



Case Study Matrix

Module A	Case Study 1—Teen	Case Study 2—Single Parent	Case Study 3—Individual, Formerly Incarcerated	Case Study 4—Homeless Individual	Case Study 5—Older Person
Description	Lena wants to move into her own apartment, now that she has graduated from high school. She works in retail. She has been talking with a friend, Jenny, who may be interested in sharing an apartment with her. Jenny works full time at a child care center.	Ellen has two sons, Isaac and Andrew ages 12 and 10. She works 30 hours a week as a receptionist. Ellen needs to find a larger rental unit as the boys currently share a bedroom and they would like to have their own space.	John was released from prison 9 months ago. He started working through a temp agency and has been hired on as a permanent employee working full time for the past 3 months. He has two children, ages 8 and 9. They live with their mother, but he hopes to occasionally have them stay overnight with him.	Richard is homeless. He is a veteran who has struggled with civilian life. He works in a restaurant. He has met someone at the homeless shelter who also has a job and they would like to share an apartment. During his 6 month stay at the homeless shelter Richard saved \$300 for a security deposit.	Elizabeth is a 72-year-old widow who plans to sell her house and move into an apartment. Due to health issues, she is no longer able to maintain the house as well as pay for necessary repairs including replacement of the roof and windows.
Before you look for a place to live, determine your monthly income. Step 1: List take-home pay for each person in your household who is employed.	Lena works in retail and brings home \$1,120 per month. She waitresses on weekends and brings home approximately \$125 per week which includes salary and tips. (If income comes from tips, use an average as has been done in this case study.) She talked with her friend Jenny about being roommates. Jenny would like to share expenses of an apartment with Lena but does not want to move for three months as she is living at home and wants to save money. Jenny works full time at a child care center.	Ellen's take home salary is \$325 per week. The children attend a free afterschool program. While she was awarded \$475 in child support from the children's father, payments are \$200 per month. The family also receives Food Share. (Income may be from a variety of sources other than wages and may include non-cash income such as Food Share.)	John brings home \$1,225 per month from his job. In addition, he does small projects for an elderly neighbor who is having vision issues and is unable to drive for which he is paid \$40 per week.	Richard works 20 hours per week at a fast food restaurant and his monthly take home pay is \$540 (\$6.75 per hour net). He works 20 hours a week which will increase to 25 hours in two weeks. He would like to find another part time job.	Elizabeth receives a Social Security check of \$1,100 and a pension check from her deceased husband of \$1,700 per month.





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Step 2: Determine monthly expenses.	Transportation: \$200 (includes car payment) Food: \$125 (eats 2 meals per weekend at restaurant) Phone/Cable: \$125 Medical Expenses: \$100 Child Care: \$0 Other: \$75	Transportation: \$200 (includes car payment) Food: \$125 (receives food stamps in addition to \$125 spent weekly) Phone/Cable: \$125 Medical Expenses: \$100 Child Care: \$0 Other: \$250	Transportation: \$35 (monthly bus pass) Food: \$150 Phone/Cable: \$80 Medical Expenses: \$0 Child Care: \$0 Other: \$350 (Restitution & debt owed to friend)	Transportation: \$35 (monthly bus pass) Food: \$40 - eats at fast food restaurant and homeless shelter. (Once he leaves the homeless shelter he estimates his food costs will be \$140/month.) Phone/Cable: \$80 Child Care: \$0 Other: \$50 savings for security deposit on an apartment. Once he has an apartment he hopes to continue saving \$50 per month.	Transportation: \$50 Food: \$175 Phone/Cable: \$120 Child Care: \$0 Other: \$300 savings and \$300 to help her daughter and granddaughter on a monthly basis
Step 3: Subtract income from expenses to determine the amount available for rent and utilities.	\$250 - \$300 (her portion)	\$450 - \$500	\$400	\$200	\$650





Case Study

Case Study I—Teen

Description: Lena wants to move into her own apartment, now that she has graduated from high school. She works in retail. She has been talking with a friend, Jenny, who may be interested in sharing an apartment with her. Jenny works full time at a childcare center.

Before you look for a place to live, determine your monthly income.

Step 1: List take-home pay for each person in your household who is employed.

Lena brings home from her retail job \$1,120.00 per month. She is a waitress on weekends and brings home \$125.00 per week (4 weeks per month) which includes salary and tips.

Jenny, as a childcare provider earns \$8.50 an hour and works 8 hours a day, five days a week and brings home \$1,123.60. To supplement her income, she babysits two Saturdays a month and earns \$80.00 total each Saturday (\$160.00).

Step 2: Determine monthly expenses and debt, and monthly income for each person in household and list on Monthly Budget Worksheet. (Recommend using one worksheet per person employed.)

Lena's fixed expenses: Cell Phone: \$50.00; Car Insurance: \$55.00; Car Payment: \$200.00; Money put into savings: \$10.00.

Jenny's fixed expenses: Car Payment: \$170.00; Credit Card Debt: \$70.00; Internet/Home Phone/Cable: \$60.00 (pays parents); Cellphone: \$50.00; Car Insurance: \$60.00.

Lena's variable expenses for this last month: Gas: \$90.00; Grocery: \$100.00; Eating Out: \$40.00; Personal Care Items: \$50.00; Movies: \$30.00; Doctor Co-pay: \$20.00; Pets: \$35.00; Miscellaneous: \$75.00.

Jenny's variable expenses for this last month: Gas for car: \$70.00; Groceries: \$100.00; Eating Out: \$30.00; Household Items: \$50.00; Doctor Co-pay: \$10.00; Medical Prescription: \$10.00; Concert: \$25.00; Clothing: \$50.00.

Step 3: Subtract from income to determine the amount available for rent and utilities.





