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The Burnout Budget: Experiencing Resource Loss and Recovery in Real Time

Charles C. Woodard[1], Cassandra L. Ward[1], and Amy A. Simon[1]

Abstract

This experiential exercise immerses students in allocating limited resources across work, health, finances, and relationships while encountering fixed costs and unpredictable events. The version presented here reflects how the activity is most commonly implemented in undergraduate and early graduate management courses. The Burnout Budget illustrates how unfair starting points, depletion, and constrained choices can fuel stress and burnout. The activity draws on Conservation of Resources (COR) theory and experiential learning, and fits within a 40- to 60-min session, adapting easily to undergraduate, graduate, and executive contexts. Students connect firsthand experience to theory by examining tradeoffs, inequality, and recovery. The instructions, materials, and debrief guidance help instructors foster engagement and reflection on resilience and values in management education.

Keywords

experiential learning, Conservation of Resources theory, burnout, stress, resilience, management education, classroom simulation, resource allocation

Experiential learning connects theory to practice by immersing students in situations that reflect real-world complexity and constraint (D. A. Kolb, 1984; A. Y. Kolb & Kolb, 2005). Games, simulations, and role-plays deepen learning by requiring students to confront trade-offs, uncertainty, and interdependence firsthand, particularly in areas

[1]Jacksonville State University, AL, USA

Corresponding Author:
Charles C. Woodard, Department of Management & Marketing, Jacksonville State University, Jacksonville, AL 36265-2796, USA.
Email: ccwoodard@jsu.edu

such as cooperation, decision-making, and tacit knowledge development (Conklin & Boulamatsi, 2020; Deutsch, 1949; Humpherys et al., 2021).

Within management education, experiential exercises increasingly emphasize designs that expose students to ambiguity, tension, and competing demands while remaining adaptable across instructional contexts. Recent work in Management Teaching Review demonstrates how such activities can be used to engage students in persuasion and communication challenges in virtual environments (Sackett & Amoroso, 2022). Other experiential designs place students in situations requiring them to navigate conflict, influence, and competing priorities, highlighting how learning emerges through action and reflection rather than scripted outcomes (Dunn, 2024). More recently, role-based simulations have been used to help students explore leadership styles and behavioral flexibility under constraint, reinforcing the value of experiential approaches for developing applied managerial insight (Wooldridge et al., 2025). Collectively, this work underscores the pedagogical value of exercises that mirror the uncertainty and pressure of organizational life while remaining flexible for instructors.

The Burnout Budget builds on this pedagogical approach by immersing students in the challenges of resource allocation, stress, and resilience. Using unequal starting resources, fixed costs, and unpredictable life events, the exercise allows participants to experience the precarious balance among work, health, finances, and relationships. The activity is grounded in Conservation of Resources (COR) theory, which posits that individuals seek to obtain, protect, and build resources, and that stress arises when these resources are threatened or lost (Hobfoll, 1989; Hobfoll et al., 2018). By experiencing resource loss and recovery in real time, students develop an embodied understanding of the dynamics that underlie burnout, tradeoffs, and resilience in organizational life.

Theoretical Foundation

The exercise is grounded in COR theory, which views human behavior through the lens of resource acquisition, protection, and loss. Hobfoll (1989) proposed that individuals strive to retain, protect, and build valued resources, and that stress occurs when these resources are threatened or depleted. *The Burnout Budget* operationalizes these ideas by placing students in situations where they must allocate limited resources across competing life domains, surfacing the tension between preservation and depletion.

D. A. Kolb's (1984) experiential learning cycle explains how concrete experience and reflection foster lasting insight. By simulating real-world constraints, the exercise complements COR theory, making resource scarcity both practical and developmental (A. Y. Kolb & Kolb, 2005).

Deutsch (1949) demonstrated that cooperation and competition emerge when outcomes are interdependent, shaping both results and psychological processes. Subsequent classroom research shows that decision-making itself becomes a source of learning when students must navigate competing priorities and interdependence (Conklin & Boulamatsi, 2020).

Finally, the exercise resonates with research on creativity and tacit knowledge. Amabile (1996) and Amabile and Pratt (2016) highlighted how resource availability shapes creativity, while Humpherys et al. (2021) showed that role-play simulations foster tacit knowledge by requiring students to grapple with complex, resource-laden scenarios. In this way, *The Burnout Budget* highlights the principles of COR while extending experiential research on stress, creativity, and resilience.

