Title: Mismatch – Pre-Game Reflection

Description: This short survey asks about general beliefs regarding financial decision-making. There are no right or wrong answers. Responses are anonymous.

Question 1: Financial hardship is primarily the result of poor individual decision-making.

Response type: Multiple choice (linear scale 1–7)
Label each point:
1 – Strongly Disagree
2 – Disagree
3 – Somewhat Disagree
4 – Neither Agree nor Disagree
5 – Somewhat Agree
6 – Agree
7 – Strongly Agree

Question 2: With careful budgeting and discipline, most families can avoid financial crisis.

Same 1–7 scale.

Question 3: Irregular and unpredictable income makes long-term financial planning extremely difficult.

Same 1–7 scale.

POST-GAME SURVEY

Title: Mismatch – Post-Game Reflection
Description: Please respond to the same statements again. Then answer one final reflection question.

Question 1: Financial hardship is primarily the result of poor individual decision-making.
(1–7 scale, identical labels)

Question 2: With careful budgeting and discipline, most families can avoid financial crisis.
(1–7 scale)

Question 3: Irregular and unpredictable income makes long-term financial planning extremely difficult.
(1–7 scale)

Question 4 (Short Answer): What assumption about financial hardship feels less certain to you now?

Appendix 3: Pre-Game Script

Before we begin, I want to set a few expectations. This is not a test, and it is not a simulation of poverty. You are not being asked to imagine yourself as someone else, and you are not being evaluated on how "well" you play. Your task is simple: get through each day.

There are 7 days in Mismatch. There are 5-10 households. In those households there are two income earners. Resident #1 has a full-time job. Their income is small, regular, and predictable. Resident #2 is a small business owner, entrepreneur, or has part-time employment. Their income is small, irregular, and unpredictable.

You will have limited information, limited time, and limited options. Some things will be predictable. Some things will not. You may find that careful planning helps—and that it still isn't enough. There is no single right strategy in this game. There is no correct set of decisions. What matters is noticing what shapes your choices when the margin for error is small.

You may feel stressed. You may feel tempted to judge your own decisions or someone else's. If that happens, just notice it. We will talk about it later.

Each "day" represents a period of financial decision-making under uncertainty. You are not trying to win the game—you are trying to get through the day.

We will move quickly. You will not have time to optimize everything. That is part of the experience. At the end, we will slow down and reflect together. Until then, focus on the day you're in. One rhetorical question before we start:

When you think about why people struggle financially, what do you believe matters more: the choices people make, or the conditions they are making those choices in?

Let's begin.

Facilitator Note: Do not discuss answers to this question. Just let participants answer internally. It surfaces prior beliefs. It creates a mental bookmark. It sets up the closing question as a return. At the end of the game, participants will realize that their answer has changed—or become more nuanced with the experience of the game.

Appendix 4: Day in the Life of Mismatch

Step 1. Admin Announces Income of HH Resident#2 (see Appendix 6: Household Incomes)

Step 2. HH records Income of Resident #2 in the Financial Journal

Step 3. HH makes expenditures (review price list on whiteboard)

- Food
  - You can choose 1 day to go without food (except for Day 1)
- School Fees
  - You must pay school fees on Day 7 in one Lump sum
- Utilities
  - You must pay water and electricity bills on Days 3 and 5 in Lump Sums
- Loans
  - If you take out a loan, you must make repayments on loans according to the agreed upon schedule. Make sure you tell the household or moneylender that you are paying them back. Mark your receipts. (see Appendix 10: Loan Receipts)

Step 4. HH Total Expenditures (Food, School Fees, Utilities, and/or Loan Repayments) in Financial Journals under "Expenditures"

Step 5. HH records Receipt of Loan Repayments from Borrowers in Financial Journal under "Inflows"

Step 6. Facilitator does Daily Draw without replacement (see Appendix 12: Alternative Shocks)

- 7 Poker Chips in a Bag
  - White → No Shocks
  - Blue → HH Shock (can be positive or negative)
  - Red → Community Shock (can be positive or negative)
  - Green → Both HH and Community Shocks
- If Blue Chip is drawn; Admin gives each HH a chance to draw HH shock from chance receptacle with replacement.
- If Green Chip is drawn, Admin draws Community Shock with replacement

Step 7. HH records shocks in financial journal.

