

IN THE SANDBOX



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How Does the Amount of Money You Make Affect Your Life Choices?

The following list of mandatory and optional costs is a starting point. Excellent projects will realize this list is not exhaustive and will include items beyond the listed ones below. I did not tell you the cost of things because you will need to research that, make ***REALISTIC*** decisions as a family (no selling children, you must feed your family, never going out to eat and not participating in any extracurriculars is NOT realistic, nor is finding a job or an in-law to take care of your child), and consider your choices based on proximity to where you are living. You will need to **provide citations for costs**, look into government assistance, and want what's best for your children. At the bottom there is a sample list of potential costs you could incur as you pick your "Life Happens" cards. You may want to save for these things if you are realistically able to do so. As a group you can decide how to divide up the work. Please place your name on the slides you have completed. I would suggest finding housing as a family and then dividing up the other tasks.

Mandatory Monthly/weekly Costs

Housing- mortgage or rent

Food- grocery store must be able to drive to or take public transportation. If you are taking public transportation, you cannot buy more than you can carry at once.

Clothing

1 or 2 outfits per person in the family including shoes

Utilities (unless included in rent)

Gas

Water

¹ "In The Sandbox." *Raw Milk*, 8 Oct. 2012, rawmilkmarathon.wordpress.com/2012/10/08/being-a-grown-up-is-hard/.

Electric
Garbage

Transportation- vehicle or public

Insurance - healthcare if uninsured through employer, car insurance, renter's or housing insurance

Education- Public- research fees at local school
Private- include tuition

Childcare: Children under the age of 12 cannot be left alone in the state of Illinois.

Personal Hygiene- Haircuts, nails, waxing, dying, toothpaste, soap, shampoo and condition, etc

Phones: Plan plus cost of phones included

Gas- if you have a car calculate approximate mileage and cost

Lawncare or snow removal

Optional Costs:

Cable

Internet

Netflix/Hulu/Amazon Prime

Pet food/Pet Care

Entertainment- movies, kids' play places, trips to the city, the mall, the zoo, museums, opera, Broadway, plays, Escape rooms, etc

Food- dining out

Gym memberships

Tutoring

After school activities- Think sports, horseback riding, gymnastic, music, art, dance, language school, etc

Religious membership

Donations

Country clubs

Vacations

New furniture

Toys

Birthday parties (your child's and others)

Other costs you may incur as "Life Happens"

Doctor	Dentist	Eye doctor
All things relating to being or getting pregnant	Flood	Housing maintenance (refrigerator breaks, dryer, etc)
Car Maintenance	Death of a loved one	Invitation to life event
Serious illness	Pest Control	Car accident
Braces	School supplies	Extra tutoring
Loss of salary	Child care for sick child	Care for aging relative