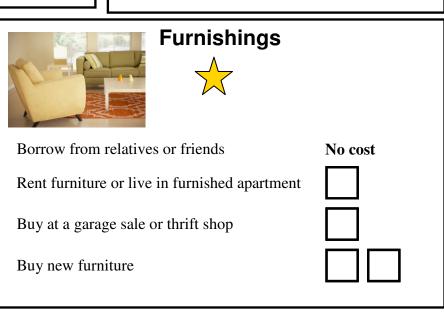
Housing with Uti	ilities
live with relatives sharing cost of utilities (no phone)	
share an apartment or house with others, including basic utilities (no phone)	
rent place of your own, including basic utilities (no phone)	
Communications	000
No phone	No cost
Phone with limited long dis	stance calls
Phone with many long dista	ance calls

Insu	irance
Auto	
Liability coverage only	
Complete coverage	
Health and Disability	
No coverage	No Cost
Fringe benefits of job	
Basic health coverage	
Individual health &	
disability coverage	
Renters	
Property and liability	
coverage	<u> </u>
Gifts	
Make your own	
Purchase cards or smagifts occasionally	all
Purchase frequent gif	its



Cell phone

High-speed Internet



for family and friends



necreation		Basic products like	C
Hiking, walking, visiting friends or library	No cost	soap, shampoo, toothpaste, make-up, etc.	
TV, snacks, picnics, driving around		Occasional professional haircuts, basic personal	
Cable TV, sports and movies		care products Regular professional	
Fishing, hunting, hobbies		hairstyling, name brand personal care products	
CDs/music, books, DVDs			
Concerts, vacations & spectator sports		Clothing & Laund	dry \chi
		Clothing Wear present wardrobe	No Cost
Food		Use your sewing skills	
		Buy at a discount store, thrift shop, or used	
Cook at home; dinner out once a week		clothing store	
Frequent fast food lunches and weekly dinner out; cook		Buy at a department store	
other meals at home		Shop for designer clothes	
All meals away from home		Laundry Do laundry at parents	No Cost
		Use Laundromat; some	
Transportation 🗡		dry cleaning Rent or purchase washer	
Walk or bike No co	net.	or dryer	
	ost of the state o		
Ride bus or join a carpool		More choices	
Buy fuel for family car		Books or other items purchased on installment	nlan
Buy used car and fuel		Newspaper and magazine	
Buy new car and fuel		subscriptions New TV, DVD player or	· iPod
		Thew I v, D v D player or	
Gold Star denotes Req	uired Category		

