

## The Education Partnership Resourcefulness Activity:

---

The Education Partnership is concerned with supporting students and teachers with school supplies. 1 in 3 students in this area cannot afford school supplies. How can this be?

In Pittsburgh, the median income for a family of four is about \$58,521. However, there are also many families living below this level. This activity gives you an opportunity to build on your knowledge of budgeting and issues facing families to see how working poor families might spend, particularly on school supplies.

The national poverty line for a family of four is \$25,750. It does not just define who is poor, the figure is used to calculate eligibility for most means-tested programs and for some non-profit organizations as well.

You will now research the data for a single family. We want you to look at a realistic family's monthly budget. To help you in your deliberations, I have included information and options on each budget line items. In your own budget you have to be realistic about what your family is purchasing with their money. Perhaps your family will cut corners, but think about the consequences for their quality of life.

---

Here is the information about your family:

A father, mother, and two children (a daughter, age 6 and a son, age 12).

The mother works part-time (32 hours per week) all year as a Data Entry Clerk and earns \$10 per hour. Her office is located in Pittsburgh, PA 15276. She earns **\$13,560** after taxes each year.

The father works full-time (40 hours per week) all year as a Document Scanner / Office Assistant and earns \$12 per hour. His office is located in Pittsburgh, PA 15220. He earns **\$18,720** after taxes each year.

The total family net income per year is **\$32,280**. Per month the family brings in a net of **\$2,690**

**For each expense, read the box. Complete the activity and then fill in the budget table below.**

---

## RENT

The average rent for an apartment in Pittsburgh is \$1,322. Luckily your family has found several great options closer to their budget. Please select 1 housing option for your family.

Option 1: The family rents a 1 BR/1 Bath apartment in Pittsburgh and pays **\$700** in rent.

Option 2: The family rents a 2 BR/1 Bath apartment in Pittsburgh and pays **\$900** in rent.

Option 3: The family rents a 3 BR/ 2 Bath apartment in Pittsburgh and pays **\$1290** in rent.

I choose Option \_\_\_\_\_ which costs \$\_\_\_\_\_ per month

---

## UTILITIES

The average water, gas and electricity utilities for a family of 4 are listed below. Your family has the option of adding several additional items to their utilities to help make life safer and easier. Please add their required utilities and select any additional utilities for your family.

The family uses Duquesne Light for electricity and pays \$60 per month

The family pays \$100 per month for Water

The family pays \$84 to People's Gas per month

Add-on Option 1: The family wants internet from Spectrum will cost \$44.99 per month

Add-on Option 2: The family wants a cell phone with Cricket Wireless for \$55 for one line, \$80 for two lines, or \$90 for 3 lines per month

Add-on Option 3: The family wants Comcast Television which will cost \$40.00 per month

The family pays a total of \$\_\_\_\_\_ in utilities per month

---

## TRANSPORTATION

The family does not have a car and uses the bus to get to work and school. You need to visit Pittsburgh Port Authority's website and figure out the cost for their family's transportation each month: <https://www.portauthority.org/fares-and-passes/fare-information/>

The cost for the their daughter to take the bus is \$\_\_\_\_\_ month. The cost for the other three family members is \$\_\_\_\_\_ per person. Total public transportation cost for the family per month is \$\_\_\_\_\_

Transportation for this family costs \$\_\_\_\_\_ per month

---

## CHILDCARE

Since both parents work and their children are young, the family needs to arrange childcare for their children for four hours a day for the four days a week both parents are working. The average weekly cost for childcare in Pittsburgh is \$211 a week. Luckily your family has found several great options for childcare. Please select 1 childcare option for your family.

Option 1: Aftercare program at school for both students **\$10 per student per hour**.

Option 2: A neighbor is willing to babysit for **\$7 per child per hour**.

Option 3: The daughter will attend aftercare at her school at **\$10 per hour** and the son will go to a preteen neighborhood drop-in center that costs **\$60 per month**.

I choose Option \_\_\_\_\_ which costs \$\_\_\_\_\_ per month

---

### HEALTH CARE

The family does qualify for CHIP benefits for their two children and therefore does not need to pay for healthcare for the kids. Their parents however must pay for healthcare costs. Luckily the man's work pays for some of the coverage but they must pay **\$140** per month for medical healthcare.

His work also offers vision and dental for an additional cost of **\$125** per month. Do you choose to add on dental and vision for your family?