Step 8. HH calculates and records any financial mismatches—moments when income, timing, and obligations do not align.

Step 9. HH takes steps (if any) to Resolve Mismatches

- Get a Loan
    - Other HH in your community
    - Moneylender
- Sell off a Productive Asset to a Neighboring HH. Please note:
    - HH that sells Asset: income of Resident #1 drops from 570 to 370 HNL
    - HH that buys Asset: income of Resident #1 increases from 570 to 770 HNL

Step 10. Go through lending activity carefully. Say "I want to take two minutes to explain this interest rate table, because it looks intimidating—and it's supposed to."

Facilitator Notes: HHs may choose to borrow even if they are not currently short on cash, to prepare for future uncertainty.

Step 11. If a HH decides to borrow money, it records the details of its financial intermediation on "Loan Receipts" form.

Step 12. HH records "Cash on hand" to be carried over to the next Day.

Appendix 5: Day in the Life of Mismatch – Why Each Step Exists

The sequence of the Day in the Life is intentional. The order matters. Resist the urge to reorder, clarify too much, or smooth friction. What feels inefficient or uncomfortable is often the lesson.

Step 1: Admin Announces Income of HH Resident #2

Why this exists:

- This introduces income uncertainty as a daily condition rather than an exception. By announcing income publicly and at the start of each day, participants experience income as something that happens to them, not something they control.

What it teaches:

- Income is irregular and uneven
- Planning must happen without full information
- Comparison across households begins immediately

Facilitators note:

- Do not explain why some households earn more than others. The lack of explanation prevents merit-based narratives from forming too early.

Step 2: HH records Income of Resident #2 in the Financial Journal

Why this exists:

- This forces households to confront the reality of income as it arrives, not as it is hoped for or averaged over time.

What it teaches:

- Cash flow is real only when recorded
- Money not yet received cannot be spent
- The act of recording slows decision-making

Step 3: HH Makes Expenditures (Food, School Fees, Bills, Loans)

This step comes before shocks on purpose.

A. Food

- Food is the most basic, recurring expense. Allowing one day without food introduces a morally uncomfortable but common coping mechanism.

What it teaches:

- Scarcity forces tradeoffs between immediate needs and future obligations
- Short-term deprivation is often used to manage longer-term risk

B. School Fees (Lump Sum, Day 7)

Why this exists:

- Education costs are delayed, lumpy, and unavoidable.

What it teaches:

- Even "good" investments require cash at the right moment
- Long-term goals compete with short-term survival

C. Bills (Water & Electricity, Days 3 and 5)

Why this exists:

- Bills arrive whether income does or not.

What it teaches:

- Predictable expenses still create crisis under irregular income
- Planning does not eliminate vulnerability

D. Loans (Repayments)

Why this exists:

- Loan repayment obligations constrain future choices.

What it teaches:

- Past decisions shape present stress
- Borrowing trades present relief for future pressure

Facilitators note:

- Do not warn participants about "bad debt." Let consequences emerge.

Step 4: HH records Total Expenditures

Why this exists:

- This step forces confrontation with outflows, not intentions.

What it teaches:

- Money leaves faster than expected
- Small expenses accumulate into real strain

Step 5: HH records Receipt of Loan Repayments (Inflows)

Why this exists:

- This highlights that households can be both borrowers and lenders.

What it teaches:

- Financial relationships are reciprocal
- Social lending creates entanglement, not just support

Step 6: Facilitator Conducts Daily Draw (Shocks)

Why this exists:

- Shocks introduce risk without blame.

What it teaches:

- Events outside anyone's control affect outcomes
- Community-level events can help or harm simultaneously

Facilitators note:

- Always conduct this publicly. Transparency matters.

Step 7: HH records Shocks

Why this exists:

- This makes external events legible in the financial record.

