

## BUDGET - SIMULATION ACTIVITY

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**Grade Level:** 8-12

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**Time:** 45 minutes

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- Materials:**
- 1 set of Career Cards (pages 2 through 9)
  - 1 copy per group of the Expense Packet (pages 10-11)
  - 1 copy per group of the Budget Simulation Worksheet

**Background Knowledge:** What a budget is, why it is used and the 50/30/20 rule for budgeting. For more information on the 50/30/20 rule, check out our video on creating a budget at <https://youtube/y2gaUOVKprg>.

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### PREPARATION

Print the Career Cards double sided. If you plan on reusing them, you may want to consider printing on card stock or laminating the cards. Cut each Career Card along the dotted line. There should be a total of 40 cards when you are finished.

Print one Expense Packet and one Budget Simulation Worksheet per group.

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### INSTRUCTIONS

- 1.** Start by having the students form groups of 2 or 3. Have each group select one Career Card per group and pick up their Expense Packet and Budget Simulation Worksheet.
- 2.** Tell the students that they are to create a budget for the scenario given by their career card. They should try to follow the 50/30/20 rule if possible. It may also be useful to tell your students to use pencil since they may need to adjust their budget as they go. Give the students 30 to 40 minutes to complete the activity.
- 3.** When students begin to finish the activity, you may want to close with a reflection. There are a few ideas listed below:
  - a.** Have students answer the following questions on the back of their Budget Simulation Worksheet:
    - i.** Were you able to follow the 50/30/20 rule? Why or why not?
    - ii.** Were you surprised by the cost of any of the expenses? If so, which ones?
    - iii.** Did you pay more than the minimum payments on your debt? Did you save at least 10% of your income? Why or why not?
  - b.** Have the students write a reflection on what they learned during this activity and how they plan to use that knowledge when they create their own budget someday.
  - c.** Have a few groups share their completed budgets and talk about their process. Try to choose a variety of incomes so students can see some of the challenges involved with different income levels.

For other great budgeting resources, including our full Budget Like a Boss class, please visit [www.roguecu.org/learn](http://www.roguecu.org/learn).

**CAREER CARDS**


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<p style="text-align: center;"><b>Human Resource Specialist</b> Single 1 Child Age 4</p> <p>Daily job duties of human resources specialists include: Preparing or updating employment records related to hiring, transferring, promoting, and terminating.</p>	<p style="text-align: center;"><b>Financial Analyst</b> Married 3 Children Ages 2, 4, 6</p> <p>Analyze financial data by collecting, monitoring and creating financial models for decision support.</p>
<p style="text-align: center;"><b>Computer Programmer</b> Single No Children</p> <p>Computer Programmers write code through the use of computer languages, such as C++ and Java.</p>	<p style="text-align: center;"><b>Architect</b> Married No Children</p> <p>Architects work in the construction industry designing new buildings, restoring and conserving old buildings and developing new ways of using existing buildings.</p>
<p style="text-align: center;"><b>Engineer</b> Single 2 Children Ages 6 and 12</p> <p>Engineers work in a variety of fields to analyze, develop and evaluate large-scale, complex systems.</p>	<p style="text-align: center;"><b>Social Worker</b> Married 2 Children Ages 1 and 3</p> <p>Clinical social workers provide mental health care to help children and families cope with changes in their lives, such as divorce or other family problems.</p>
<p style="text-align: center;"><b>Lawyer</b> Single 3 Children Ages 3, 7, 9</p> <p>Lawyers represent clients in criminal and civil litigation and other legal proceedings, draw up legal documents, or manage or advise clients on legal transactions.</p>	<p style="text-align: center;"><b>Teacher</b> Married 1 Child Age 14</p> <p>Teachers create lesson plans and teach those plans to the entire class, individually to students or in small groups, track student progress, create tests, create and reinforce classroom rules.</p>
<p style="text-align: center;"><b>Physical Therapist</b> Single 1 Child Age 16</p> <p>Physical therapists are key to recovery for some patients who are recuperating from injuries, illnesses, and surgery.</p>	<p style="text-align: center;"><b>Family Doctor</b> Married 2 Children Ages 12 and 15</p> <p>Family practice doctors, examine and treat patients with a wide range of conditions and refer those with serious ailments to a specialist or appropriate facility.</p>

