



Housing with Utilities 

Live with parents or relatives (no phone)

Share an apartment with others (no phone)

Rent or own your own house (no phone)

Transportation 

Walk or bike No cost

Ride bus or share rides

Buy gas for family car

Buy a used car & gas


Buy new car & gas

Communications

No phone No cost

Cell phone

High-speed internet

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

Savings


Change in piggy bank No cost

5% of income

10% of income

Invest for retirement

Charitable and religious group giving

Clothing & Laundry 

Clothing

Use your sewing skills or purchase at discount store

Buy at Department store


Shop for designer clothes

Laundry

Do laundry at parents or use somebody else's washing machine No Cost

Use Laundromat

Purchase washer or dryer

Furnishings 

Borrow from relatives & friends No Cost

Rent furniture or live in furnished apartment

Buy used furniture

Buy new furniture

Personal Care

Basic products like soap, shampoo, toothpaste

Occasional professional haircuts, basic personal care products

Regular professional hairstyling, name brand personal care products

Recreation

Hiking, walking, visiting friends or Library

TV, snacks, picnics, driving around

Cable TV, sports, movies

Fishing, hunting, hobbies

Buying music, books and video games

Concerts and vacations

Gifts

Make your own

Purchase cards or small gifts occasionally

Purchase frequent gifts for friends and family