**SCENARIO #2**

**Who are you:**

You are a retired couple.

You have a combined fixed monthly income of USD1,700 from social security.

You are both 71 years old and have been married for 40 years.

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| Monthly expenses | |
| Rent (a two-bedroom apartment) | USD 750 |
| Utilities (electricity, gas, water, and phone) | USD 200 |
| Transportation (gas, insurance, repairs for one car) | USD 200 |
| Medical expenses | USD 420 |
| Taxes | USD 180 |
| 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 you and your spouse need to buy every month? Consider everything that goes into keeping a house clean, washing clothes, toiletries, kitchen supplies like paper towels etc.
3. 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?