## CAREER CARDS

Salary \$92,720 Spouse Salary \$50,372 After Tax Combined Salary \$104,733 Combined Student Loan Debt \$65,300 Credit Card Debt \$16,310  <b>Combined Monthly Paycheck \$8,727</b> <b>Monthly Student Loan Payment \$758</b> <b>Credit Card Min Payment \$652</b>	Salary \$61,760 After Tax Salary \$44,615 Student Loan Debt \$38,400 Credit Card Debt \$5,012  <b>Monthly Paycheck \$3,717</b> <b>Monthly Student Loan Payment \$450</b> <b>Credit Card Min Payment \$200</b>
Salary \$82,050 Spouse Salary \$60,500 After Tax Combined Salary \$98,359 Combined Student Loan Debt \$0 Credit Card Debt \$3,241  <b>Combined Monthly Paycheck \$8,196</b> <b>Monthly Student Loan Payment \$0</b> <b>Credit Card Min Payment \$129</b>	Salary \$80,900 After Tax Salary \$55,821 Student Loan Debt \$12,500 Credit Card Debt \$0  <b>Monthly Paycheck \$4,651</b> <b>Monthly Student Loan Payment \$145</b> <b>Credit Card Min Payment \$0</b>
Salary \$53,370 Spouse Salary (No childcare cost) \$0 After Tax Combined Salary \$40,825 Combined Student Loan Debt \$57,600 Credit Card Debt \$1,329  <b>Combined Monthly Paycheck \$3,402</b> <b>Monthly Student Loan Payment \$668</b> <b>Credit Card Min Payment \$53</b>	Salary \$94,710 After Tax Salary \$69,349 Student Loan Debt \$30,800 Credit Card Debt \$2,649  <b>Monthly Paycheck \$5,779</b> <b>Monthly Student Loan Payment \$357</b> <b>Credit Card Min Payment \$106</b>
Salary \$56,160 Spouse Salary \$20,350 After Tax Combined Salary \$54,791 Combined Student Loan Debt \$50,600 Credit Card Debt \$25,350  <b>Combined Monthly Paycheck \$4,566</b> <b>Monthly Student Loan Payment \$587</b> <b>Credit Card Min Payment \$1,014</b>	Salary \$117,810 After Tax Salary \$87,289 Student Loan Debt \$84,630 Credit Card Debt \$17,392  <b>Monthly Paycheck \$7,274</b> <b>Monthly Student Loan Payment \$982</b> <b>Credit Card Min Payment \$695</b>
Salary \$213,840 Spouse Salary \$30,670 After Tax Combined Salary \$163,821 Combined Student Loan Debt \$196,750 Credit Card Debt \$537  <b>Combined Monthly Paycheck \$13,651</b> <b>Monthly Student Loan Payment \$2,284</b> <b>Credit Card Min Payment \$1014</b>	Salary \$85,380 After Tax Salary \$60,912 Student Loan Debt \$0 Credit Card Debt \$6,942  <b>Monthly Paycheck \$5,076</b> <b>Monthly Student Loan Payment \$0</b> <b>Credit Card Min Payment \$277</b>