Case Study

Case Study 2—Single Parent

Description: Ellen has two sons, Isaac and Andrew ages 12 and 10. She works 30 hours a week as a receptionist. Ellen needs to find a larger rental unit as the boys currently share a bedroom and they would like to have their own space.

Before you look for a place to live, determine your monthly income.

Step 1: List take-home pay for each person in your household who is employed.

Ellen's take home salary is \$325.00 per week. The children attend a free afterschool program. While she was awarded \$475.00 in child support from the children's father, payments are \$200.00 per month. The family also receives Food Share of \$150.00.

Step 2: Determine monthly expenses and debt, and monthly income for each person in household and list on Monthly Budget Worksheet.

Ellen's fixed expenses: Car Payment: \$80.00; Cellphone: \$60.00; Cable/Internet: \$65.00.

Ellen's variable expenses for this last month: Miscellaneous: \$175.00; Gas: \$100.00; Grocery: \$125.00; Medical: \$100.00; Eating Out: \$50.00; Movies: \$25.00.

Step 3: Subtract from income to determine the amount available for rent and utilities.





Case Study

Case Study 3—Individual, Formerly Incarcerated

Description: John was released from prison 9 months ago. He started working through a temp agency and has been hired on as a permanent employee working full time for the past 3 months. He has two children, ages 8 and 9. They live with their mother, but he hopes to occasionally have them stay overnight with him.

Before you look for a place to live, determine your monthly income.

Step 1: List take-home pay for each person in your household who is employed.

John brings home \$1,225.00 per month from his job. In addition, he does small projects for an elderly neighbor who is having vision issues and is unable to drive for which he is paid \$40.00 per week.

Step 2: Determine monthly expenses and debt, and monthly income for each person in household and list on Monthly Budget Worksheet.

John's fixed expenses: Cell Phone: \$35.00; Cable: \$45.00; Restitution: \$200.00; Debt owed to friend: \$150.00.

John's variable expenses for this last month: Monthly Bus Pass: \$35.00; Grocery: \$150.00.

Step 3: Subtract from income to determine the amount available for rent and utilities.





Case Study 4—Homeless Individual

PART I

Description: Richard is homeless. He is a veteran who has struggled with civilian life. He works in a restaurant. He has met someone at the homeless shelter who also has a job and they would like to share an apartment.

Before you look for a place to live, determine your monthly income.

Step 1: List take-home pay for each person in your household who is employed.

Richard works 20 hours (\$6.75) per week at a fast food restaurant and his average monthly take home pay is \$540.00.

He works 20 hours a week. He would like to find another part-time job.

Step 2: Determine monthly expenses and debt, and monthly income for each person in household and list on Monthly Budget Worksheet.

Richard's fixed expenses: Cell Phone: \$80.00; Saving for security deposit on an apartment: \$50.00; Past-due Utility: \$50.00 monthly payment (total owed \$300.00); Credit Card: \$20.00 monthly with total amount owed \$1,000.00.

Richard's variable expenses for this last month: Monthly Bus Pass: \$35.00; Eat at Fast Food and at the homeless shelter: \$40.00.

Step 3: Subtract from income to determine the amount available for rent and utilities.





Case Study 4—Homeless Individual

PART 2—Homeless transition to an apartment

Description: Richard, homeless veteran has saved \$300.00 for security deposit for an apartment and is completing a new budget including increase in hours of employment (5 hours every two weeks) and estimated costs of food (since he will not be at the homeless shelter) to determine if he has enough money to rent an apartment by himself or if he will need a roommate.

Step 1: List take-home pay for each person in your household who is employed.

Richard works 45 hours (\$6.75) every two weeks in a fast food restaurant. He is still looking for another job.

Step 2: Determine monthly expenses and debt, and monthly income for each person in household and list on Monthly Budget Worksheet.

Richard's fixed expenses: Cell Phone: \$80.00; Saving for security deposit on an apartment: \$50.00; Past-due Utility: \$50.00 a month—total amount now owed \$200.00; Credit Card: \$20.00 a month—total amount owed: \$960.00.

Richard's variable expenses estimate: Monthly Bus Pass: \$35.00; Food Costs: \$140.00.

Step 3: Subtract from income to determine the amount available for rent and utilities.





Case Study 5—Older Person

Description: Elizabeth is a 72-year-old widow who plans to sell her house and move into an apartment. Due to health issues, she is no longer able to maintain the house as well as pay for necessary repairs including replacement of the roof and windows.

Before you look for a place to live, determine your monthly income.

Step 1: List take-home pay for each person in your household who is employed.

Elizabeth receives a Social Security check of \$1,100.00 and a pension check from her deceased husband of \$1,700.00 per month.

Step 2: Determine monthly expenses and debt, and monthly income for each person in household and list on Monthly Budget Worksheet. (Recommend using one worksheet per person employed.)

Elizabeth's fixed expenses: Cellphone: \$55.00; Cable: \$65.00; Savings: \$150.00; help daughter and granddaughter on a monthly basis: \$300.00; Medical Bills: \$150.00.

Elizabeth's variable expenses for this last month: Gas: \$50.00; Grocery: \$125.00; Eating Out: \$50.00.

Step 3: Subtract from income to determine the amount available for rent and utilities.