What it teaches:

- Financial stress often originates outside the household
- "Bad luck" has material consequences

Step 8: HH Calculates and records Financial Mismatches

Why this exists:

- This is the conceptual heart of the game.

What it teaches:

- Scarcity is often a misalignment problem
- Shortfalls are structural, not personal failures

Step 9: HH Takes Steps to Resolve Mismatches

A. Borrowing

Why this exists:

- Borrowing is framed as a rational tool, not a last resort.

What it teaches:

- Debt is often anticipatory
- Access matters as much as interest rates

B. Selling Productive Assets

Why this exists:

- Asset sales trade future income for present survival.

What it teaches:

- Coping strategies can deepen long-term vulnerability
- Recovery is not symmetrical

Step 10: HH records Loan Details on Receipts

Why this exists:

- This formalizes obligation.

What it teaches:

- Debt creates structure and memory
- Financial relationships persist across days

Step 11: HH records Cash on Hand for Next Day

Why this exists:

- This ends the day with uncertainty intact.

What it teaches:

- Carryover matters more than single-day outcomes
- Tomorrow's stress begins today

Final Facilitator Reminder

If participants feel rushed, uncertain, mildly stressed, tempted to judge . . . the game is working. Your job is not to reduce friction. Your job is to protect it long enough for meaning to emerge.

Appendix 6: Household Incomes

In Honduran Lempiras. Do not convert these amounts into dollars.

Day	HH1	HH2	HH3	HH4	HH5	HH6	HH7	HH8	HH9	HH10
1	60	40	50	60	80	50	60	70	40	60
2	0	0	90	0	0	0	120	0	0	0
3	180	190	0	0	0	0	0	0	0	0
4	80	100	0	0	120	150	0	0	0	150
5	0	160	0	0	100	0	350	400	200	180
6	0	0	280	60	0	0	0	0	0	150
7	0	0	0	100	0	0	0	0	0	0

Appendix 7: Whiteboard Setup and Prices

Details to post on the whiteboard before the game:

Mismatch Calendar:

Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7
Food	Food?	Food? Bills	Food?	Food?	Food? Bills	Food? School Fees

Prices:

Item	Price
Food (per day)	60 HNL
Water Bill (every 3 days)	60 HNL
Electricity (every 3 days)	200 HNL
School Fees (one lump sum)	300 HNL

Types of Loans

Family and Friends

Interest	Any Value
Principal (Minimum)	Any value
Principal (Maximum)	100
Availability	Now
Repayment Dates	Negotiated, socially enforced

Money Lender

Interest	25% (per day)
Principal (Minimum)	200
Principal (Maximum)	1000
Availability	Now
Repayment Dates	Set by Lender, financially enforced

Appendix 8: Types of Loans

1. Money Lender → Financial Cost

- High interest
- Larger starting principal (small loans are too costly to monitor and enforce)
- Fast compounding
- Explicit terms
- Impersonal enforcement
- Cost: money over time

Facilitators note: These loans feel impersonal but predictable. The cost is explicit and grows rapidly over time.

2. Family & Friends → Social Cost

- Flexible or zero interest
- Smaller starting principal
- Immediate access
- Relational pressure
- Cost: dignity, autonomy, social capital

Facilitators note: These loans feel cheaper, but repayment carries social pressure, obligation, and potential strain on relationships.

Family/friends loans often feel flexible, but that flexibility is socially enforced, not formally enforced.

Repayment is negotiated, delayed, remembered, and, if not paid possibly resented.

Loan Receipts can be found on the website for downloading.

Appendix 9: Interest Rate Table and Explanation

25% Interest Calculated Daily and Compounded

	Days Needed to Repay						
Principal	**1 Day**	**2 Days**	**3 Days**	**4 Days**	**5 Days**	**6 Days**	**7 Days**
200	250	313	391	488	610	763	954
300	375	469	586	732	916	1,144	1,430
400	500	625	781	976	1,221	1,526	1,907
500	625	781	977	1,221	1,526	1,907	2,384
600	750	938	1,172	1,465	1,831	2,289	2,861
700	875	1,094	1,367	1,709	2,136	2,670	3,337
800	1,000	1,250	1,563	1,953	2,441	3,052	3,815
900	1,125	1,406	1,758	2,197	2,747	3,433	4,291
1,000	1,250	1,563	1,953	2,441	3,052	3,815	4,768

Why These Interest Rates Look Like This:

This table exists so you don't have to do math under stress – which is a privilege. When you borrow from the money lender, you pay 25% interest per day. That means every day you carry the loan, the amount you owe grows — not once, but on top of itself.

