



**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