

Optional Lesson Plan

Objective: Talk with students about available services in the area for families who need assistance. Talk about average monthly costs for food/clothing, utilities, transportation, etc. Discuss how unplanned expenses can develop at anytime throughout the exercise.

Activities: Examples of situations/expenses to throw into the assignment:

- If you own a car- it needs repairs, cost= \$150.00 this month.
- Youngest child gets sick and you have no paid sick leave. Lose \$100 for missed time at work.
- Gas prices go up, heating bill increases by \$40.00 this month.
- You sprain your ankle, have no insurance, receive \$400.00 doctor bill this month.
- If you own a house- the water heater blows, cost= \$600.00 to replace.
- Oldest child grows out of winter coat, cost of new coat \$55.00.
- Children have birthday party to attend, cost of present= \$20.00.
- Your retired aunt moves in down the block and wants to watch the children 2 days per week for you while you are at work free of charge.
- You receive \$250.00 bonus at your job.
- Your employer offers to help pay childcare costs for all employees, receive an extra \$150/per child each month from your employer.

Teacher Prep: Hand out different family situations to different groups of students; have them work together to come up with a budget for that family. Throw in various life situations from above to show students how things can change.

Family situation #1

Two parent family with 4 children (ages 2, 3, 5 and 8yrs.). Father works as bus driver earning \$11.75/hr. works 40hrs/per week 5 a.m.- 2p.m. Mother works as home health aide earning \$ 9.20/hr. works 40hrs/per week 8 a.m.- 4 p.m. and attends school 2 nights per week from 5p.m.- 8p.m. **Monthly Take Home Income= \$3,351.** This family owns a two- bedroom home with a mortgage payment of \$1000/mo.

Household expenses:

Heat/gas
Electricity
Garbage/water
Phone

Transportation: own car or public transportation?

If own, expenses are:

Car insurance
Gas

If use public transportation:

Public transportation ticket
(daily/monthly)

Childcare:

Food:

Clothing:

Leisure/Entertainment:

Savings:

Children's allowance:

Search out information in newspapers, contact businesses, Internet, etc. Come up with monthly budget that would work for this family.

Think about obstacles this family may encounter, examples: Do childcare centers open early enough? If so, does the price increase for coming early? Tuition costs for mom to attend college.

Family situation #2

Single mother with 2 children (ages 3yrs. & 6yrs.) Works at a nail salon earning \$9.00/hr. works 40hrs/per week 11a.m.-8 p.m. She has no family that lives in her city. Receives no child support. **Monthly Take Home Income= \$1,180.00.** This family rents a two- bedroom apartment for \$750.00/mo.

Household expenses:

Heat/gas
Electricity
Phone

Transportation: own car or public transportation?

If own, expenses are:

Car insurance
Gas

If use public transportation:

Public transportation ticket
(daily/monthly)

Childcare:

Food:

Clothing:

Leisure/Entertainment:

Savings:

Children's allowance:

Search out information in newspapers, contact businesses, Internet, etc. Come up with monthly budget that would work for this family.

Think about obstacles this family may encounter, examples: Is there childcare available until 8 p.m.? If so, does the price increase for staying late?

Are there any services available for a family in this situation? If so, what are they?

Family situation #3

Single mother with 3 children (ages 6,7 and 10yrs.) She works as social worker earning \$17.50/hr. Mom works an average of 50 hrs/per week only receiving pay for 40hrs. Average workday is 7:30 a.m.- 6:30 p.m. She receives \$800/mo. from child support. Added to her salary, **Monthly Take Home Income= \$ 3,096.** This family owns a four-bedroom home with a mortgage payment of \$1700/mo

Household expenses:

Heat/gas
Electricity
Garbage/water
Phone

Transportation: own car or public transportation?

If own, expenses are:

Car insurance
Gas

If use public transportation:

Public transportation ticket
(daily/monthly)

Childcare:

Food:

Clothing:

Leisure/Entertainment:

Savings:

Children's allowance:

Search out information in newspapers, contact businesses, Internet, etc. Come up with monthly budget that would work for this family.

Think about obstacles this family may encounter, examples: Are kids old enough to stay home alone after school? If not where do they find after school daycare?