So, if you borrow 200 lempiras, after one day, you owe 250. After a few days, you owe much more. After a week, you owe almost five times what you borrowed.

The important thing is not the percentage. The important thing is the speed. This table shows how time becomes the most expensive part of being poor. If you had steady income, or savings, or access to cheaper credit, time wouldn't hurt this much. But when income is small and unpredictable, loans don't just help you survive — they pull money from your future into today.

That can be rational. It can also be financially dangerous. So, here's how to use the table:

- Pick the amount you need

- Look across to see how long it might take you to repay
- Notice how fast the cost grows if repayment is delayed

The interest rate table is not here to scare you away from borrowing. It's here to show you what borrowing costs when time is working against you.

EXPLAINING THE INTEREST RATE TABLE

If you borrow principal $P$and repay after $n$days, the amount due is:

$$\text{Amount Due}_n = P(1+r)^n \text{ with } r = 0.25$$

So:

$$\text{Amount Due}_n = P(1.25)^n$$

The table is just pre-computing $P(1.25)^n$for $n = 1, \dots, 7$.

Example: Take $P = 200$.

- **1 day**: $200(1.25)^1 = 200(1.25) = 250$
- **2 days**: $200(1.25)^2 = 200(1.5625) = 312.5 \rightarrow$ table shows **312** (rounded/truncated)
- **3 days**: $200(1.25)^3 = 200(1.953125) = 390.625 \rightarrow$ table shows **390**
- **5 days**: $200(1.25)^5 = 200(3.0517578125) = 610.3516 \rightarrow$ table shows **610**
- **7 days**: $200(1.25)^7 = 200(4.7683715820) = 953.6743 \rightarrow$ table shows **953**

Rounding down keeps the table clean. Why does the amount of the loan I have to repay grow "so fast"? Because it's **compounding daily**, the multiplier after $n$days is $(1.25)^n$:

- 1 day: 1.25×
- 2 days: 1.5625×
- 3 days: 1.9531×
- 4 days: 2.4414×
- 5 days: 3.0518×
- 6 days: 3.8147×
- 7 days: 4.7684×

So, by day 7 you owe ~**4.77×** the original principal.

Appendix 10: Loan Receipts

Examples of loan receipts. You can download "Loan Receipts" on the website.

Receipt 1	Receipt 2	Receipt 3
Day:_____ **1. Are you? (circle one):** **Borrower Lender** **2. If borrower, who is your lender (circle one):** **Money Lender HH#_____** **3. If lender, who do you lend to? HH#_____** **----------** **Principal:_____** **Interest:_____** **Total:_____** **Repayment Day(s):** **Circle Paid and record Day of repayment:** **PAID Day _____**	**Day:_____** **1. Are you? (circle one):** **Borrower Lender** **2. If borrower, who is your lender (circle one):** **Money Lender HH#_____** **3. If lender, who do you lend to? HH#_____** **----------** **Principal:_____** **Interest:_____** **Total:_____** **Repayment Day(s):** **Circle Paid and record Day of repayment:** **PAID Day _____**	**Day:_____** **1. Are you? (circle one):** **Borrower Lender** **2. If borrower, who is your lender (circle one):** **Money Lender HH#_____** **3. If lender, who do you lend to? HH#_____** **----------** **Principal:_____** **Interest:_____** **Total:_____** **Repayment Day(s):** **Circle Paid and record Day of repayment:** **PAID Day _____**

Appendix 11: Household and Community Shocks

Please find examples of household and community shocks below. Of course, you should switch out my name and use your name. You can find alternative shocks in Appendix 12.