Monthly Budget Worksheet—Lena (Case Study I)

Basic Living Expenses

Monthly Expense	\$Amount
Rent/Mortgage	
Electricity	
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	
Renter's Insurance	
Phone-landline and/or Cell	\$50.00
Gas for Car	\$90.00
Car Insurance Payment	\$55.00
Groceries	\$100.00
Eating Out	\$40.00
"Stuff" for Household & Personal Care	\$50.00
Clothing and Laundry	
Doctor co-pays	\$20.00
Prescriptions	
Entertainment Hobbies/ Memberships	\$30.00
Pets	\$35.00
Gifts/Donations	
Other Insurance	
Miscellaneous	\$75.00
Bus Passes	
Money put into savings	\$10.00
MONTHLY EXPENSES (total from above)	\$555.00
+ MONTHLY DEBT PAYMENTS (total from debt chart)	\$200.00
= ADD UP TOTAL MONTHLY SPENDING	\$755.00

Debts (bills that charge interest)

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Car Payment	\$200.00	\$
Medical Bill		
Past Due Utility		
Credit Card		
TOTAL DEBTS	\$200.00	\$

TAKE HOME INCOME/PAYCHECKS

(after any taxes are taken out)

Income (1) \$ 1,120.00

Income (2) \$ 500.00

Income (3) \$ _____

Income (4) \$ _____

TOTAL MONTHLY NET (TAKE HOME) INCOME \$ 1,620.00

Minus Total Monthly Spending \$ 755.00

Difference + / - \$ 865.00





Monthly Budget Worksheet—Jenny (Case Study I)

Basic Living Expenses

Monthly Expense	\$Amount
Rent/Mortgage	
Electricity	
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	\$60.00
Renter's Insurance	
Phone-landline and/or Cell	\$50.00
Gas for Car	\$70.00
Car Insurance Payment	\$60.00
Groceries	\$100.00
Eating Out	\$30.00
"Stuff" for Household & Personal Care	\$50.00
Clothing and Laundry	\$50.00
Doctor co-pays	\$10.00
Prescriptions	\$10.00
Entertainment Hobbies/ Memberships	\$25.00
Pets	
Gifts/Donations	
Other Insurance	
Miscellaneous	
Bus Passes	
Money put into savings	
MONTHLY EXPENSES (total from above)	\$515.00
+ MONTHLY DEBT PAYMENTS (total from debt chart)	\$240.00
= ADD UP TOTAL MONTHLY SPENDING	\$755.00

Debts (bills that charge interest)

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Car Payment	\$170.00	\$
Medical Bill		
Past Due Utility		
Credit Card	\$70.00	
TOTAL DEBTS	\$240.00	\$

TAKE HOME INCOME/PAYCHECKS

(after any taxes are taken out)

Income (1) \$ 1,123.60

Income (2) \$ 160.00

Income (3) \$ _____

Income (4) \$ _____

**TOTAL MONTHLY
NET (TAKE HOME)**

INCOME \$ 1,283.60

Minus Total

Monthly Spending \$ 755.00

Difference + / - \$ 528.60





Case Study

Monthly Budget Worksheet—Ellen (Case Study 2)

Basic Living Expenses

Monthly Expense	\$Amount
Rent/Mortgage	
Electricity	
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	\$65.00
Renter's Insurance	
Phone-landline and/or Cell	\$60.00
Gas for Car	\$100.00
Car Insurance Payment	
Groceries	\$125.00
Eating Out	\$50.00
"Stuff" for Household & Personal Care	
Clothing and Laundry	
Doctor co-pays	
Prescriptions	
Entertainment Hobbies/Memberships	\$25.00
Pets	
Gifts/Donations	
Other Insurance	
Miscellaneous	\$175.00
Bus Passes	
Money put into savings	
MONTHLY EXPENSES (total from above)	\$600.00
+ MONTHLY DEBT PAYMENTS (total from debt chart)	\$180.00
= ADD UP TOTAL MONTHLY SPENDING	\$780.00

Debts (bills that charge interest)

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Car Payment	\$80.00	\$
Medical Bill	\$100.00	
Past Due Utility		
Credit Card		
TOTAL DEBTS	\$180.00	\$

TAKE HOME INCOME/PAYCHECKS

(after any taxes are taken out)

Income (1) \$ 1300.00

Income (2) \$ 200.00

Income (3) \$ 150.00 (Food Share)

Income (4) \$ _____

TOTAL MONTHLY NET (TAKE HOME) INCOME \$ 1650.00

Minus Total Monthly Spending \$ 780.00

Difference + / - \$ 870.00





Case Study

Monthly Budget Worksheet—John (Case Study 3)

Basic Living Expenses

Monthly Expense	\$Amount
Rent/Mortgage	
Electricity	
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	\$45.00
Renter's Insurance	
Phone-landline and/or Cell	\$35.00
Gas for Car	
Car Insurance Payment	
Groceries	\$150.00
Eating Out	
"Stuff" for Household & Personal Care	
Clothing and Laundry	
Doctor co-pays	
Prescriptions	
Entertainment Hobbies/ Memberships	
Pets	
Gifts/Donations	
Other Insurance	
Miscellaneous	
Bus Passes	\$35.00
Money put into savings	
MONTHLY EXPENSES (total from above)	\$265.00
+ MONTHLY DEBT PAYMENTS (total from debt chart)	\$350.00
= ADD UP TOTAL MONTHLY SPENDING	\$615.00

Debts (bills that charge interest)

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Car Payment	\$	\$
Medical Bill		
Past Due Utility		
Credit Card		
Restitution	\$200.00	
Friend Debt	\$150.00	
TOTAL DEBTS	\$350.00	\$

TAKE HOME INCOME/PAYCHECKS

(after any taxes are taken out)

Income (1) \$ 1,225.00

Income (2) \$ 160.00

Income (3) \$ _____

Income (4) \$ _____

TOTAL MONTHLY NET (TAKE HOME)

INCOME \$ 1,385.00

Minus Total

Monthly Spending \$ 615.00

Difference + / - \$ 770.00





Monthly Budget Worksheet—Richard (Case Study 4)

