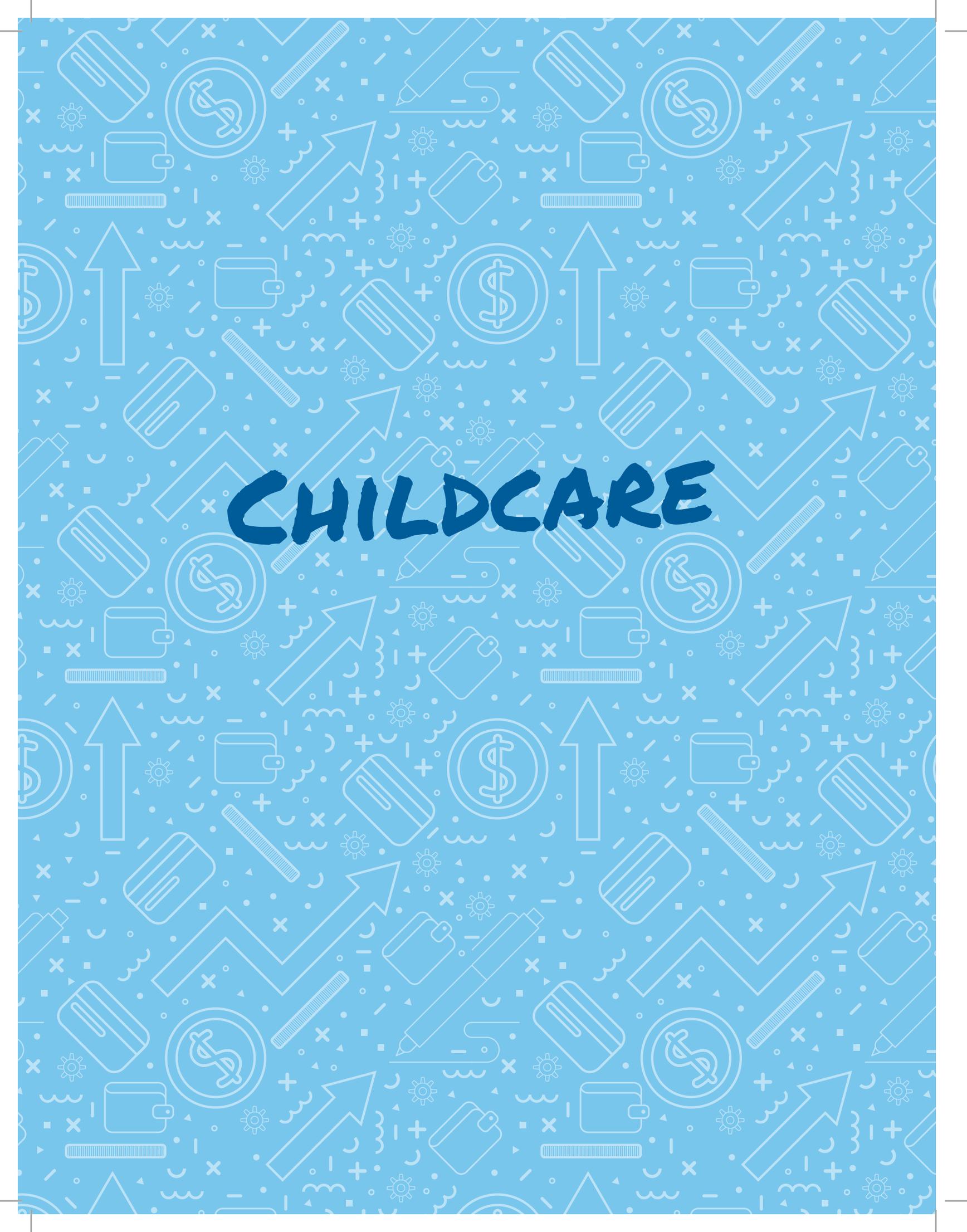


Groceries Expense Summary

Number in Family	Low Cost (Store brand, items on sale)	Moderate Cost (Low cost items plus name brand, gluten-free items)	High Cost (Name brand, gourmet, organic, gluten free items)
	Monthly Price	Monthly Price	Monthly Price
2	\$307	\$403	\$496
3	\$460	\$604	\$744
4	\$614	\$805	\$992
5	\$767	\$1,007	\$1,240



CHILDCARE

Station Manager

Guidelines-Childcare

All teens will visit this station if they need childcare (if single, widowed, or divorced or if both spouses are working).

