

Independent Living Skills Module I

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Given the fact that these products usually last for more than one month (depending on how frequently they are used), how much would you spend on cleaning supplies during an average month?

I would spend:



ACTIVITY

List the items in your apartment you would have to replace from time to time (such as light bulbs, glassware, small appliances, etc.) and research their costs.

Items To Be Replaced	Times per Year	Costs

How much do you think you would spend in an average month on the items listed above?

I would spend:

Usually the repairs and services your apartment requires in upkeep are considered to be included in your rent payments to the landlord (see “Tenants’ Rights” and “Leases” in Module IV). However, if damage to the apartment is caused by you, **you** will be held accountable for the costs of repairs.



ACTIVITY

Research the costs associated with replacing an average size window (i.e., the cost of the glass pane, frame, and installation) or fixing a clogged toilet (if you were unable to do it yourself).

According to the previous exercises and estimates, how much would you budget each month for homecare?

Cleaning supplies

Replacement items

Possible repairs

Total:

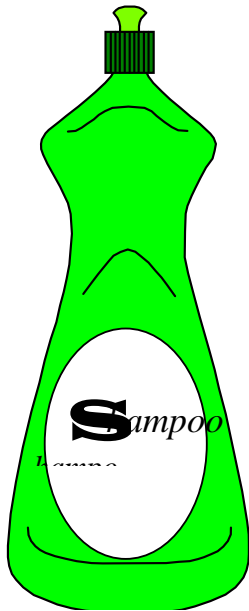
Record your estimate under **Homecare** on your personal budget sheet.

PERSONAL CARE

Personal appearance is important. When planning for personal care items, it is important to differentiate between items you need (basic hygiene products, clean and appropriate clothing, etc.) and items you might like but are not *necessary* (expensive perfumes, aftershave lotions, and fashionable brand name clothing). While completing the following exercises, keep in mind that you have limited funds and a great deal of other financial responsibilities.

Personal Care/Hygiene

Comparison shopping can once again save you a great deal of money. Utilize the skills you have learned in the Food budgeting section to determine the best buy when purchasing personal care items.



Natural Shampoo	High Class Shampoo	Fancy Shampoo
10 oz.	14 oz.	16 oz.
\$2.10	\$2.40	\$4.00

The units that the shampoo is sold in are: _____

The number of units and price per unit in Natural Shampoo: _____

The number of units and price per unit of High Class Shampoo: _____

The number of units and price per unit of Fancy Shampoo: _____

The shampoo with the lowest unit price is: _____

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Consumer reports indicate that the price of a product is often not reflective of its quality. The quality of a cheaper shampoo might actually be better than the quality of a more expensive one.



ACTIVITY

Make a list of all personal care items and services you would need to purchase each month:

<u>Item</u>	<u>Price</u>	<u>Item</u>	<u>Price</u>

Go to two different drugstores and price the items listed, making use of your comparison shopping skills. Record the prices next to the respective items on your list.

Also consider other personal care services, such as hair cuts, styling, etc. Be sure to consider the cost and frequency of such services in your hygiene budget. There are plenty of places that cut and style hair for \$11 - \$15. For example, Supercuts has haircuts for \$11.99, plus a tip of 15%-20%

Given the fact that personal care items/services can last several months, how much would you budget for this category?

I would budget \$ _____ per month.

Laundry

Initially, many of you will not have access to a washer and dryer in your apartment and will have washed your clothes either at coin-operated machines in your apartment building or at a Laundromat.



ACTIVITY

Estimate how many loads of laundry you would have to wash and dry weekly.

On average, I would wash and dry _____ loads of laundry each week.

Go to a local Laundromat to find out the price for washing and drying one load of laundry. Record your findings in the chart on the next page.

<u> </u>	+	<u> </u>	×	<u> </u>	=	
Cost of Washing One Load of Laundry		Cost of Drying One Load of Laundry		Estimated Number of Loads Per Week		Total Cost of Cleaning Laundry for One Week

In addition, whether or not you have access to a washer and dryer to clean your clothes, you will have to purchase detergent.

Compare the two detergents below and determine which one is the better buy.

	<p>Clean Detergent</p> <p>200 FL OZ (1.56 gallons)</p> <p><i>Washes 50 Loads</i></p> <p>\$8.99</p>		<p>Super Clean Detergent</p> <p>100 FL OZ</p> <p><i>Washes 25 Loads</i></p> <p>\$6.99</p>
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I would buy _____ detergent because _____
_____.

Be aware of concentrates when purchasing detergents. One detergent may be both smaller and more expensive than another. This doesn't mean that it's a bad value. If a detergent is "concentrated", you will need less detergent for each wash. In such a case, you will need to find the cost per load of laundry, not per unit. To find the cost per load

of laundry, divide the price by the number of loads of laundry that can be washed with the container of detergent. This will produce the true value of the product.



ACTIVITY

Comparison shop for a laundry detergent at your local supermarket or drug store.

I would buy _____ detergent at a price of _____ because _____
_____.

Based upon your estimates, how much would you budget for laundry and detergent in one month?