Basic Living Expenses

Monthly Expense	\$Amount
Rent/Mortgage	
Electricity	
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	
Renter's Insurance	
Phone-landline and/or Cell	\$80.00
Gas for Car	
Car Insurance Payment	
Groceries	
Eating Out	\$40.00
"Stuff" for Household & Personal Care	
Clothing and Laundry	
Doctor co-pays	
Prescriptions	
Pets	
Entertainment Hobbies/ Memberships	
Gifts/Donations	
Other Insurance	
Miscellaneous	
Bus Passes	\$35.00
Money put into savings	\$50.00
MONTHLY EXPENSES (total from above)	\$205.00
+ MONTHLY DEBT PAYMENTS (total from debt chart)	\$70.00
= ADD UP TOTAL MONTHLY SPENDING	\$275.00

Debts (bills that charge interest)

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Car Payment	\$	\$
Medical Bill		
Past Due Utility	\$50.00	\$300.00
Credit Card	\$20.00	\$1,000.00
TOTAL DEBTS	\$70.00	\$1,300.00

TAKE HOME INCOME/PAYCHECKS

(after any taxes are taken out)

Income (1) \$ 540.00

Income (2) \$ _____

Income (3) \$ _____

Income (4) \$ _____

**TOTAL MONTHLY
NET (TAKE HOME)**

INCOME \$ 540.00

Minus Total

Monthly Spending \$ 275.00

Difference + / - \$ 265.00





Case Study

Optional Monthly Budget Worksheet—Richard (Case Study 4)

Basic Living Expenses

Monthly Expense	\$Amount
Rent/Mortgage	
Electricity	
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	
Renter's Insurance	
Phone-landline and/or Cell	\$80.00
Gas for Car	
Car Insurance Payment	
Groceries	\$140.00
Eating Out	
"Stuff" for Household & Personal Care	
Clothing and Laundry	
Doctor co-pays	
Prescriptions	
Pets	
Entertainment Hobbies/ Memberships	
Gifts/Donations	
Other Insurance	
Miscellaneous	
Bus Passes	\$35.00
Money put into savings	\$50.00
MONTHLY EXPENSES (total from above)	\$305.00
+ MONTHLY DEBT PAYMENTS (total from debt chart)	\$70.00
= ADD UP TOTAL MONTHLY SPENDING	\$375.00

Debts (bills that charge interest)

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Car Payment	\$	\$
Medical Bill		
Past Due Utility	\$50.00	\$200.00
Credit Card	\$20.00	\$960.00
TOTAL DEBTS	\$70.00	\$1,160.00

TAKE HOME INCOME/PAYCHECKS

(after any taxes are taken out)

Income (1) \$ 607.50

Income (2) \$ _____

Income (3) \$ _____

Income (4) \$ _____

**TOTAL MONTHLY
NET (TAKE HOME)**

INCOME \$ 607.50

Minus Total

Monthly Spending \$ 375.00

Difference + / - \$ 232.50





Case Study

Monthly Budget Worksheet—Elizabeth (Case Study 5)

Basic Living Expenses

Monthly Expense	\$Amount
Rent/Mortgage	
Electricity	
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	\$65.00
Renter's Insurance	
Phone-landline and/or Cell	\$55.00
Gas for Car	\$50.00
Car Insurance Payment	
Groceries	\$125.00
Eating Out	\$50.00
"Stuff" for Household & Personal Care	
Clothing and Laundry	
Doctor co-pays	
Prescriptions	
Entertainment Hobbies/ Memberships	
Pets	
Gifts/Donations	
Other Insurance	
Miscellaneous	\$300.00
Bus Passes	
Money put into savings	\$150.00
MONTHLY EXPENSES (total from above)	\$795.00
+ MONTHLY DEBT PAYMENTS (total from debt chart)	\$150.00
= ADD UP TOTAL MONTHLY SPENDING	\$945.00

Debts (bills that charge interest)

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Car Payment	\$	\$
Medical Bill	\$150.00	
Past Due Utility		
Credit Card		
TOTAL DEBTS	\$150.00	\$

TAKE HOME INCOME/PAYCHECKS

(after any taxes are taken out)

Income (1) \$ 1,100.00

Income (2) \$ 1,700.00

Income (3) \$ _____

Income (4) \$ _____

**TOTAL MONTHLY
NET (TAKE HOME)**

INCOME \$ 2,800.00

Minus Total

Monthly Spending \$ 945.00

Difference + / - \$ 1,855.00





Module A: How Much Will It Cost? AND CAN I AFFORD IT?

Small Change Adds Up Strategy Cards

Make a copy of cards for each group of participants and cut ✂ apart. Provide each group with one set of cards.

<p>Pay yourself first. Treat savings like a “bill”. Put part of each paycheck into savings and leave it there</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Collect coins. Place all loose change in a jar. When it is full, deposit the money into a savings account.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Refunds. Put the money from rebates and refunds into a savings account.</p> <p style="text-align: right;"><i>RENT SMART</i></p>
<p>Continue paying a loan. When a car loan is paid off, continue making the payment to your savings account. The money will be there for the next car.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Break a costly habit. Save the money. Examples are buying lottery tickets, drinking soda and smoking.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Bring your lunch from home at least 3 times a week.</p> <p style="text-align: right;"><i>RENT SMART</i></p>
<p>Keep track of at least one expense to see how much you spend and how you could cut back.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Bank a windfall. Whenever you receive unexpected money – the office pool, retroactive pay, overtime – put at least part of it into savings.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Make a commitment to stop charging until credit cards are paid off.</p> <p style="text-align: right;"><i>RENT SMART</i></p>
<p>Instead of making minimum payments on credit cards, figure out the amount you can afford—then pay it.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Save “extra” paychecks. If you are paid bi-weekly, in 2 months of each year you receive 3 paychecks. If paid weekly you will receive 4 checks. Save part of these checks.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Find out if you are eligible for any Tax Credits or renters credit.</p> <p style="text-align: right;"><i>RENT SMART</i></p>



Module A: HOW MUCH WILL IT COST? AND CAN I AFFORD IT?