Household Shocks:

Number	**Shock**
1	Dr H broke your window playing soccer, pay 150 L
2	Your phone fell in the toilet. Buy a new one for 150 L.
3	A huge snow storm hit Villa Soleada! Buy a shovel for your house: 300 L.
4	Your child is sick, buy them medicine: 200 L.
5	Horses broke your fence running from some dogs, fix your fence for 200 L.
6	A car ran into your house, pay 300 L to fix it.
7	Rodents ate your food. Buy a new food package.
8	Community obligation requires a contribution, pay 300 L.
9	Honduras won the World Cup, pay 700 L for party.
10	You found 100 L on the ground.

Community Shocks:

Number	**Shock**
1	Election Season! Candidates are giving out 100 L
2	The price of corn rises, pay 20 L more per food unit
3	Hurricane Floods your community, pay 50 L for cleanup.
4	Honduras is taken off the US Travel Warning List, get 20 L
5	President of Honduras is illegally removed from power, pay 150 L

Appendix 12: Alternative Shocks

Facilitators should select 10 Household shocks and 5 Community shocks that fit their audience and context. The goal is to surface how ordinary, cumulative pressures and rare disasters produce stress and financial instability. Sometimes, the most powerful shocks are not the biggest ones, but the ones that arrive at the wrong time.

Alternative Household (HH) Shocks

A. Ordinary & Plausible

- A child misses school due to illness - Medicine and transport cost 150 L.
- A work tool breaks - repair or replacement costs 200 L.
- Your roof leaks after heavy rain - Temporary repairs cost 250 L.
- You must travel unexpectedly to visit a sick relative - Transport and food cost 200 L.
- Your phone stops working - Repair or replacement costs 150 L.
- You lose a day of informal work caring for a family member - Lose 100 L of expected income today.

B. Social Obligation & Dignity

- A family funeral requires your contribution - Expected contribution: 300 L.
- A neighbor asks for help after a loss - You give 150 L or strain the relationship.
- A school-related expense arises unexpectedly - Supplies or fees cost 200 L.
- A community celebration requires participation - Contribution of 100 L expected.

C. Rare Relief (Use Sparingly)

- A relative sends a small gift - Receive 100 L.
- You find short-term extra work - Earn 150 L today only.

Facilitator guidance: Use no more than 2 positive HH shocks in any game. Relief should feel temporary, not stabilizing.

Alternative Community Shocks

A. Structural & Environmental

- Public transportation fares increase - Pay 20 L extra per travel-related expense.
- Local clinic runs out of supplies - HH needing medicine pay 50 L more.
- Heavy rains damage roads, bridge collapse, sinkhole forms, or landslide occur - Community cleanup fee of 50 L per household.
- Local Power Grid fails pay 20 L

B. Political & Economic

- Fuel prices rise - All HH pay 30 L more on relevant expenses.
- Bus drivers go on strike – 50 L per HH
- Drought hurts crop yields – 20 L per HH per food day
- Government austerity program – 80 L per HH
- Currency collapses – 30 L
- Civil Unrest – one day of lost income for Resident #2
- War breaks out in neighboring nation-state disrupting trade routes – 100 L
- Government delays a scheduled payment or benefit - No income effects today; uncertainty increases (no cash change).

C. Limited Positive Shifts

- Temporary public works program announced - All HH receive 50 L.
- Government cash transfer program rewards you for vaccinating your children – 150 L
- In run up to national election government subsidizes fuel prices – 40 L
- Land reform initiative gets passed, your property right to land is recognized – 200 L
- Government passes anti-child labor law – your wages increase – 50 L for Resident #2 for next two days
- Home is hooked up to the local power grid – 50 L
- Market prices briefly fall due to surplus - Food costs 10 L less per unit today only.

Facilitator guidance: Positive community shocks should be small and short-lived. Their role is contrast, not rescue. Use no more than 1 or 2 positive shocks per game.

Appendix 13: Additional Debrief Questions

1. Core Experience & Tradeoffs

- Were you able to send your children to school? Why or why not?
- What tradeoffs did you have to make between food, bills, and education?
- When did you feel the most pressure making decisions?