Learning Objectives

After completing *The Burnout Budget*, students will be able to

- **explain** the core principles of COR theory, including how stress emerges from resource loss, threat of loss, or insufficient resource gain (Hobfoll, 1989; Hobfoll et al., 2018).
- **analyze** how resource allocation decisions across work, health, finances, and relationships influence overall well-being and performance.
- **recognize** the cumulative impact of minor tradeoffs and opportunity costs, particularly when resources are scarce.
- **compare** cooperative and competitive strategies for managing limited resources in group and organizational contexts (Conklin & Boulamatsi, 2020; Deutsch, 1949).
- **reflect** on their own patterns of decision-making under constraints and connect these insights to broader organizational challenges, including stress, burnout, and the development of resilience.

Exercise Overview

Overview and Timing

The Burnout Budget is a classroom simulation that runs approximately 40 to 60 min. Students allocate tokens representing personal resources across five life domains: Work, Health, Finances, Family/Friends, and Leisure/Recovery. Each domain contains subcategories (e.g., Work includes Required Tasks, Extra Hours, Extra Effort, and Coworker Relationships).

At the start of the exercise, students are intentionally given unequal numbers of tokens to reflect differences in starting resources. Instructors should distribute between 16 and 24 tokens per student (typical range: 18–22), which provides enough resources to meet required fixed costs while still forcing meaningful tradeoffs and vulnerability to loss events.

Rounds include free allocation, introduction of fixed costs, and unpredictable "life events" that alter resource totals. After each round, students rebalance their allocations and record results on their allocation sheet.

Logistics

- **Preparation (Instructor):** Provide the allocation table (Appendix A) and the facilitator guide (Appendix C). Decide on the number of rounds (5–7).
- **Preparation (Students):** Students need only a pen and paper, or a digital copy of the allocation table.
- **Materials:** Allocation table, tokens or tallies, timing device, optional slides.
- **Classroom Setting:** Whole-class play works best, though groups can be used for later reflection.
- **Timing:**
    - Setup: 5 min.
    - Rounds: 20 to 25 min.
    - Debrief: 15 to 30 min.
    - Total: 40 to 60 min.

Step-by-Step Instructions

1. **Introduce the scenario:** Tell the class that each student has a limited "budget" of personal resources that must be allocated across multiple domains of life. Emphasize that everyone will experience the same sequence of events, but their outcomes will vary depending on how they choose to allocate.
2. **Distribute the allocation table:** Each student receives (or downloads) the allocation table and records their initial allocations across work, health, finances, family/friends, and leisure/recovery.
3. **Run rounds of play:** For each round, the instructor announces a set of constraints or draws a life-event card (e.g., unexpected bills, mandatory overtime, illness, family emergency, or a rare bonus; see Appendix B). All students must apply the event to their own sheet and adjust their allocations accordingly.
4. **Track consequences:** After each round, students mark outcomes in the notes column of their table, recording trade-offs (e.g., neglecting health leads to fatigue, prioritizing work leads to strained relationships).
5. **Progress through rounds:** Continue until all rounds are completed. Round 3 introduces the first life-event card, and every subsequent round (Rounds 4, 5, 6, and 7, if time permits) includes a new life-event card. These later rounds reveal cumulative consequences.
6. **Prepare for debrief:** At the end of the final round, students total their remaining resources. The instructor then guides a debrief discussion, connecting patterns of decision-making, gains, and losses to concepts of stress, fairness, and burnout.

Variations

While the core exercise is designed for whole-class play (all students facing the same sequence of events simultaneously), instructors may adapt it in several ways:

- **Group reflection:** After individual allocations are completed, small groups can compare strategies and outcomes, sparking discussion about fairness, resilience, and different resource trade-offs.
- **Online version:** Provide the allocation table as a shared spreadsheet (e.g., Google Sheets) or fillable PDF. Students track tokens by entering values into category cells; totals are automatically summed when using a spreadsheet. In synchronous online courses, instructors can run live rounds and use breakout rooms for discussion; in asynchronous courses, life events can be released sequentially, with students submitting their updated allocation sheet and a brief reflection.
- **Contextual adaptations:** Instructors may tailor resource categories to fit specific course themes (e.g., entrepreneurship, leadership, human resource management).