<p>Slash your overhead. Cancel something you are currently paying as a committed expense each month.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Smoke four less cigarettes per day or per week.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Establish a savings account for emergency savings.</p> <p style="text-align: right;"><i>RENT SMART</i></p>
<p>Set up a plan to save each month.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Use the library for free video rentals, books, magazines, and CDs.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Take snack foods and beverages to work instead of buying items during breaks.</p> <p style="text-align: right;"><i>RENT SMART</i></p>
<p>Pay bills on time and avoid late fees.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Buy one less vending machine snack each week.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Decrease income tax withholding exemptions and save the extra monthly income.</p> <p style="text-align: right;"><i>RENT SMART</i></p>
<p>Explore consolidating a student loan.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Use Food Share, food pantries, and community meal sites.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Make a list before you shop and buy only what is on the list.</p> <p style="text-align: right;"><i>RENT SMART</i></p>
<p>Set spending limits for birthday and holiday gifts.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Look for ways to cut monthly bills, such as changing to lower cost cable and phone plan.</p> <p style="text-align: right;"><i>RENT SMART</i></p>	<p>Make impulse buying difficult by leaving checkbook, cash or debit card at home.</p> <p style="text-align: right;"><i>RENT SMART</i></p>



Spending Plan Receipts

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Cable/Internet Company MARK: xxxxxxxx
Account #: xxxxxx-xxxx-xxxx

Understanding Your Bill

Prior Month's History - Cable and High-Speed Online activity and payments made during the previous month.

Monthly Services - Details your recurring Cable activity for the statement month. Monthly services are billed one month in advance.

Partial Month Service - Charges that correspond for the partial month of service or services that were activated or discontinued during the current month.

Movies and Events - Pay Per View and Movies On Demand movies or events purchased and associated charges.

Installation/Other Services - Charges for Cable or High-Speed Online installations or upgrades.

Taxes and Fees - Taxes and miscellaneous fees that are associated with your Cable or High-Speed online account. FCC User Fees, Franchise Tax and Sales Tax are Federal, County and City required fees.

Payment by Check - If you make payment by check, you authorize _____ and its agents to collect this item electronically. Your check is used as a source document only, and will be destroyed by the bank. If there are insufficient funds in your account, you will be assessed a check collection fee as allowed by law. Check writer is also responsible for all other collection costs.

For information on any upcoming programming changes please consult the Legal Notices published in the _____ on the 1st & 3rd Monday each month or our website at www._____.com

Account Details

Previous Balance	\$ 0.00
	\$ 0.00
<hr/>	
Installation and One - Time Charges	\$ 0.00
<hr/>	
Monthly Service Charges	
Feb 22-Mar 21 Roadrunner Residential	110.24
New Rr No Bundle	-25.00
Paper Invoice Fee	0.99
	\$ 86.23
<hr/>	
Taxes and Fees	
Feb 15 Franchise Fee	0.05
State And Local Sales Tax	4.46
	\$ 4.51
<hr/>	
Balance due on February 15, 2013	\$ 90.74

Rental Agreement

This agreement / contract; by and between Fred and Wilma Berg, hereinafter referred to as "owner", whose address is 123 Owner Lane, River Falls, WI 54022, 715-555-1234, does hereby rent to Mary Smith referred to as "tenant" that the premise described as 479 Housing Street, River Falls WI 54022. Commencing on (see sign date), with moving into 479 Housing Street on August 15, 2012, and expiring on June 15, 2013.

1. **Base Rent.** For the premises shall be **\$450** per month for one person, on a month-to-month basis, payable on or before the 15th day of each month, payable to owner.
2. **Utility Charges.** Sewer and water is included in rent, along with trash and recycling removal. Not included in rent: electric, telephone, cable, etc.





Module A: How Much Will It Cost? AND CAN I AFFORD IT?

330 SOUTH MAIN STREET
GROCERY TOWN

DATE: 1/7/2013 4:04 PM

VISIT US AT WWW.GROCERYTOWN.COMS

YOUR CASHIER TODAY WAS MINNIE

PURCHASE

BNLSS CHKN BREASTS	\$5.49
BNLSS CHKN BREASTS	\$5.49
POTATO CHIPS	\$1.49
DRIED APRICOTS	\$1.99
100% GRAPE JUICE	\$1.49
GARDEN SALAD	\$0.49
CARAMEL CONES	\$1.99
POTATO PUFFS	\$1.89
PEPPERS	\$2.49
CEREAL	\$2.69
RED GRAPES	\$2.69
PENNE RIGATE	\$0.99
GREEN BEANS	\$0.59
PEAS	\$0.99
MANDARIN ORANGES	\$0.69
ICED TEA MIX	\$3.99
LT SALAD DRESSING	\$1.29
VANIL 32 OZ YOGURT	\$1.99
HONEY BEAR 12 OZ	\$2.19
MULTI-COLOR PEPPERS	\$2.49

SUBTOTAL:	\$43.40
TAX 1 5.5%	\$0.00
TOTAL	\$43.40
PAYMENT METHOD: CASH	\$43.40

THANK YOU

5 & 10
2546 MAIN STREET
5 & 10 TOWN

DATE: 1/12/2013 15:10:44

VISIT US AT WWW.5 & 10.COMS

PURCHASE

PIZZA ROLLS	\$2.97
PIZZA ROLLS	\$2.97
SODA	\$4.98
SHAMPOO PACK	\$9.94
TOILET PAPER 4 CNT	\$2.47
LAUNDRY DETERGENT	\$5.29
FABRIC SOFTENER SHTS	\$2.03
BODY SOAP	\$2.98
RAZORS	\$5.26

SUBTOTAL:	\$38.89
TAX 1 5.5%	\$1.81
TOTAL	\$40.70
PAYMENT METHOD: CASH	\$45.00
CHANGE	\$4.30

THANK YOU





Module A: How Much Will It Cost? AND CAN I AFFORD IT?