General Guidelines

- To make the experience as realistic as possible, allow each teen to complete their own Budget Tracking Form and do the math calculations using calculators or devices with calculators. Feel free to assist if teens need help with any of these tasks.
- If teens need to make a withdrawal from their savings accounts, direct them to the Banking and Investing Station to have this transaction recorded.
- If a teen has little or no funds remaining and still has several stations to visit, encourage them to go to the Financial Counseling Station for advice.

Be sure to write your initials in the appropriate column of the Budget Tracking Form, confirming that the teen has visited this station.

Childcare Guidelines

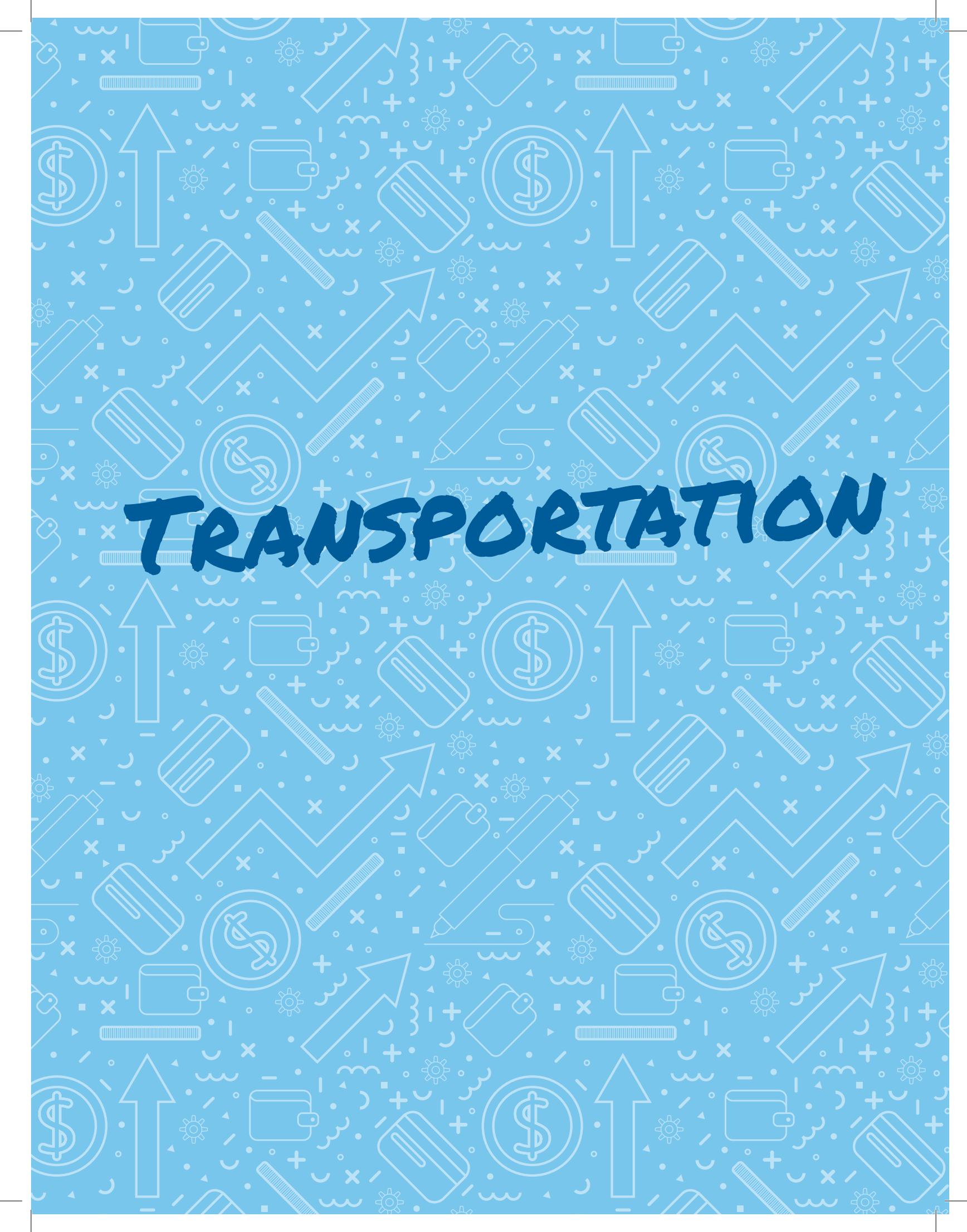
- Based on the number of children, have the teen to subtract childcare from their Budget Tracker Form. Childcare may not be necessary if there is someone in the home who can provide childcare (non-working spouse).
- Help teens who have children deduct the monthly childcare expense, based on the number of children in the family. Refer to the Childcare Expense Summary for amounts. Monthly costs are provided for one to three children. The costs provided are an average and a discount has been given for each additional child.
- Some teens will not have enough money at this point. Ask if any of their children are in school. If so, the cost of childcare may be reduced by that number. The number of children will vary based on teens' life experiences. In some cases they may have 1 child, in other cases, they may have more children. They select the ages of their children in their personal profiles.
- Remind teens that there are number of costs associated with childcare. In addition to paying for the childcare provider (person or facility), there are supplies such as diapers, wipes, formula, and bottles. There are also costs for school age children for activities such as field trips and transportation. Direct them to figure these into their monthly budgets.
- If teens are married and have a non-working spouse they can elect to have that spouse stay at home with their children and have zero childcare costs.