Debriefing and Discussion

Debriefing is critical to helping students connect their game experience with broader management concepts. Instructors should begin by inviting participants to share immediate reactions: Was the game frustrating? Did certain events feel unfair? Did anyone feel "lucky" compared with others? These reflections often spark lively discussion about inequity, chance, and systemic constraints, since students face the same life events but begin the exercise with unequal resources.

Encouraging students to reflect on their emotional responses critically deepens learning and strengthens transfer (Brookfield, 1995). For example, moments of scarcity may trigger frustration, while small unexpected gains often produce outsized relief, mirroring how workers experience resource loss and support in organizational life. Instructors can connect these reactions to COR theory, highlighting loss spirals and recovery dynamics (Hobfoll, 1989; Hobfoll et al., 2018).

Discussion can also highlight the importance of social resources. For example, support from coworkers or family often buffers against losses in the game over time, as cumulative investments in relationships can mitigate later resource shocks, reinforcing the role of social resources in organizational life (Amabile, 1996; Amabile & Pratt, 2016). Similarly, financial or time constraints often forced trade-offs in health and leisure, underscoring the interdependence of these categories.

Discussion Prompts

- Which domains received the most consistent investment, and why?
- Where did you choose to cut back, and how did that affect later rounds?
- How did unexpected events change your allocation strategy?
- Looking back, what tradeoffs were most challenging to make?
- In what ways does this exercise mirror real-world decisions about work, health, and relationships?

Typical Student Responses

- Many students report prioritizing work and finances early, only to experience strain in health or relationships later in the exercise.
- Others focus heavily on personal life, which creates short-term satisfaction but leads to financial or career setbacks in later stages.
- Students often express frustration when unexpected events undo careful planning, creating "loss spirals" that feel both realistic and stressful.

Instructor Strategies

- Encourage students to link their experiences to COR theory, highlighting how stress arises from threatened or depleted resources (Hobfoll, 1989; Hobfoll et al., 2018).
- Draw attention to the cumulative effect of tradeoffs, reinforcing that small sacrifices can compound into larger challenges.
- Use contrasting student strategies (e.g., one student heavily favoring work, another prioritizing family) as examples for class-wide reflection.
- If appropriate, connect the exercise to organizational settings by asking how leaders and HR systems might influence resource allocation at the employee level.

Optional Reflective Assignment

Instructors may ask students to write a short reflection (1–2 pages) describing their decision-making process, what they learned about themselves, and how the exercise relates to workplace stress and resilience. This helps reinforce learning outcomes and provides an opportunity for more personal application.

Student Feedback Summary

Students responded positively to The Burnout Budget, describing the activity as engaging, intuitive, and emotionally resonant (see Appendix D). Many connected the exercise to balancing work, school, finances, and family, noting that it prompted more intentional reflection on how they allocate time and energy. Students also offered constructive feedback, including requests for clearer allocation instructions and additional life-event rounds to enhance realism, while generally agreeing that unequal starting resources reinforced meaningful differences in opportunity and constraint.

Instructor Reflection

Across all pilot sessions, student reactions affirmed the exercise's ability to make resource scarcity, loss spirals, and tradeoffs tangible. Their questions highlighted areas where a brief clarification on the allocation sheet would facilitate smoother play, and feedback suggested that adding an extra life-event round could improve realism and engagement (see Appendix D). Instructors may further enhance realism by adding one or two additional life-event rounds once students have adjusted to fixed costs,

particularly in longer class sessions, as these added rounds tend to amplify cumulative loss spirals and recovery dynamics central to COR theory. Future adaptations may also invite instructors to foreground differences in starting resources more explicitly, such as by pairing the exercise with brief background profiles or self-assessments that prompt discussion of how socioeconomic, time, or support resources vary across individuals. These insights will help refine the exercise and strengthen the clarity of the materials provided to instructors.

Conclusion

The Burnout Budget offers a vivid, firsthand experience that enables students to understand how resource dynamics affect well-being and performance. By linking these trade-offs to the complexity of managerial roles and responsibilities (Cerecedo Lopez, 2025), the game highlights how stress and burnout arise not only from individual choices but also from structural conditions.