Option 1: Just health care at **\$140 per month**.

Option 2: Medical, Vision, and Dental Care for **\$265 per month**.

I choose **Option** \_\_\_\_\_ which costs \$\_\_\_\_\_ per month

---

### FOOD

The family unfortunately makes **\$598** more per month than \$2,092 Supplemental Nutrition Assistance Program (SNAP) Fiscal Year (FY) 2019 Income Eligibility Standards for a family of 4 and therefore does not qualify for SNAP benefits. The students attend school in Pittsburgh and therefore qualify for National Free and Reduced Lunch Program but the family must still purchase food for the adults all week, and dinner and weekend meals for the children. They must pay for 21 meals per week per adult and 11 meals per child per week. Please select 1 food budget option for your family.

Option 1: The family is able to budget **\$1.75** on food per meal by eating mostly starchy and carb-filled meals that keep members full all day.

Option 2: The family is able to budget **\$2.25** on food per meal by eating some vegetables and meats but mostly starch-heavy meals like pasta and rice.

Option 3: The family is able to budget **\$3.00** on food per meal by eating a healthy balance of vegetables, fruit, proteins and starches for meals.

I choose **Option** \_\_\_\_\_ which costs \$\_\_\_\_\_ per month

---

## SCHOOL SUPPLIES

Below are **REAL** school supplies lists from two schools in The Education Partnership's Programs.

Son's Supply List:

### **Incoming 6th Grade Families**

*Here is a list of supplies incoming 6th graders need.*

#### SUPPLIES FOR INCOMING 6TH GRADERS

- One inch binder (no larger)
- 4 single subject notebooks or 1 five subject notebook
- Highlighter
- Pencils/Pens
- Pencil **BAG** with a **ZIPPER**
- Basic Calculator

**PLEASE LABEL ALL SUPPLIES WITH STUDENT'S NAME**

Daughter's Supply List:

### Kindergarten Grade Supply List

- 2 boxes of crayons (24 count)
- 4 large erasers
- 4 large Elmer's glue sticks
- 4 highlighters (any color)
- 2 bottles Elmer's school glue
- 4 Expo dry erase markers (black)
- 4 plastic folders (one per each 9 weeks)
- 1 container of disinfecting wipes
- 4 boxes of tissues

Go to whatever retailer of your choice's website (Staples, Walmart, Amazon, Target, DollarStore, etc.) and place each item into you cart.

I choose \_\_\_\_\_ (store) which costs \$\_\_\_\_\_ for all the school supplies.

Does this extra cost fit into your monthly budget? If not, which supplies do you choose? How do you prioritize items?

---

## Budget Worksheet

<u>Expense Type</u>	<u>Cost</u>
Rent	
Utilities	
Transportation	
Childcare	
Healthcare	
Food	
School Supplies	
Total	

## Questions for Reflection:

Did any costs surprise you? Which ones?

How did you prioritize expenses?

This was a simple budget but think of some of the items we left off of this family's budget:

Food - meals in restaurants  
Set-up charges for things like internet  
Technology costs cost of buying computers/laptops/cell phones  
Clothing/Personal care items like toothpaste and shampoo  
Prescription drugs, medical copays, etc.  
Leisure activities like Netflix, entertainment, books, newspapers and vacations  
Field trips  
Summer camp  
Sports / gym memberships  
Life insurance  
Birthday gifts

Can you think of other expenses a family might incur that we didn't list or mention?

This is one family, think about what this project would be like with different types of families such as:

<b>Family A</b>	A father, mother, and two children (daughter age 4 and son age 2). The father works full-time and earns \$24,000 per year. The mother does not work outside the home.
<b>Family B</b>	A family of four that includes a mother, who works full-time and earns \$18,000 per year. She lives with her two sons, ages 11 and 10, and her 55 year old unemployed father, who has not held a steady job in two years. He does odd jobs in the informal economy and brings in about \$3,500 a year. Total household income is \$21,500.
<b>Family C</b>	A retired grandmother, her adult son, and his two daughters (ages 2 and 4). The grandmother collects a pension and social security that total \$6,500 per year and the son earns \$19,000. The total household income is \$25,500.
<b>Family D</b>	A mother and her three children. The daughter is 12 and the sons are 8 and 7 years old. The mother works full-time and earns \$21,000 a year.

