

Choices!



It's time to make lots of life altering decisions! Use your budget as a guide to help select from the options below. Be sure not to spend more money than you have and take into account your family size! Add your expenses to the *Year 1: Spending Plan*.



Housing, Insurance & Utilities

Choose

		Choose <input checked="" type="checkbox"/>
\$ 600	Renting a studio apartment <u>with a roommate</u>	<input type="checkbox"/>
\$ 900	Renting a two bedroom apartment	<input type="checkbox"/>
\$ 1000	Purchasing a \$ 100,000 home in a nice community close to a park	<input type="checkbox"/>
\$ 1350	Purchasing a \$ 175,000 suburban home near the local mall.	<input type="checkbox"/>
\$ 1800	Purchasing a \$ 250,000 in a private community near a golf course	<input type="checkbox"/>

Groceries



	Low-Cost	Choose <input checked="" type="checkbox"/>	Moderate-Cost	Choose <input checked="" type="checkbox"/>
Male	\$ 237	<input type="checkbox"/>	\$ 297	<input type="checkbox"/>
Female	\$ 206	<input type="checkbox"/>	\$ 254	<input type="checkbox"/>
Family of 2 (w/ 2 adults)*				
Family of 2 (w/ 2 adults)*	\$ 488	<input type="checkbox"/>	\$ 605	<input type="checkbox"/>
Family of 3 (w/ 2 adults)	\$ 597	<input type="checkbox"/>	\$ 739	<input type="checkbox"/>
Family of 4 (w/ 2 adults)	\$ 706	<input type="checkbox"/>	\$ 873	<input type="checkbox"/>
Family of 5 (w/ 2 adults)	\$ 815	<input type="checkbox"/>	\$ 1007	<input type="checkbox"/>
Family of 6 (w/ 2 adults)	\$ 924	<input type="checkbox"/>	\$ 1141	<input type="checkbox"/>
Source: USDA: Center for Nutrition Policy and Promotion *statistics show a cost increase of groceries for two adults above what they'd spend separately				

Transportation & Insurance



Price	Financing Option	New / Used	Description	Choose <input checked="" type="checkbox"/>
\$ 6,000	\$ 234 / 36 months	Used	8 year old car. Nissan Altima. Seats 5. 120,000 miles. Reliable. One Owner.	<input type="checkbox"/>
\$ 10,000	\$ 290 / 36 months	Used	10 year old minivan. Honda Odyssey. Seats 7. 140,000 miles. Great for families.	<input type="checkbox"/>
\$ 12,995	\$ 288 / 48 months	Certified Pre- Owned	5 year old car. Hyundai Sonata. Seats 5. 55,000 miles. Has a 5 year warranty.	<input type="checkbox"/>
\$ 17,995	\$ 323 / 60 months	New	Ford Focus. Small-car sedan. Seats 5. 30 mpg.	<input type="checkbox"/>
\$ 25,995	\$ 467 / 60 months	New	Toyota Prius. Hybrid sedan. Seats 5. 45 mpg.	<input type="checkbox"/>
\$ 29,995	\$ 539 / 60 months	New	GMC Sierra. Pick-Up truck. Seats 5. 18 mpg.	<input type="checkbox"/>
\$ 36,995	\$ 665 / 60 months	New	Dodge Durango. SUV. Seats 7. 19 mpg.	<input type="checkbox"/>
\$ 49,995	\$ 898 / 60 months	New	Mercedes Benz E Class. Seats 5. 18 mpg	<input type="checkbox"/>
\$ 54,995	\$ 988 / 60 months	New	Chevy Camaro Super Charged. Seats 5. 18 mpg	<input type="checkbox"/>



Extras -- Cell Phone Plan

		Choose <input checked="" type="checkbox"/>
\$ 40	100 minutes a month. No texting. No data.	<input type="checkbox"/>
\$ 60	150 minutes a month. 50 texts sent/received.	<input type="checkbox"/>
\$ 90 +\$ 10 for each additional line	Unlimited talk and text.	<input type="checkbox"/>
\$ 120 +\$ 20 for each additional a line	Unlimited talk, text and data.	<input type="checkbox"/>

Extras -- Monthly Expenses

			\$ 30	Lottery Tickets	<input type="checkbox"/>
\$ 40	Standard Television	<input type="checkbox"/>	\$ 75/date	Date Night: Dinner & Movie	<input type="checkbox"/>
\$ 60	Premium Television	<input type="checkbox"/>	\$ 90	Starbucks (1 a day)	<input type="checkbox"/>
\$ 50	Internet	<input type="checkbox"/>	\$ 250	 Lunch out Daily	<input type="checkbox"/>
\$ 30	AAA - Automotive Service	<input type="checkbox"/>	\$	Clothes	<input type="checkbox"/>
\$ 40/pet	Pet Care	<input type="checkbox"/>	\$	Religious Offerings	<input type="checkbox"/>
\$ 75/child	Diapers	<input type="checkbox"/>	\$	Charity	<input type="checkbox"/>



Savings Goal (Not a Monthly Expense)

		Choose <input checked="" type="checkbox"/>
\$ 400	Video game console	<input type="checkbox"/>
\$ 750	The newest tablet	<input type="checkbox"/>
\$ 1,500	Living room furniture	<input type="checkbox"/>
\$ 2,500	A class at the local university.	<input type="checkbox"/>
\$ 3,000	Engagement ring	<input type="checkbox"/>
\$ 1,700 per person	1-week Disney Cruise vacation	<input type="checkbox"/>
\$ 2,000 per person	3-week vacation to Mexico	<input type="checkbox"/>
\$ 2,500 per person	1-week vacation to China	<input type="checkbox"/>
\$ 4,000 per person	2-week vacation to Australia	<input type="checkbox"/>
\$ 5,000	For Roth IRA (retirement account)	<input type="checkbox"/>
\$ 12,000	Jet ski	<input type="checkbox"/>
\$ 15,000	Motorcycle	<input type="checkbox"/>
\$ 18,000	Remodel the kitchen	<input type="checkbox"/>
\$ 25,000	In-the-ground pool	<input type="checkbox"/>
Unlimited	For a rainy day	<input type="checkbox"/>



Child Care (if Applicable)

Choose

\$0	One parent quits their job	<input type="checkbox"/>
\$300 per child	Child Support (if applicable)	<input type="checkbox"/>
\$450 per child	Babysitter	<input type="checkbox"/>
\$675 per child	Daycare with some Preschool	<input type="checkbox"/>
\$1800	Full-Time Nanny, Assists with Housework.	<input type="checkbox"/>

Unemployment



If you have lost your job for any reason, it's time to find a new one. It turns out there isn't much available. Choose from the list and record your new hourly wage. The worse part is that you are only getting 25 hours per week so you'll need to calculate your annual salary AND...

...since you are not getting 30 hours, you will also have to pay for your own health insurance.

Job Board	Hourly Wage
Unemployment Service	\$8.00 / hr
Fast Food	\$7.75 / hr
Child Care	\$8.25 / hr
Neighborhood Handyman	\$8.40 / hr
Driver (Cab or Commercial)	\$8.10 / hr
Telemarketer	\$7.80 / hr
Department Store	\$7.90 / hr

Health Insurance Single	\$350 / mo
Health Insurance Family	\$750 / mo