**SCENARIO #1**

**Who are you:**

You have 2 children ages 4 and 8, and you are the sole provider in the household.

You work for USD 7.50/hour plus tips at a restaurant which has late opening hours. Tips can double your pay as it is expected of customers to tip between 15-20 %.

You work full time, and your average monthly income is USD 2,400.

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| --- | --- |
| Monthly expenses | |
| Rent (a two-bedroom apartment) | USD 650 |
| Utilities (electricity, gas, water, and phone) | USD 250 |
| Transportation (gas, insurance, repairs for one car) | USD 200 |
| Childcare (1 in day care, 1 in after-school program) | USD 650 |
| Babysitter (nights that you work late) | USD 200 |
| Taxes | USD 260 |
| Total expenses: | USD |
| Monthly income: | USD |
| Minus amount of expenses: | USD |
| Amount left for food: | USD |

1. If you deduct the total of your expenses from your monthly income, how much money do you have left over to buy food?
2. What other things would your family need to buy every month? Consider everything that goes into keeping a house clean, washing clothes, toiletries, kitchen supplies like paper towels, plus shoes, clothes, and school supplies for the children.
3. Your eldest child needs glasses that cost $120. What priorities would you have to make to afford the glasses?
4. Are there things that you won’t be able to afford on your budget?

See the Federal Poverty Level. Is your family’s income above, on, or below the poverty line?