Childcare Expense Summary

Childcare at Center-Based Facility		Monthly 1 Child	Monthly 2 Children	Monthly 3 Children
Under 1 years old		\$954	\$1,431	\$1,908
1-5 years old		\$852	\$1,278	\$1,704
Employer Subsidized Childcare		Monthly 1 Child	Monthly 2 Children	Monthly 3 Children
Under 1 years old		\$538	\$807	\$1,076
1-5 years old		\$416	\$624	\$832
Childcare in Family Setting/Home		Monthly 1 Child	Monthly 2 Children	Monthly 3 Children
Full-time nanny		\$2,320	\$2,520	\$2,720
Part-time nanny		\$1,160	\$1,360	\$1,560
Nanny-share with 2 other families		\$773	\$840	\$906
After School Childcare		Monthly 1 Child	Monthly 2 Children	Monthly 3 Children
Boys & Girls Club	(ages 6 and up)	\$2	\$4	\$6
School Aftercare	(ages 6 and up)	\$250	\$500	\$750
Community Center	(ages 6 and up)	\$456	\$684	\$912

- If a teen is married and their spouse is non-working they can elect to have that spouse stay at home with their children and have zero childcare costs.
- Even if teens have zero childcare costs they still have to pay for other costs depending on the age of their children.

Other Costs		Monthly 1 Child	Monthly 2 Children	Monthly 3 Children
Diapers (Newborn-2 years old)		\$80	\$160	\$240
Formula (Newborn-1 year old)		\$100	\$200	\$300
School field trips (6 years old and up)		\$35	\$70	\$105



TRANSPORTATION

Station Manager Guidelines- Transportation

Teens will visit your station to acquire transportation.

General Guidelines

- To make the experience as realistic as possible, allow each teen to complete their own Budget Tracking Form and do the math calculations using calculators or devices with calculators. Feel free to assist if teens need help with any of these tasks.
- If teens need to make a withdrawal from their savings accounts, direct them to the Banking and Investing Station to have this transaction recorded.
- If a teen has little or no funds remaining and still has several stations to visit, encourage them to go to the Financial Counseling Station for advice.

Be sure to write your initials in the appropriate column of the Budget Tracking Form, confirming that the teen has visited this station.

Transportation Guidelines

- Teens will decide on a mode of transportation that meets their needs: 1) purchase a new vehicle; 2) purchase a used vehicle; 3) use public transportation or 4) use a rideshare service.
- Teens may choose options from one of several choices on the Transportation Expense Summary.
- As they make their choices, help them consider the number of people in their family along with the monthly payment that they are able to afford.
- If public transportation is available in your area, suggest a monthly public transportation pass.
- Have teens also see if using a rideshare service such as Uber or Lyft service may work better for them and their lifestyle.
- If a teen decides to buy a car, be sure to deduct the costs of licensing, maintenance/repair, and gasoline in addition to the car payment.
- Also inform teens that if they buy a used car the higher the mileage on it, more maintenance may need to be done on the vehicle.
- Remind teens that most states require that a vehicle be insured to obtain license plates. Direct teens to the Insurance and Medical Care Station to arrange for auto insurance.
- Be prepared for some teens to return to trade their vehicles for something more economical as they better understand the cost of insurance, license plates, and other costs of living.