UNIVERSITY FOOD SERVICE
1800 COLLEGE DRIVE
UNIVERSITY TOWN

CASHIER |
CUSTOMER | #58

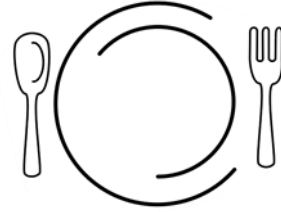
PURCHASE

CHN ALF	
PASTA	\$4.24
MILK	\$1.00
TAX +5.5%	TAX: \$0.28

TOTAL: \$5.52

PAYMENT METHOD: CASH
TRANSACTION #1465928817 -001
DATE: 1/23/2016 12:32:56 PM

THANK YOU



UNIVERSITY FOOD SERVICE
1800 COLLEGE DRIVE
UNIVERSITY TOWN

CASHIER |
CUSTOMER | #68

PURCHASE

FISH PLATE	\$4.74
MILK	\$1.00
TAX +5.5%	TAX: \$0.31

TOTAL: \$6.05

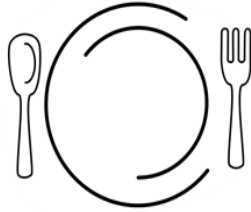
PAYMENT METHOD: CASH
TRANSACTION #146597492 -001
DATE: 1/24/2016 12:39:53 PM

THANK YOU





Module A: How Much Will It Cost? AND CAN I AFFORD IT?



UNIVERSITY FOOD SERVICE
1800 COLLEGE DRIVE
UNIVERSITY TOWN

CASHIER |
CUSTOMER | #82

PURCHASE

PULLED PORK	\$4.19
MILK	\$1.00
TAX +5.5% TAX:	\$0.28

TOTAL: \$5.47

PAYMENT METHOD: CASH
TRANSACTION #146597228 -001
DATE: 1/28/2016 12:40:27 PM

THANK YOU



UNIVERSITY FOOD SERVICE
1800 COLLEGE DRIVE
UNIVERSITY TOWN

CASHIER |
CUSTOMER | #41

PURCHASE

MEATBALL	
SUB	\$3.99
MILK	\$1.00
TAX +5.5% TAX:	\$0.27

TOTAL: \$5.26

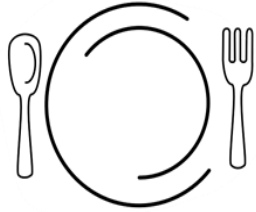
PAYMENT METHOD: CASH
TRANSACTION #146597006 -001
DATE: 1/29/2016 12:31:28 PM

THANK YOU





Module A: How Much Will It Cost? AND CAN I AFFORD IT?



UNIVERSITY FOOD SERVICE
1800 COLLEGE DRIVE
UNIVERSITY TOWN

CASHIER |
CUSTOMER | #29

PURCHASE

TACO	\$2.99
MILK	\$1.00
TAX +5.5% TAX:	\$0.21

TOTAL: \$4.20

PAYMENT METHOD: CASH
TRANSACTION #146597006 -001
DATE: 1/30/2016 12:26:23 PM

THANK YOU



UNIVERSITY FOOD SERVICE
1800 COLLEGE DRIVE
UNIVERSITY TOWN

CASHIER |
CUSTOMER | #23

PURCHASE

PIZZA SLICE	\$2.00
PIZZA SLICE	\$2.00
MILK	\$1.00
TAX +5.5% TAX:	\$0.27

TOTAL: \$5.27

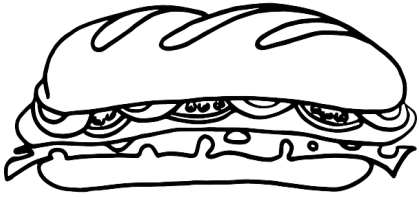
PAYMENT METHOD: CASH
TRANSACTION #146597103 -001
DATE: 1/31/2016 12:24:48 PM

THANK YOU





Module A: How Much Will It Cost? AND CAN I AFFORD IT?



Subsandwich.com
2501 WEST AVENUE
SANDWICH TOWN

CASHIER |
CUSTOMER | #398

PURCHASE

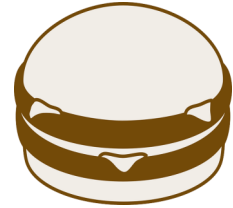
TRKY FT
LONG \$5.00
COMBO \$1.96

TAX +5.5% TAX: \$0.38

TOTAL: \$7.34

PAYMENT METHOD: CASH
TRANSACTION #1465926537 -001
DATE: 1/18/2016 12:39:54 PM

THANK YOU



BURGERBARN
1917 SOUTH MAIN
BURGER TOWN

CASHIER |
CUSTOMER | #836

PURCHASE

1 BR DBL \$1.00
1 BR CHCN \$1.00
1 SM FRY \$1.00
1 PARFAIT \$1.00
1 SODA \$1.00

TAX +5.5% TAX: \$0.27

TOTAL: \$5.27

PAYMENT METHOD: CASH
TRANSACTION #1465927793 -001
DATE: 1/25/2016 12:39:54 PM

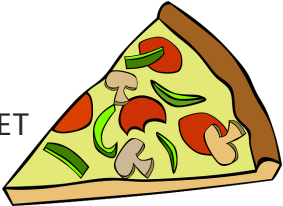
THANK YOU





Module A: How Much Will It Cost? AND CAN I AFFORD IT?

