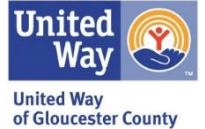


Budget Challenge- Southern New Jersey



Kelly is a 32 year old single mom with three children, ages 8, 6 and 3. She works part-time and receives other support to provide for herself and her family. What would you choose?

Kelly's Income: \$1,800 per month

(\$21,600 annual salary, for a family of 4 federal poverty level is \$24,600)

- \$350 SNAP Benefits (Food Stamps)
- \$450 ADC (Aid for Dependent Children)
- \$150 Blood and Plasma Donation
- \$850 Salary for Part-Time Job

Expenses:

Housing:

Efficiency/Studio Apartment (no defined bedrooms): \$400

Two Bedroom, 1 bath apartment, not the safest neighborhood, easy walking: \$550

Two Bedroom, 1 bath, nearby playground, 2.5 miles from public transit: \$700

MY CHOICE: _____

Utilities:

Basic Utilities (Electric, Water, Heat): \$200

Utilities + Cell Phone: \$250

Utilities+ Cell Phone + Wifi: \$310

MY CHOICE: _____

Healthcare for Kelly (the three children are covered by the state):

No Health Insurance- you pay for all healthcare costs + opt out penalty: \$50

Bronze Plan: \$232/month plus \$45 co-pay

Silver Plan: \$368/month plus \$25 co-pay

MY CHOICE: _____

Food:

Budget Basics (may not always be enough for everyone): \$350

Cheap and Filling: \$584

Healthy and Balanced: \$764

MY CHOICE: _____

Transportation:

Walk or Bike everywhere: Free

Use public transportation: \$20 monthly bus pass

Own Car (insurance and gas and monthly payment): \$350

MY CHOICE: _____

Child Care:

With a family member, who is not always reliable or available: free

Licensed in-home daycare provider (with scholarship): \$500

Provider with training in Early Education (with scholarship): \$650

MY CHOICE: _____

Total Expenses: \$ _____