The exercise is adaptable across student levels and course contexts, from undergraduate introductions to graduate seminars. It can be scaled in length by adjusting the number of life-event rounds and tailored to online or face-to-face formats. Most importantly, it provides a shared experience that anchors rich classroom discussion about burnout, fairness, resilience, and organizational design.

ORCID iDs

Charles C. Woodard https://orcid.org/0009-0009-8736-1784
Cassandra L. Ward https://orcid.org/0009-0000-5842-519X
Amy A. Simon https://orcid.org/0000-0002-6479-4765

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Appendix A

Allocation Table (Student Handout)

Instructions: You have a bag of tokens. These represent your resources. Place all of your tokens into the categories below. At the end of each round, update the tally boxes on the back of this sheet.

Categories

Work

Required tasks	Extra hours	Extra effort	Coworker relationships

Health

Sleep	Exercise	Mental health

Finances

Bills	Insurance	Savings

Family/Friends

Family	Friends

Leisure/Recovery

Vacation	Hobbies	Personal time

Category	Allocation	Allocation	Allocation	Allocation	Allocation	Allocation
Required Tasks						
Extra hours						
Extra effort						
Coworker relationships						
Sleep						
Exercise						
Mental Health						
Bills						
Insurance						
Savings						
Family						
Friends						
Vacation						
Hobbies						
Personal time						
Total						

Appendix B

Life Event Cards

1. Car Breakdown → Lose 1 token.
2. Unexpected Bills → Lose 1 token.
3. Toxic Coworker → Lose 1 token.
4. Cut Hours → Lose 1 token.
5. Work Overload → Lose 1 token.
6. Mortgage/Rent Increase → Lose 1 token.
7. Therapy Copay Increases → Lose 1 token.
8. Vacation Canceled → Lose 1 token.
9. Relationship Conflict → Lose 1 token.
10. Technology Breakdown (Laptop/Phone Dies) → Lose 1 token.
11. Unexpected Fee/Fine → Lose 1 token.
12. Project Failure (Work) → Lose 2 tokens.
13. Tax Refund → Gain 1 token.
14. Supportive Coworker → Gain 1 token.
15. Lucky Break → Gain 2 tokens.
16. Positive Performance Review → Gain 1 token.
17. Community Recognition/Award → Gain 1 token.
18. Gift/Help from Family → Gain 1 token.
19. Side Hustle/Hobby Pays Off → Gain 2 tokens.
20. Free Gym Perk (Health) → Gain 1 token.
21. Medical Emergency (Finances) → If you invested in Insurance, no effect. If not, lose 2 tokens.
22. Up for Promotion (Work) → If you invested in Extra Effort or Extra Hours, gain 2 tokens. If not, no effect.
23. Burnout Warning (Work + Health) → If you invested more in Extra Hours than in Sleep, lose 2 tokens. If not, no effect.
24. Networking Pays Off (Work) → If you invested in Coworker Relationships, gain 2 tokens. If not, no effect.
25. Great Vacation (Leisure) → If you invested in Vacation, gain 2 tokens. If not, no effect.

Appendix C

Facilitator Guide

Materials

- Tokens: Each worth 1 unit (poker chips, coins, or cutouts).
- Category Sheets: 15 categories with boxes to place tokens, plus tally rows at the bottom.

- Life Event Deck: 25 cards (12 loss, eight gain, five conditional).
- Card Backs: Black-and-white question mark design.

Categories (15)

- Work: Required Tasks, Extra Effort, Extra Hours, Coworker Relationships
- Health: Sleep, Exercise, Mental Health
- Finances: Bills, Insurance, Savings
- Family/Friends: Family, Friends
- Leisure/Recovery: Vacation, Hobbies/Fun, Personal Time

Game Rules & Structure: Round Sequence and Timing (Quick Reference)

- Setup (2–3 min): Hand out tokens (random, unequal) and distribute category/tally sheets. Explain the scenario: "These tokens are your resources. Place them into categories and track totals each round."
- Round 1 – Free Allocation (5 min): Students place tokens freely across categories and record totals.
- Round 2 – Fixed Costs (5 min): Instructor announces required costs: 1 token in Required Tasks, 2 tokens in Bills, and 1 token in Sleep. Students rebalance remaining tokens and record totals.
- Round 3 – Life Event #1 (3 min): Draw one life-event card, apply the effect, rebalance remaining tokens, and record totals.
- Round 4 – Life Event #2 (3 min): Repeat the life-event process.
- Rounds 5–7 (optional, 3 min each): Additional life events if time permits.
- Ending (3 min): Announce the end of the game. Students total remaining resources and prepare for reflection.
- Debrief (15–30 min): Guided reflection and discussion on stress, trade-offs, and burnout.