PIZZA PLACE
2395 S MAIN STREET
PIZZA TOWN




CASHIER |
CUSTOMER |

PURCHASE		
PIZZA SPE- CIAL STUFFED CRUST	TIP \$2.50	\$10.00
1 SODA		\$2.00
TAX +5.5%	TAX:	\$0.71
		TOTAL: \$13.71

PAYMENT METHOD: CASH
TRANSACTION #1465928269 -001
DATE: 1/19/2016 8:35:16 PM

THANK YOU



BOWLING LANES
1153 BOWLING STREET
BOWLING TOWN

CASHIER |
CUSTOMER |

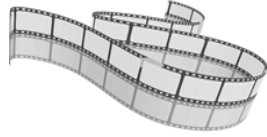
PURCHASE		
3 GAMES BOWLING		\$9.00
1 PAIR SHOES		\$2.00
TAX +5.5%	TAX:	\$0.60
		TOTAL: \$11.60

PAYMENT METHOD: CASH
TRANSACTION #1465929542 -001
DATE: 4/14/2016 11:38:42 AM

THANK YOU



Module A: How Much Will It Cost? AND CAN I AFFORD IT?



MOVIE THEATRE
105 S MAIN STREET
MOVIE TOWN

PURCHASE

MOVIE ADULT	\$4.00
POPCORN/POP	\$3.25
TAX +5.5% TAX:	\$0.00

TOTAL: \$7.25

PAYMENT METHOD: CASH
TRANSACTION #1465929714 -001
DATE: 1/12/2013

THANK YOU



THE OPEN DINER
2901 DECKER DRIVE
DINNER TOWN

Tip
\$3.50

PURCHASE

1 MOZZARELLA STICKS	\$5.99
1 SIRLOIN STEAK	\$12.84
1 SODA	\$2.00

TAX +5.5% TAX: \$1.14

TOTAL: \$21.97

PAYMENT METHOD: CASH
TRANSACTION #1465928871 -001
DATE: 1/05/2013 7:46:28 PM

THANK YOU





Module A: How Much Will It Cost? AND CAN I AFFORD IT?

330 SOUTH MAIN STREET
MARTKET TOWN



DATE: 1/14/2013 16:14:47

PURCHASE

COTTAGE CHEESE	\$1.99
FROZEN VEGGIES	\$1.34
FROZEN VEGGIES	\$1.34
FROZEN VEGGIES	\$1.34
CEREAL	\$2.04
CEREAL	\$2.04
CEREAL	\$2.04
CEREAL	\$2.04
HAM SLICES	\$2.99
TURKEY SLIC-	
ES	\$2.99
BREAD	\$1.99
FRUIT	\$2.35
HAMBURGER	\$2.73
HAMBURGER	\$2.73
SAUCE	\$1.79
NOODLES	\$0.99
CHEX MIX	\$3.62
CHEESE SLIC-	
ES	\$2.99
COFFEE	\$4.89
COFFEE CREAMER	\$1.79

SUBTOTAL :	\$46.02
TAX 1 5.5%	\$0.00
TOTAL	\$46.02
PAYMENT METHOD:	
CASH	\$50.00
CHANGE DUE	\$3.98

THANK YOU

ICECREAM & DINER

2250 E MAIN ST
DINER TOWN

REGISTER #1 TICKET # 394565

DATE: 1/10/2013 12:23:05 P

ITEM # 1

1 GRL CHIX	\$4.00
1 CONCRETE MED MINT	\$4.18

SUBTOTAL :	\$8.18
TAX 1 5.5%	\$0.45
TOTAL	\$8.63

**FREE SINGLE DISH OR CONE
ON YOUR NEXT PURCHASE**

- 1) Visit www.icecreamdiner.com
 - 2) Take brief survey
 - 3) Write validation code_____
- and bring this receipt with you on your next visit to this location

Thank you for Visiting!

GUEST 24





Car Payment
Automatic Payment
taken out on the 21st
\$106.25

Redbox Movie
\$1.26

Pay Car Insurance
Geico \$47.42
Due monthly by the
27th

GAS PUMP
7600 N MAIN ST
PUMP TOWN

REGISTER #1 TICKET # 394565
DATE: 1/19/2013 1:39:45 PM

TAX DESCRIPTION	QTY	AMOUNT
OXY87	PUMP 5	
9.62 G @ 3.179/G		\$30.58

SUBTOTAL:	\$30.58
TAX 1 5.5%	\$0.00
TOTAL	\$30.58
DEBIT CARD:	\$30.58
CHANGE	\$0.00

DEBIT CARD USER AGREES TO PAY
TOTAL AMOUNT.
CARD NUM: XXXXXXXXXXXX9275
TERMINAL: DU295869068260285412
AUTH#:
KE021865

I AGREE TO PAY THE ABOVE TOTAL
AMOUNT ACCORDING TO CARD ISSUER
AGREEMENT.





Module A: How Much Will It Cost? AND CAN I AFFORD IT?

GAS STATION
1200 S MAIN ST
STATION TOWN

REGISTER #2 TICKET # 482644
DATE: 1/5/2013 11:25:22 AM

<u>TAX DESCRIPTION</u>	<u>QTY</u>	<u>AMOUNT</u>
OXY87	PUMP 4	
8.73 G @ 2.979/G		\$26.01

SUBTOTAL:	\$26.01
TAX 1 5.5%	\$0.00
TOTAL	\$26.01
GASPLUS:	\$26.01
CHANGE	\$0.00

GASPLUS
CARD NUM:XXXXXXXXXXXX3859
TERMINAL: KS0485659787436140
AUTH#: E48590

I AGREE TO PAY THE ABOVE TOTAL AMOUNT ACCORDING TO CARD ISSUER AGREEMENT.

