

# Choices!



It's time to make lots of life altering decisions! Use your budget as a guide to help select from the options below. Be sure not to spend more money than you have and take into account your family size! Add your expenses to the *Year 1: Spending Plan*.



## Housing, Insurance & Utilities

		Choose <input checked="" type="checkbox"/>
\$ 600	Renting a studio apartment <u>with a roommate</u>	<input type="checkbox"/>
\$ 900	Renting a two bedroom apartment	<input type="checkbox"/>
\$ 1000	Purchasing a \$ 100,000 home in a nice community close to a park	<input type="checkbox"/>
\$ 1350	Purchasing a \$ 175,000 suburban home near the local mall.	<input type="checkbox"/>
\$ 1800	Purchasing a \$ 250,000 in a private community near a golf course	<input type="checkbox"/>

## Groceries



	Low-Cost	Choose <input checked="" type="checkbox"/>	Moderate-Cost	Choose <input checked="" type="checkbox"/>
Male	\$ 237	<input type="checkbox"/>	\$ 297	<input type="checkbox"/>
Female	\$ 206	<input type="checkbox"/>	\$ 254	<input type="checkbox"/>
<b>Family of 2 (w/ 2 adults)*</b>				
Family of 2 (w/ 2 adults)*	\$ 488	<input type="checkbox"/>	\$ 605	<input type="checkbox"/>
Family of 3 (w/ 2 adults)	\$ 597	<input type="checkbox"/>	\$ 739	<input type="checkbox"/>
Family of 4 (w/ 2 adults)	\$ 706	<input type="checkbox"/>	\$ 873	<input type="checkbox"/>
Family of 5 (w/ 2 adults)	\$ 815	<input type="checkbox"/>	\$ 1007	<input type="checkbox"/>
Family of 6 (w/ 2 adults)	\$ 924	<input type="checkbox"/>	\$ 1141	<input type="checkbox"/>
Source: USDA: Center for Nutrition Policy and Promotion *statistics show a cost increase of groceries for two adults above what they'd spend separately				

## Transportation & Insurance



Price	Financing Option	New / Used	Description	Choose <input checked="" type="checkbox"/>
\$6,000	\$234 / 36 months	Used	8 year old car. Nissan Altima. Seats 5. 120,000 miles. Reliable. One Owner.	<input type="checkbox"/>
\$10,000	\$290 / 36 months	Used	10 year old minivan. Honda Odyssey. Seats 7. 140,000 miles. Great for families.	<input type="checkbox"/>
\$12,995	\$288 / 48 months	Certified Pre- Owned	5 year old car. Hyundai Sonata. Seats 5. 55,000 miles. Has a 5 year warranty.	<input type="checkbox"/>
\$17,995	\$323 / 60 months	New	Ford Focus. Small-car sedan. Seats 5. 30 mpg.	<input type="checkbox"/>
\$25,995	\$467 / 60 months	New	Toyota Prius. Hybrid sedan. Seats 5. 45 mpg.	<input type="checkbox"/>
\$29,995	\$539 / 60 months	New	GMC Sierra. Pick-Up truck. Seats 5. 18 mpg.	<input type="checkbox"/>
\$36,995	\$665 / 60 months	New	Dodge Durango. SUV. Seats 7. 19 mpg.	<input type="checkbox"/>
\$49,995	\$898 / 60 months	New	Mercedes Benz E Class. Seats 5. 18 mpg	<input type="checkbox"/>
\$54,995	\$988 / 60 months	New	Chevy Camaro Super Charged. Seats 5. 18 mpg	<input type="checkbox"/>



### Extras -- Cell Phone Plan

		Choose <input checked="" type="checkbox"/>
\$40	100 minutes a month. No texting. No data.	<input type="checkbox"/>
\$60	150 minutes a month. 50 texts sent/received.	<input type="checkbox"/>
\$90 +\$10 for each additional line	Unlimited talk and text.	<input type="checkbox"/>
\$120 +\$20 for each additional a line	Unlimited talk, text and data.	<input type="checkbox"/>

## Extras -- Monthly Expenses

			\$ 30	Lottery Tickets	<input type="checkbox"/>
\$ 40	Standard Television	<input type="checkbox"/>	\$ 75/date	Date Night: Dinner & Movie	<input type="checkbox"/>
\$ 60	Premium Television	<input type="checkbox"/>	\$ 90	Starbucks (1 a day)	<input type="checkbox"/>
\$ 50	Internet	<input type="checkbox"/>	\$ 250	Cigarettes	<input type="checkbox"/>
\$ 30	AAA – Automotive Service	<input type="checkbox"/>	\$	Clothes	<input type="checkbox"/>
\$ 40/pet	Pet Care	<input type="checkbox"/>	\$	Religious Offerings	<input type="checkbox"/>
\$ 75/child	Diapers	<input type="checkbox"/>	\$	Charity	<input type="checkbox"/>



## Savings Goal (Not a Monthly Expense)

Choose

\$ 400	Video game console	<input type="checkbox"/>
\$ 750	The newest tablet	<input type="checkbox"/>
\$ 1,500	Living room furniture	<input type="checkbox"/>
\$ 2,500	A class at the local university.	<input type="checkbox"/>
\$ 3,000	Engagement ring	<input type="checkbox"/>
\$ 1,700 per person	1-week Disney Cruise vacation	<input type="checkbox"/>
\$ 2,000 per person	3-week vacation to Mexico	<input type="checkbox"/>
\$ 2,500 per person	1-week vacation to China	<input type="checkbox"/>
\$ 4,000 per person	2-week vacation to Australia	<input type="checkbox"/>
\$ 5,000	For Roth IRA (retirement account)	<input type="checkbox"/>
\$ 12,000	Jet ski	<input type="checkbox"/>
\$ 15,000	Motorcycle	<input type="checkbox"/>
\$ 18,000	Remodel the kitchen	<input type="checkbox"/>
\$ 25,000	In-the-ground pool	<input type="checkbox"/>
Unlimited	For a rainy day	<input type="checkbox"/>