Listen for: Timing problems, not moral language. Stress before explanation.

2. Food, Bills, and Timing

- How did you decide what food package to buy each day?
- Was it easier to plan for bills you knew were coming than for unexpected expenses?
- Did food decisions change as larger expenses approached?

Listen for: Anticipatory behavior, hoarding, short time horizons.

3. Borrowing Decisions (The Heart of the Game)

- Why did you decide to borrow when you did?
- Did anyone borrow money even when they were not short on cash? Why?
- How did having a loan change how you felt about future days?

4. Cost of Borrowing (Beyond Interest)

- What worried you most after taking out a loan?
- Was the stress of repayment as significant as the interest itself?
- Were you better off borrowing—or avoiding loans altogether? Why?

Listen for: Cognitive load, fear of timing, pressure—not math.

5. Choosing a Lender

- Why did you choose the lender you did?
- How did borrowing from another household feel different from borrowing from the money lender?
- Which felt more costly—and in what way?

Listen for: Social pressure vs financial cost.

6. Planning & Time Horizon

- How far ahead were you realistically able to plan?
- What made long-term planning difficult?
- Did uncertainty about future income or shocks affect today's decisions?

Let participants name:

- shame
- pressure
- obligation
- distance
- relief

Don't translate for them.

Appendix 14: Adaptations & Variations

Short Class (60–75 Minutes)

- Run Days 1–4 only
- Reduce shocks
- Preserve full debrief

Practitioner / Adult Audience

- Increase shock intensity
- Extend debrief toward policy and systems
- Ask: "Where do our institutions amplify or absorb risk?"

No-Asset Version

- Remove asset sales entirely
- Focus on volatility and borrowing
- Reduce long-term consequences

Advanced Version (Returning Groups)

- Introduce unequal starting conditions

Extend to inter-household power dynamics

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Over time, I adapted that student-created exercise into the version you have just read. I remain grateful for their creativity, seriousness, and willingness to build something that traveled beyond the classroom. Thank you Santiago Sueiro, Kelsey Juan, and Kristen Dennis.

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RESOURCES

All printable materials for facilitating Mismatch—including financial journals, loan receipts, shock cards, and slides—can be downloaded at: sidekickmanifesto.org/mismatch

For facilitators who want to extend the work of Mismatch:

Visit **sidekickmanifesto.org** for essays, tools, experiences, and of course a manifesto for rethinking help, power, and solidarity—and learning to live as a sidekick rather than a hero.

Participate in the **Two Dollar Challenge** – an experiential exercise that invites participants to live on $2 a day and confront the limits of empathy, charity, and control. Learn More: twodollarchallenge.org

Read **Do-Goodernomics: A Merciless Market Analysis of Our Hero-Complex** – an unsettling examination of what happens when good intentions meet scarcity. A provocation that's short on pages but long on questions. Learn More: sidekickmanifesto.org/do-goodernomics

Check out **La Ceiba Microfinance** – a long-term microfinance partnership that shaped many of the lessons in this book—particularly around agency, risk, and unintended consequences. Learn More: laceibamfi.org

For Further Provocation:

Ivan Illich, *To Hell with Good Intentions* – an essay that continues to challenge how good intentions reproduce power and dependency.

About Shovel & Axe Press

Shovel & Axe Press is a small independent imprint founded by Shawn Humphrey.

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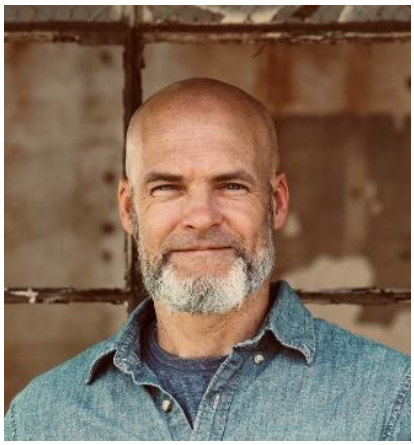

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