Facilitator Script

- **Intro:** "Today we are playing The Burnout Budget. . . Your tokens represent resources you must allocate across different areas of life and work."
- **Round 1:** "Place all of your tokens into categories however you choose."
- **Round 2:** "From now on, cover 1 Required Tasks, 2 Bills, 1 Sleep. Rebalance if needed."
- **Life Events:** "At the start of each new round, I will draw a card. Apply the effect, then rebalance and record totals."
- **Ending:** "You have made choices, faced events, and stretched resources. Now, total what you have left, and let's reflect."

Facilitator Debrief Script

1. **Feelings check:** "How did that feel? Frustrating? Lucky? What strategies did you use?"
2. **Reveal inequality:** "Some started with more than others. How did that affect play?"
3. **Fixed costs reflection:** "What changed once you had to cover Required Tasks, Bills, and Sleep?"
4. **Life events:** "How did it feel when random events hit? Did it seem fair?"
5. **Connect to COR theory:** Stress emerges when resources are lost, threatened, or insufficient. Fewer resources create vulnerability (loss spirals). Gains create resilience (upward spirals).
6. **Connect to work and organizations:** Required Tasks and Bills mirror job demands. Sleep, exercise, and personal time are often the first to be cut. Coworker and family support serve as a buffer against burnout. Random events mirror workplace curveballs.
7. **Wrap up:** "In 30 minutes, you have lived what people experience every day. The way work is structured determines whether people are constantly drained or able to thrive."

Timing Overview (40 to 60 min)

- Setup = 2–3 min
- Round 1 = 5 min
- Round 2 = 5 min
- Round 3 = 3 min
- Round 4 = 3 min
- Rounds 5–7 (optional) = 3 min each
- Ending = 3 min
- Debrief = 15–30 min

Quick Reference (Cheat Sheet)

- R1 – Free allocation → record totals
- R2 – Fixed costs: 1 Required Tasks, 2 Bills, 1 Sleep → record totals
- R3 – Life Event #1 → apply, rebalance, record
- R4 – Life Event #2 → apply, rebalance, record
- R5–7 – Additional Life Events → apply, rebalance, record
- End – Total resources → reflect → debrief

Appendix D. Summary of Student Feedback From Classroom Pilots.

Theme	Description	Frequency
Clarity of Instructions	Students requested more explicit guidance on when to tally, where to place tokens, and how required costs work across rounds. Several suggested adding brief instructions or headers directly on the allocation sheet.	8
Token Quantity Reactions	Students noticed unequal starting totals. Some expressed surprise at having "too many" tokens, while others wanted more, which helped highlight inequity and resource imbalance.	7
Realism and Life Connection	Students connected the exercise to real demands in work, school, and family life. Several commented on juggling full-time work and school and how the exercise mirrored their time pressures.	6
Emotional and Cognitive Impact	Students reported frustration, surprise, and reflection. They described life-event swings as both stressful and realistic. Many noted the activity "made them think about the future."	6
Event Card Engagement	Students enjoyed life-event rounds but wanted more of them. Several said two cards felt too few and suggested three or four rounds of events.	5
Strategic Reflection	Students found the debrief prompts helpful and noted that explaining their rationale made the experience more meaningful. They were curious how others allocated resources.	5
Logistical Questions	Students inquired whether totals should decrease after accounting for fixed costs, whether tokens should be reassigned across rounds, and whether tallying was necessary during Round 1.	4
Overall Enjoyment and Usefulness	Students described the activity as "productive," "hands-on," and "easier to understand." Many said it clarified stress, tradeoffs, and planning better than a lecture alone.	6