**CAREER CARDS**


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<p style="text-align: center;"><b>Massage Therapist</b> Single 1 Child Age 4</p> <p>Massage therapists perform therapeutic massages of soft tissues and joints.</p>	<p style="text-align: center;"><b>Nurse</b> Married 3 Children Ages 2, 4, 6</p> <p>Nursing jobs requires patients who are sick and injured, offering advice and emotional support to patients and their families, taking care of paperwork, helping doctors diagnose patients and follow-up care.</p>
<p style="text-align: center;"><b>Dental Hygienist</b> Single No Children</p> <p>Dental hygienists perform basic dental care tasks, mostly focused on keeping patients' teeth and gums clean.</p>	<p style="text-align: center;"><b>Firefighter</b> Married No Children</p> <p>Firefighters help protect the public in emergency situations including car crashes, chemical spills, flooding, water rescue and general rescue as well as fires.</p>
<p style="text-align: center;"><b>Chef</b> Single 2 Children Ages 6 and 12</p> <p>Chefs direct the preparation, seasoning, and cooking of foods, plan and price menu items, orders supplies, and keep records and accounts.</p>	<p style="text-align: center;"><b>Barista</b> Married 2 Children Ages 1 and 3</p> <p>Baristas educate customers on products, selling coffee, accessories, and supplies, preparing and serving a variety of coffee drinks and food.</p>
<p style="text-align: center;"><b>Restaurant Server</b> Single 3 Children Ages 3, 7, 9</p> <p>Restaurant servers work in the front of the business taking orders, serving food and drinks, and removing dinnerware from the table in a timely manner.</p>	<p style="text-align: center;"><b>Grounds Maintenance</b> Married 1 Child Age 14</p> <p>Grounds maintenance workers perform a variety of tasks to achieve a pleasant and functional outdoor environment.</p>
<p style="text-align: center;"><b>Hair Stylist</b> Single 1 Child Age 16</p> <p>Prepares hair for styling by analyzing hair condition and produces desired effect by arranging, shaping, curling, cutting, trimming, setting, bleaching, dyeing, and tinting hair.</p>	<p style="text-align: center;"><b>Fitness Trainer</b> Married 2 Children Ages 12 and 15</p> <p>Personal fitness trainers assess the clients' level of physical fitness and help them set and reach their fitness goals.</p>

## CAREER CARDS

Salary \$88,770 Spouse Salary \$44,321 After Tax Combined Salary \$97,832 Combined Student Loan Debt \$23,000 Credit Card Debt \$35,367  <b>Combined Monthly Paycheck \$8,152</b> <b>Monthly Student Loan Payment \$267</b> <b>Credit Card Min Payment \$1414</b>	Salary \$59,390 After Tax Salary \$42,979 Student Loan Debt \$4,027 Credit Card Debt \$2,697  <b>Monthly Paycheck \$3,581</b> <b>Monthly Student Loan Payment \$81</b> <b>Credit Card Min Payment \$107</b>
Salary \$64,330 Spouse Salary \$60,500 After Tax Combined Salary \$86,132 Combined Student Loan Debt \$0 Credit Card Debt \$3,219  <b>Combined Monthly Paycheck \$7,177</b> <b>Monthly Student Loan Payment \$0</b> <b>Credit Card Min Payment \$128</b>	Salary \$82,850 After Tax Salary \$55,509 Student Loan Debt \$19,521 Credit Card Debt \$0  <b>Monthly Paycheck \$4,625</b> <b>Monthly Student Loan Payment \$226</b> <b>Credit Card Min Payment \$0</b>
Salary \$24,300 Spouse Salary (No childcare cost) \$0 After Tax Combined Salary \$23,197 Combined Student Loan Debt \$0 Credit Card Debt \$239  <b>Combined Monthly Paycheck \$1,933</b> <b>Monthly Student Loan Payment \$0</b> <b>Credit Card Min Payment \$15</b>	Salary \$46,200 After Tax Salary \$35,878 Student Loan Debt \$13,230 Credit Card Debt \$7,984  <b>Monthly Paycheck \$2,989</b> <b>Monthly Student Loan Payment \$153</b> <b>Credit Card Min Payment \$319</b>
Salary \$33,880 Spouse Salary \$15,530 After Tax Combined Salary \$41,033 Combined Student Loan Debt \$0 Credit Card Debt \$12,629  <b>Combined Monthly Paycheck \$3,419</b> <b>Monthly Student Loan Payment \$0</b> <b>Credit Card Min Payment \$505</b>	Salary \$32,790 After Tax Salary \$31,904 Student Loan Debt \$5,000 Credit Card Debt \$21,349  <b>Monthly Paycheck \$2,658</b> <b>Monthly Student Loan Payment \$58</b> <b>Credit Card Min Payment \$853</b>
Salary \$41,220 Spouse Salary \$31,810 After Tax Combined Salary \$61,693 Combined Student Loan Debt \$0 Credit Card Debt \$427  <b>Combined Monthly Paycheck \$5,141</b> <b>Monthly Student Loan Payment \$0</b> <b>Credit Card Min Payment \$17</b>	Salary \$29,910 After Tax Salary \$25,628 Student Loan Debt \$6,000 Credit Card Debt \$2,493  <b>Monthly Paycheck \$2,135</b> <b>Monthly Student Loan Payment \$70</b> <b>Credit Card Min Payment \$98</b>

