

HOUSING ★

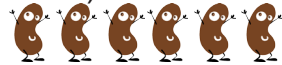
Live with relatives or roommates



Rent a place of your own



Buy a home (includes homeowners insurance)



TV, INTERNET & PHONE

TV & INTERNET

Basic Cable/Basic Internet



High Speed Internet & Premium Cable



PHONES

Prepaid cell or landline phone



Basic Cell Phone Plan



Smart phone with Data Plan



The star icon ★ indicates a required category for all participants. Childcare is only required for those with children. Savings are not required but strongly encouraged.

FURNISHINGS ★

Garage sale or thrift shop



Discount Store



New/Designer Furniture



FOOD ★

Food assistance (pantry/SNAP/WIC)



Cook at home, occasional meals out



Frequent meals out



All meals away from home



CHILDCARE

Occasional Babysitter



Part-time babysitter or daycare



Full-time babysitter or daycare



CLOTHING ★

Wear current wardrobe Thrift/discount stores or used clothing



Department store



Designer shops



PERSONAL CARE ★

Diapers



Generic toiletries



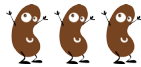
Professional Haircuts



Tanning/Manicure/Pedicure



Brand-name personal care products

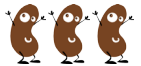


TRANSPORTATION ★

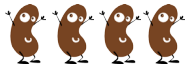
Public Transportation



Used vehicle (plus fuel and maintenance)



New vehicle (plus fuel and maintenance)



LAUNDRY & Supplies ★

Use washer/dryer in apartment building



Rent or buy washer/dryer



Use laundromat and/or dry cleaner



INSURANCE

AUTO INSURANCE (required if you own a vehicle)

Liability Coverage



Comprehensive Coverage



HEALTH INSURANCE

Medicaid/Income-based healthcare



Employer/School Healthcare Plan



Independent Plan



HOBBIES

Such as: video games, gardening, crafts, photography



EXTRAS

Gifts



TV subscription/downloads



Pets



Indulgences like candy, soda, magazines



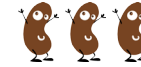
Renter's Insurance



Recreation like sporting events, movies, concerts



Vacation



SAVINGS

Change in piggy bank

Debt Repayment (chose any # of beans)



5% of income (example: on a \$25,000 annual income, saving 5% would mean saving \$1,250 per year)



10% of income (example: on a \$25,000 annual income, saving 10% would mean saving \$2,500 per year)

