



# U10.1 Bean Salary

**Housing** 

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**


No coverage No cost

Private insurance

**HOUSE**

No coverage No cost

Private insurance

**Communications** 

No phone No cost

Basic Smartphone

Expensive Smartphone

High speed Internet at home

**Gifts** 

Make your own

Purchase cards or small gifts occasionally

Purchase frequent gifts for family and friends

**Savings** 

Change in piggy bank No cost

5% of income

10% of income

Contribution to NGOs

**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

**Furnishings** 

Borrow from relatives or friends No cost

Rent furniture or live in furnished apartment

Buy at garage sale or thrift shop

Buy new furniture

★ Required Category



## 4Talents

### Recreation



- Hiking, walking, visiting friends or library  No cost
- TV, snacks, picnics, driving around
- Netflix, sport and movies
- Fishing, hunting, hobbies
- Music, books
- Concerts, vacations & spectator sports

### Transport



- Walk or bike  No cost
- Public transport
- Buy fuel for family car
- Buy used car and fuel
- Buy new car and fuel

### Clothing & Laundry



#### CLOTHING

- Wear present wardrobe  No cost
- Use your sewing skills
- Buy at a discount store, thrift shop, or used clothing store
- 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

### Personal care



- Basic products like soap, shampoo, toothpaste, make up, etc.
- Occasional professional haircuts, basic personal care products
- Regular professional hairstyling, name brand personal care products

### More choices



- Books or other items purchased on installment plan
- Newspaper and magazine subscriptions
- New TV, laptop or iPod

★ Required Category