**CAREER CARDS**


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<p style="text-align: center;"><b>Cashier</b> Single 1 Child Age 4</p> <p>Daily job duties for a Cashier include welcoming customers, answering their questions, helping them locate items, and providing advice or recommendations.</p>	<p style="text-align: center;"><b>Teller</b> Married 3 Children Ages 2, 4, 6</p> <p>A bank teller's duties also may include counting cash, answering phones, filing deposit slips and paperwork, managing ATM deposits, and balancing numbers at the end of the day.</p>
<p style="text-align: center;"><b>Customer Service Representative</b> Single No Children</p> <p>Daily job duties for a Customer Service Representative include answering product and service questions and suggesting information about other products and services.</p>	<p style="text-align: center;"><b>Postal Service Clerk</b> Married No Children</p> <p>Postal Service Clerks perform any combination of tasks in a post office, such as receive letters and parcels; sell postage and revenue stamps, and examine mail for correct postage.</p>
<p style="text-align: center;"><b>Receptionist</b> Single 2 Children Ages 6 and 12</p> <p>Receptionist Job Duties: Welcomes visitors by greeting them, in person or on the telephone; answering or referring inquiries.</p>	<p style="text-align: center;"><b>Administrative Assistant</b> Married 2 Children Ages 1 and 3</p> <p>Administrative Assistant duties and responsibilities include providing administrative support to ensure efficient operation of the office.</p>
<p style="text-align: center;"><b>Agricultural Worker</b> Single 3 Children Ages 3, 7, 9</p> <p>Agricultural workers typically do the following: harvest and inspect crops by hand, irrigate farm soil and maintain ditches or pipes and pumps.</p>	<p style="text-align: center;"><b>Logging Worker</b> Married 1 Child Age 14</p> <p>Logging Workers operate tractors that drag logs to the landing or deck area. They also separate logs by species and type of wood and load them onto trucks.</p>
<p style="text-align: center;"><b>Construction Laborer</b> Single 1 Child Age 16</p> <p>Perform tasks involving physical labor at construction sites. May operate hand and power tools of all types: air hammers, earth tampers, cement mixers, small mechanical hoists, surveying and measuring equipment, and a variety of other equipment and instruments.</p>	<p style="text-align: center;"><b>Mechanic</b> Married 2 Children Ages 12 and 15</p> <p>Keeps equipment available for use by inspecting and testing vehicles; completing preventive maintenance such as, engine tune-ups, oil changes, tire rotation and changes, wheel balancing, replacing filters.</p>

