**SCENARIO #3**

**Who are you:**

You are a family of 4 with children aged 14 and 16.

You work part time earning USD 11/hour, and your spouse works full time earning USD 7.50 plus tips. Your total monthly income is USD 2,700.

Your spouse was recently diagnosed with type 2 diabetes, which requires daily medical treatment. Your job provides health insurance for you and your family, but only to a certain extent since you are only employed part time. Thus, you pay for 50 % of all the medication.

Should you choose to work full time, you would earn more and have full medical care, but expenses for childcare will double.

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| Monthly expenses | |
| Mortgage (on a small house) | USD 880 |
| Utilities (electricity, gas, water, and phone) | USD 300 |
| Transportation (gas, insurance, repairs for two cars) | USD 450 |
| Medical expenses (type 2 diabetes) | USD 250 |
| Taxes | USD 400 |
| 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, phones, clothes, and school supplies for the children.
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?