SIGNATURE OBTAINED ELECTRONICALLY

**HAVE A NICE DAY!
THANK YOU FOR
STOPPING IN!**

GAS STATION
1200 S MAIN ST
STATION TOWN

REGISTER #1 TICKET # 92875
DATE: 1/26/2013 4:30:53 PM

<u>TAX DESCRIPTION</u>	<u>QTY</u>	<u>AMOUNT</u>
OXY87	PUMP 3	
6.29 G @ 3.129/G		\$19.68

SUBTOTAL:	\$19.68
TAX 1 5.5%	\$0.00
TOTAL	\$19.68
GASPLUS:	\$19.68
CHANGE	\$0.00

GASPLUS
CARD NUM:XXXXXXXXXXXX3859
TERMINAL: BD395687496506784
AUTH#: HR3956739

I AGREE TO PAY THE ABOVE TOTAL AMOUNT ACCORDING TO CARD ISSUER AGREEMENT.

SIGNATURE OBTAINED ELECTRONICALLY

**HAVE A NICE DAY!
THANK YOU FOR
STOPPING IN!**





Module A: How Much Will It Cost? AND CAN I AFFORD IT?

Questions: Call 24 Hours 7 Days A Week
Please Call:
Hearing Impaired:
Español:

Fax:

Detach and Retain This Portion For Your Records
or write to us at:

Power Company

Tired of writing checks? Sign up for PaySmart! Call [redacted] at [redacted]
or visit us at www. [redacted] for more info.

Billing Summary

Residential	
Previous Balance 12/28	
Payment Received as of 1/28	\$30.29
Balance As Of 1/28	\$30.29 CR
Current Energy Charges 1/28	\$0.00
Total	\$22.38

Averages for Billing Period

	This Year	Last Year
Average Temperature	67*	65
Electric/kwh per Day	3.7	0.0
Cost per Day	\$0.75	\$0.00

* 2 Degrees Warmer

Current Charges

Electric Charges Usage Period: 12/28 to 1/28

Invoice # 441043801

Residential Service 30 Days

Customer Charge \$8.00

Energy Charge Winter 111 kWh @ \$0.113780 \$12.63

Subtotal \$20.63

WI Low Income Assist @3.00% \$0.62

County Tax @0.50% \$0.10

State Tax @5.00% \$1.03

Total Amount \$22.38

Meter Reading Information

Meter #000058127993

Total Energy-kWh

Company Reading on 12/28	6313
Company Reading on 1/28	6202
Total Usage in 30 Days	111 kWh
168 Cooling Degree Days	
95 Heating Degree Days	



Thank you for your payment

Dad & Mom Smith 1936

5876 Family Lane

Today's date DATE

PAY TO THE ORDER OF Mary Smith \$ 50.00

Fifty Dollars and no/100 DOLLARS

FOR Help for School -Jan Mom Smith

⑆000000186⑆ 000000529⑆ 1000



Module A: How Much Will It Cost? AND CAN I AFFORD IT?

Job Center 2400
4863 Career Way Today's Date 91-548/1221

PAY TO THE ORDER OF Mary Smith \$ 520.00

Five hundred twenty Dollars DOLLARS

FOR Dec 27 - Jan 10 Mr. Boss Man

⑆ 122105278⑆ 6724301068⑆ 2400⑆

Job Center 2401
4863 Career Way Today's Date 91-548/1221

PAY TO THE ORDER OF Mary Smith \$ 520.00

Five hundred twenty Dollars DOLLARS

FOR Jan 11 - Jan 24 Mr. Boss Man

⑆ 122105278⑆ 6724301068⑆ 2400⑆



Monthly Budget Worksheet—(Activity 6 Poster Answer Sheet)

Basic Living Expenses

Monthly Expense	\$Amount
Rent/Mortgage	\$450.00
Electricity	\$22.38
Heating Oil or Gas	
Water/Sewer	
Satellite/Cable/Internet	\$90.74
Renter's Insurance	
Phone-landline and/or Cell	\$45.00
Gas for Car	\$76.27
Car Insurance Payment	\$47.42
Groceries	\$102.15
Eating Out	\$97.94
"Stuff" for Household & Personal Care	
Clothing and Laundry	
Doctor co-pays	
Prescriptions	
Entertainment Hobbies/ Memberships	\$16.94
Pets	
Gifts/Donations	
Other Insurance	
Miscellaneous	\$27.97
Bus Passes	
Money put into savings	
MONTHLY EXPENSES (total from above)	\$976.81
+ MONTHLY DEBT	
PAYMENTS (total from debt chart)	\$106.25
= ADD UP TOTAL MONTHLY SPENDING	\$1,082.85

Debts (bills that charge interest)

Name of Creditor	Monthly Payment Requested	Total Amount Owed
Car Payment	\$106.25	\$
Medical Bill		
Past Due Utility		
Credit Card		
TOTAL DEBTS	\$106.25	\$

TAKE HOME INCOME/PAYCHECKS (after any taxes are taken out)

Income (1) \$ 520.00

Income (2) \$ 520.00

Income (3) \$ _____

Income (4) \$ 50.00 (Mom & Dad)

TOTAL MONTHLY

NET (TAKE HOME)

INCOME \$ 1,090.00

Minus Total

Monthly Spending \$ 1,083.06

Difference + / - \$ 6.94