## CAREER CARDS

Salary \$29,020 Spouse Salary \$50,372 After Tax Combined Salary \$61,925 Combined Student Loan Debt \$35,300 Credit Card Debt \$35,367  <b>Combined Monthly Paycheck \$5,160</b> <b>Monthly Student Loan Payment \$390</b> <b>Credit Card Min Payment \$1,414</b>	Salary \$24,950 After Tax Salary \$21,956 Student Loan Debt \$0 Credit Card Debt \$2,697  <b>Monthly Paycheck \$1,830</b> <b>Monthly Student Loan Payment \$0</b> <b>Credit Card Min Payment \$107</b>
Salary \$49,270 Spouse Salary \$60,500 After Tax Combined Salary \$83,425 Combined Student Loan Debt \$0 Credit Card Debt \$3,219  <b>Combined Monthly Paycheck \$6,952</b> <b>Monthly Student Loan Payment \$0</b> <b>Credit Card Min Payment \$128</b>	Salary \$36,030 After Tax Salary \$28,103 Student Loan Debt \$12,500 Credit Card Debt \$0  <b>Monthly Paycheck \$2,342</b> <b>Monthly Student Loan Payment \$145</b> <b>Credit Card Min Payment \$0</b>
Salary \$38,320 Spouse Salary (no child care costs) \$0 After Tax Combined Salary \$33,721 Combined Student Loan Debt \$0 Credit Card Debt \$239  <b>Combined Monthly Paycheck \$2,810</b> <b>Monthly Student Loan Payment \$0</b> <b>Credit Card Min Payment \$15</b>	Salary \$31,040 After Tax Salary \$24,211 Student Loan Debt \$12,500 Credit Card Debt \$7,984  <b>Monthly Paycheck \$2,017</b> <b>Monthly Student Loan Payment \$145</b> <b>Credit Card Min Payment \$319</b>
Salary \$41,000 Spouse Salary \$33,500 After Tax Combined Salary \$51,136 Combined Student Loan Debt \$0 Credit Card Debt \$12,629  <b>Combined Monthly Paycheck \$4,261</b> <b>Monthly Student Loan Payment \$0</b> <b>Credit Card Min Payment \$505</b>	Salary \$37,600 After Tax Salary \$29,328 Student Loan Debt \$12,500 Credit Card Debt \$21,349  <b>Monthly Paycheck \$2,444</b> <b>Monthly Student Loan Payment \$145</b> <b>Credit Card Min Payment \$853</b>
Salary \$46,450 Spouse Salary \$21,805 After Tax Combined Salary \$53,238 Combined Student Loan Debt \$0 Credit Card Debt \$427  <b>Combined Monthly Paycheck \$4,436</b> <b>Monthly Student Loan Payment \$0</b> <b>Credit Card Min Payment \$17</b>	Salary \$39,170 After Tax Salary \$30,552 Student Loan Debt \$12,500 Credit Card Debt \$2,493  <b>Monthly Paycheck \$2,546</b> <b>Monthly Student Loan Payment \$145</b> <b>Credit Card Min Payment \$98</b>

**CAREER CARDS**

<p style="text-align: center;"><b>Psychologist</b> Single 1 Child Age 4</p> <p>Psychologists study the human mind. Their research helps us understand behavior, memory and mental health disorders.</p>	<p style="text-align: center;"><b>Counselor</b> Married 3 Children Ages 2, 4, 6</p> <p>Work with individuals, groups and communities to improve mental health. Encourage clients to discuss emotions and experiences.</p>
<p style="text-align: center;"><b>Chief Executive Officer (CEO)</b> Single No Children</p> <p>Responsible for providing strategic leadership for the company by working with the board of directors and the executive management team to establish long-range goals, strategies, plans and policies.</p>	<p style="text-align: center;"><b>Pilot</b> Married No Children</p> <p>Pilots are required to fly different types of aircrafts, such as helicopters and airplanes, in order to transport cargo and passengers across the world.</p>
<p style="text-align: center;"><b>Truck Driver</b> Single 2 Children Ages 6 and 12</p> <p>Truck drivers are responsible for transporting different types of goods from distribution centers to customer locations</p>	<p style="text-align: center;"><b>Taxi Driver</b> Married 2 Children Ages 1 and 3</p> <p>Taxi drivers are responsible for utilizing a vehicle that is leased from the cab company to pick up passengers from a specified location and quickly and safely deliver them to their drop-off destination.</p>
<p style="text-align: center;"><b>Graphic Designer</b> Single 3 Children Ages 3, 7, 9</p> <p>Graphic designers create visual concepts by hand or using computer software, to communicate ideas that inspire, inform, or captivate consumers.</p>	<p style="text-align: center;"><b>Journalist</b> Married 1 Child Age 14</p> <p>Journalists research, write, edit, proofread and file news stories, features and articles for use on television and radio or within magazines, journals and newspapers, in print and online.</p>
<p style="text-align: center;"><b>Photographer</b> Single 1 Child Age 16</p> <p>Photographers are artists with the camera, using a blend of technical skills and an artistic eye to take pictures of people, places, landscapes, food, etc.</p>	<p style="text-align: center;"><b>Vet Technician</b> Married 2 Children Ages 12 and 15</p> <p>A veterinary technician's daily duties may include performing an initial evaluation of the animal's condition, cleaning and wrapping wounds, and checking vital statistics.</p>



