



## Housing with Utilities



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)

☐ ☐ ☐ ☐


## Insurance



### 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

☐

## Communications



No phone

No cost

Phone with limited long distance calls

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Phone with many long distance calls

☐ ☐

Cell phone


☐

High-speed Internet

☐ ☐

## Gifts

Make your own

☐


Purchase cards or small  
gifts occasionally

☐ ☐

Purchase frequent gifts  
for family and friends

☐ ☐ ☐

## Savings



Change in piggy bank

No cost

Five percent of income

☐

Ten percent of income

☐ ☐

Invest for retirement

☐ ☐

Contribution to  
charities and religious  
groups

☐


## Furnishings



Borrow from relatives or friends

No cost

Rent furniture or live in furnished apartment

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Buy at a garage sale or thrift shop

☐

Buy new furniture

☐ ☐

## Recreation



Hiking, walking, visiting friends or library

No cost

TV, snacks, picnics, driving around

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Cable TV, sports and movies

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Fishing, hunting, hobbies

☐ ☐

CDs/music, books, DVDs

☐ ☐

Concerts, vacations & spectator sports

☐ ☐ ☐

## Personal care



Basic products like soap, shampoo, toothpaste, make-up, etc.

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Occasional professional haircuts, basic personal care products

☐ ☐

Regular professional hairstyling, name brand personal care products

☐ ☐ ☐

## Clothing & Laundry



### Clothing

Wear present wardrobe

No Cost

Use your sewing skills

☐

Buy at a discount store, thrift shop, or used clothing store

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Buy at a department store

☐ ☐

Shop for designer clothes

☐ ☐ ☐

### Laundry

Do laundry at parents

No Cost

Use Laundromat; some dry cleaning

☐

Rent or purchase washer or dryer

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## More choices

Books or other items purchased on installment plan

☐

Newspaper and magazine subscriptions

☐

New TV, DVD player or iPod

☐ ☐

## Food



Cook at home; dinner out once a week

☐ ☐

Frequent fast food lunches and weekly dinner out; cook other meals at home

☐ ☐ ☐

All meals away from home

☐ ☐ ☐ ☐

## Transportation



Walk or bike

No cost

Ride bus or join a carpool

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Buy fuel for family car

☐ ☐

Buy used car and fuel

☐ ☐ ☐

Buy new car and fuel

☐ ☐ ☐ ☐

★ Gold Star denotes Required Category



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