**SCENARIO #5**

**Who are you:**

You and your spouse have 2 children, and you have taken in your sister’s child as she was no longer able to care properly for her daughter. The children are ages 3, 7 and 10. The youngest is your niece.

You work part time for $11/hour and your spouse works full time for $12.50/hour, and your combined monthly income is $3.240.

When working part time, you are able to care for your niece when not at work. If you were to work full time, you would have a total monthly income of $3.840, but the babysitter or full day care for the three-year old would be $550.

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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 |
| Childcare (2 in after-school program) | USD 350 |
| Babysitter (for the 3 yr old when you are at work) | USD 400 |
| Taxes | USD 380 |
| 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 etc. and shoes, clothes, school supplies for the children.
3. Are there things on your budget that you won’t be able to afford?
4. Would you choose to work more hours? Look above in “who are you” in order to see positive and negative results of working full time. Perhaps redo the budget calculations in order to see details of working more hours.

See Poverty Guidelines Chart. Is your family’s income above, at or below the poverty line?