## CAREER CARDS

Salary \$52,270 Spouse Salary \$50,372 After Tax Combined Salary \$78,007 Combined Student Loan Debt \$65,800 Credit Card Debt \$35,367  <b>Combined Monthly Paycheck \$6,500</b> <b>Monthly Student Loan Payment \$730</b> <b>Credit Card Min Payment \$1,414</b>	Salary \$96,150 After Tax Salary \$65,382 Student Loan Debt \$130,500 Credit Card Debt \$2,697  <b>Monthly Paycheck \$5,448</b> <b>Monthly Student Loan Payment \$1,448</b> <b>Credit Card Min Payment \$107</b>
Salary \$63,320 Spouse Salary \$60,500 After Tax Combined Salary \$94,103 Combined Student Loan Debt \$0 Credit Card Debt \$3,219  <b>Combined Monthly Paycheck \$7,842</b> <b>Monthly Student Loan Payment \$0</b> <b>Credit Card Min Payment \$128</b>	Salary \$183,140 After Tax Salary \$119,041 Student Loan Debt \$55,000 Credit Card Debt \$0  <b>Monthly Paycheck \$9,920</b> <b>Monthly Student Loan Payment \$145</b> <b>Credit Card Min Payment \$0</b>
Salary \$28,060 Spouse Salary (no child care costs) \$0 After Tax Combined Salary \$24,692 Combined Student Loan Debt \$0 Credit Card Debt \$239  <b>Combined Monthly Paycheck \$2,057</b> <b>Monthly Student Loan Payment \$0</b> <b>Credit Card Min Payment \$15</b>	Salary \$45,600 After Tax Salary \$34,656 Student Loan Debt \$8,000 Credit Card Debt \$7,984  <b>Monthly Paycheck \$2,888</b> <b>Monthly Student Loan Payment \$89</b> <b>Credit Card Min Payment \$319</b>
Salary \$70,410 Spouse Salary \$33,500 After Tax Combined Salary \$51,136 Combined Student Loan Debt \$0 Credit Card Debt \$12,629  <b>Combined Monthly Paycheck \$4,261</b> <b>Monthly Student Loan Payment \$0</b> <b>Credit Card Min Payment \$505</b>	Salary \$55,910 After Tax Salary \$42,491 Student Loan Debt \$32,500 Credit Card Debt \$21,349  <b>Monthly Paycheck \$3,540</b> <b>Monthly Student Loan Payment \$360</b> <b>Credit Card Min Payment \$853</b>
Salary \$35,310 Spouse Salary \$21,805 After Tax Combined Salary \$78,971 Combined Student Loan Debt \$5,400 Credit Card Debt \$427  <b>Combined Monthly Paycheck \$6,580</b> <b>Monthly Student Loan Payment \$60</b> <b>Credit Card Min Payment \$17</b>	Salary \$40,170 After Tax Salary \$30,529 Student Loan Debt \$3,200 Credit Card Debt \$2,493  <b>Monthly Paycheck \$2,544</b> <b>Monthly Student Loan Payment \$35</b> <b>Credit Card Min Payment \$98</b>

