**SCENARIO #8**

**Who are you:**

You are a couple raising 3 children aged 5, 9 and 14.

You work full time earning $11/hour, but your partner was recently laid off because of cutbacks in the restaurant business. Your partner receives welfare, but only 50% of the possible full amount because you work full time. You don’t have medical insurance as this was canceled when your spouse lost employment.

Your youngest child has asthma and needs medicine on a daily basis.

Your monthly income is $2.300, and along with welfare your total income in the household is $2900.

|  |
| --- |
| Monthly expenses |
| Rent (three-bedroom apartment) | USD 900 |
| Utilities (electricity, gas, water, and phone) | USD 400 |
| Transportation (gas etc. for 1 car and bus fare) | USD 300 |
| Childcare (1 in day care, 1 in after school program) | USD 650 |
| Medical expenses (asthma) | USD 150 |
| 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 prioritize differently in your budget?

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