\$16,080 AFTER TAX ANNUAL INCOME CASH SAVINGS \$0 1 adult female FAMILY MEMBERS 1 adult male 1 female child, age 6 1 male child, age 17 Your family lives in an apartment in a small town outside a large DESCRIPTION metropolitan area. Both adults work full-time for minimum wage (\$5.85/hour). Your employers provide no health benefits or paid vacation time. There is no mass transit available. The youngest child has a learning disability and requires additional tutoring outside of the public school she attends.

AFTER TAX ANNUAL INCOME CASH SAVINGS FAMILY MEMBERS	\$25,000 \$250 2 adult females 1 male child age, 6 months 1 male teenager, age 18
DESCRIPTION	Your family lives in an apartment in a large metropolitan area. One adult works as a teacher in the public schools. She and the six-month-old child are covered under her employer's insurance program. The other adult is a stay- at-home parent. There is a metropolitan bus service available.

 AFTER TAX ANNUAL INCOME \$40,000
CASH SAVINGS \$1,000
FAMILY MEMBERS 1 adult female 1 child, 3 years old 2 teenagers, ages 13 and 17
DESCRIPTION Your family lives in a (not-yet-paid-for) house in a small town outside a large metropolitan area. The adult works full-time at a non-unionized refrigerator plant; health insurance is not provided. There is a metropolitan bus service available. The youngest child is autistic and requires constant supervision.

AFTER TAX ANNUAL INCOME\$65,000CASH SAVINGS\$3,800FAMILY MEMBERS1 adult female1 adult male1 adult male1 female child, age 41 male child age 17DESCRIPTIONYour family lives in a (not-yet-paid-for) house in a large metropolitan area.Both adults work full-time in a small business that your own. Your
health insurance is provided through your business.

 AFTER TAX ANNUAL INCOME \$140,000
CASH SAVINGS \$10,000
FAMILY MEMBERS 1 adult female 1 adult male 1 teenage male age 16
DESCRIPTION Your family lives in a (not-yet-paid-for) house in a large metropolitan area. You own two cars, one of which is paid for. Both adults work as lawyers: one as a public defender, the other in a private firm. Each employer provides health benefits. Your son is hoping to graduate early from high school and is considering traveling before attending college.

Life Happens! Monthly Expenses

FOOD	Food on sale (lower quality, mostly prepared foods)	\$100/person
	Food not on sale (higher quality, fresh vegetables, etc.).	175/person
CLOTHING	Buying new and cleaning old (per person, minimum).	20
SHELTER	Renting a two-bedroom apartment	550
	Renting a three-bedroom apartment	650
	Buying a three-bedroom home (mortgage payment)	800
	Property Taxes	120
UTILITIES	Gas	50
	Electric	50
	Water	50
	Phone	40
TRANSPORTATION NEW CAR PAYMENT	Lexus	850
	Honda Civic	350
	Ford Focus	225
USED CAR PAYMENT	Note: if you have a used car, you must also purchase at least one monthly bus pass.	170
	Gas	130/car
	Bus pass	24
EDUCATION THROUGH HIGH SCHOOL, COSTS DURING SCHOOL YEAR	Public	Free
	Private: Religious High School (day school)	333/child
	Prep School (day school)	583/child
	Prep School (boarding school)	1,778/child
COLLEGE	Community	233/child
	State	616/child
	lvy League	2,416/child
	College Application Fees	40/college
HEALTH INSURANCE PLANS OFFERED BY EMPLOYER, OR FOR PRIVATE PURCHASE	Package 1 \$500 EMERGENCY ROOM DEDUCTIBLE (1X) · \$750 HOSPITAL STAY DEDUCTIBLE (1X) · \$20 OFFICE VISIT · 50% OFF PRESCRIPTIONS	150/family
	Package 2 \$100 EMERGENCY ROOM DEDUCTIBLE (1X) · \$500 HOSPITAL STAY DEDUCTIBLE (1X) · \$10 OFFICE VISIT · \$10 CO-PAY ON PRESCRIPTIONS	275/family
UNINSURED	No Health Coverage	30/person for miscellaneous medical costs

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LIFE HAPPENS! MONTHLY EXPENSES, CONTINUED

CHILD CARE FOR CHILDREN NOT OF SCHOOL AGE	Basic care (no activities or educational programs)	250/child
	Extended care (activities and educational programs)	750/child
MISCELLANEOUS PERSONAL & HOUSEHOLD EXPENSES	Costs for everything from toothpaste to home repairs	81.25/person
	Credit Card Bills	50 min. pymt.
OPTIONAL EXPENSES	Educational Tutoring	10/hour
	Cable	50
	Broadband Internet	50
	DVD/Video Rental	4/DVD/video
	Going out to the movies	15/person
	Donations (religious organizations, charities)	You determine amount
	Cash savings	You determine amount
	Personal (haircuts, cosmetics)	You determine amount
	Gym membership	40
	Pet food/Pet Care	40
OTHER COSTS YOU MAY INCUR DUE TO "LIFE HAPPENS" EVENTS	Live-in nurse	300/week
	Physician (office visit only)	75/visit (if uninsured)
	Emergency room visit	560/visit (if uninsured)
	X-rays and other tests	300/test (if uninsured)
	Hospital stay	300/day (if uninsured)
	Pre-natal visits	100 (if uninsured)
	Pre-natal vitamins	25 (if uninsured)
	Car Repairs	150
	Hotel	75
	Motel	35
	Dining out (fancy)	25/person
	Dining out (fast food)	5/person
	Summer day camp: nonprofit	100/week/child
	private	300/week/child
	Summer sleep-away camp: low-end	250/week/child
	high-end	600/week/child
	Cremation: direct cremation	800
	Funeral with burial service	6,500
	School uniforms	125/child