## BUDGET - EXPENSE PACKET

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### RENTALS



Studio Apartment  
 Rent \$695  
 Utilities \$70



1 Bedroom Apartment  
 Rent \$812  
 Utilities \$85



2 Bedroom Apartment  
 Rent \$1,027  
 Utilities \$152



3 Bedroom Apartment  
 Rent \$1,379  
 Utilities \$205

### RENTER'S INSURANCE

\$25

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### BUY A HOUSE



2 Bedroom  
 Mortgage \$1,193  
 Property Tax \$130  
 Utilities \$214  
 Maintenance \$105  
 Insurance \$116



2 Bedroom  
 Mortgage \$1,384  
 Property Tax \$160  
 Utilities \$235  
 Maintenance \$75  
 Insurance \$120



3 Bedroom  
 Mortgage \$1,670  
 Property Tax \$198  
 Utilities \$260  
 Maintenance \$130  
 Insurance \$167



4 Bedroom  
 Mortgage \$2,148  
 Property Tax \$256  
 Utilities \$301  
 Maintenance \$205  
 Insurance \$214

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### TRANSPORTATION



Public  
 Transportation \$25



Used Car - No Loan  
 Insurance \$45  
 Gas \$100  
 Maintenance \$65



Used Car Loan \$150  
 Insurance \$60  
 Gas \$100  
 Maintenance \$55



New Car \$450  
 Insurance \$100  
 Gas \$100  
 Maintenance \$35



New Luxury Car \$590  
 Insurance \$120  
 Gas \$130  
 Maintenance \$55

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### HEALTH INSURANCE



Individual \$321



Married - No Kids \$450



Family Plan - (needed if  
 you have kids) \$833

## BUDGET - EXPENSE PACKET



### CHILD CARE

\$600 per child under the age of 5  
 (Example: 2 children = \$1,200)



### GROCERIES

\$200 per each adult (age 12 and over)  
 \$75 per child (under the age of 12)

#### For Low Income, State Services are Available

#### OREGON HEALTH PLAN - Cost \$0

To qualify your monthly salary must be less than:

\$1,396	Single
\$1,893	Family of 2
\$2,887	Family of 3 or more

#### FOOD BENEFITS

Family Size	Income Limit	Benefit
Single	\$2,023	\$100
2 People	\$2,743	\$300
3+ People	\$3,463	\$500

### INTERNET

\$30

### CABLE/VIDEO OPTIONS



Prime Video \$21



Hulu \$12

**NETFLIX**

Netflix \$8.99



COMCAST

Basic Cable \$20



COMCAST

Full Cable \$120



\$40

Pay as you go - 1GB data

### PHONE

**verizon**

\$85

Unlimited Talk/Text - 2GB data

**unlimited**

\$135 + \$45 per extra line  
 Unlimited Everything



Primarily Used  
 \$30 per family member



Department Store  
 \$60 per family member



Designer Clothes  
 \$120 per family member



## BUDGET SIMULATION WORKSHEET

### INCOME

Monthly Paycheck	
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### ESSENTIALS (Try for 50% or less of total expenses)

Student Loan Minimum Payment	
Credit Card Minimum Payment	
Rent/Mortgage	
Renter's/Homeowner's Insurance	
Utilities	
Property Tax (Homeowners Only)	
Home Maintenance (Homeowners Only)	
Car Loan	
Public Transportation	
Car Insurance	
Gas	
Car Maintenance	
Health Insurance	
Child Care	
Groceries	
<b>TOTAL</b>	

### LIFESTYLE (Try for 30% or less of total expenses)

Clothing (Must choose at least used clothes)	
Internet	
Cable/Streaming Services	
Phone	
Other:	
<b>TOTAL</b>	

### FUTURE (Try for 20% or more) of total expenses)

Savings (Try for at least 10% of your monthly income)	
Retirement	
Investing	
Extra Debt Payments	
<b>TOTAL</b>	

<b>Monthly Paycheck</b>	-	<b>Essentials</b>	-	<b>Lifestyle</b>	-	<b>Future</b>	=	<b>0</b>
	-		-		-		=	