Dry-cleaning

Some of your clothes might have to be dry-cleaned (wool, leather, silk). Take an inventory of your clothes which need to be dry-cleaned and list them in the box below.



ACTIVITY

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Go to your local dry-cleaner and inquire about prices relevant to the clothes on your list. Estimate the monthly cost for dry-cleaning.

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To come up with the approximate amount of money you will have to spend on personal care each month, add:

One month's personal
hygiene products:

My cost estimate for one
week's worth of clean
laundry:

(\$ _____ X 4)

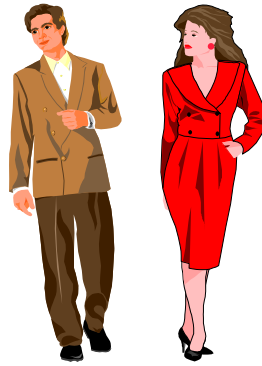
One month's dry-cleaning

My total personal care
budget is:

Enter your total in the **Personal Care** box on your budget sheet.

CLOTHING

When on a limited budget, it is important to be an educated consumer, especially when you are planning and shopping for clothes. Besides the price, there are many factors to be considered. The quality is important because your clothes will have to last for a while. The style is important as well. Fads might fade fast, and you probably will not want to wear your once fashionable and trendy clothes after they become “out of style.” The method for cleaning your clothes also needs to be a consideration; as you may have learned in the exercise in the previous section, dry cleaning is expensive. Certain brand name clothing is often extremely expensive and the quality is normally no better than non-brand name or affordable clothing.



Here are some additional questions to keep in mind when shopping.

- What are the return/exchange policies?
- Do the clothes or shoes feel comfortable?
- Does the zipper work? Are all the buttons attached?
- How often will I be able to wear it?
- Will I need to buy other clothes to match?
- Have I read all the labels and tags carefully?
- Will the material shrink or fade?
- Are the clothes or shoes well made?
- **CAN I AFFORD IT???**

Consider the following:

You have been shopping for a new sweater to wear to a friend’s party next weekend and have finally found not one, but two sweaters that seem perfect to you. The both fit well and look great

Sweater A is on sale for \$15.00. It was originally priced at \$30.00.

Sweater B is not on sale. It is priced at \$19.99.

Which sweater would you choose?

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Did you have enough information to make a choice? Just in case you're still undecided, here's a closer look at each sweater.

Sweater A: Is bright blue, a color that looks great on you.
Is woolen and seems to make your skin itch a little
Must be dry-cleaned only
Is a final sale item which cannot be returned?

Sweater B: Is also blue
Is cotton
Can be machine washed in cold water
Returnable for store credit within seven days with a sales receipt.

With this new information, which sweater would you choose? Why?



Remember, the more information you have about your choices, the easier it will be to make a decision.

Suppose you had \$80 in your budget to buy a pair of sneakers and a winter jacket. Most of your friends wear expensive brand name sneakers. You would really like to buy similar sneakers but they cost \$65, which would not leave you enough money to buy the winter jacket you need.

What would you do?



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Evaluate your list and establish what kind of additional clothing and shoes you need and which items you will have to replace over the next twelve months.

Summer Clothes/Shoes	Cost	Winter Clothes/Shoes	Cost



ACTIVITY

Go to at least two different stores and comparison-shop for the items needed. Record the prices in the designated spaces on your list add up the costs of all items.

My estimated total for clothing over the next 12 months is:

Divide your total by 12 (months) to establish how much your monthly budget for clothing should be.

Enter this amount in the **Clothing** box on your budget sheet.

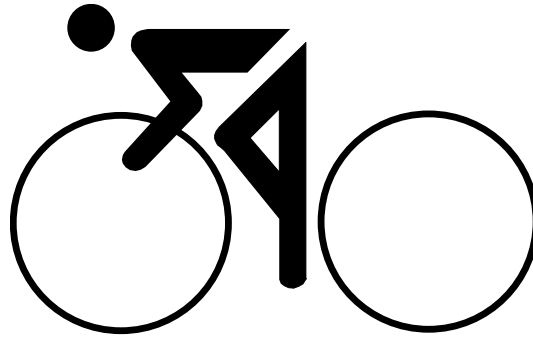
RECREATION & ENTERTAINMENT

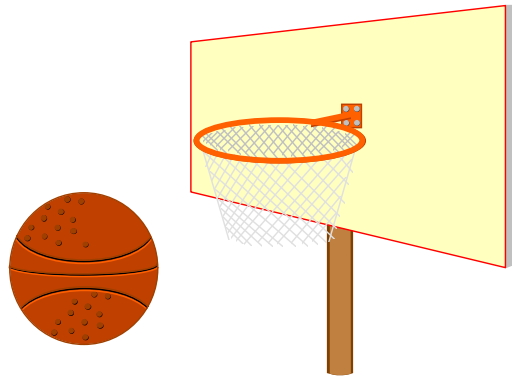
Recreational activities are an important part of our lives, enabling us to relax, socialize, and have fun. However, on a tight budget expensive recreational options might be limited. It's important, therefore, to remember that all communities offer a variety of low cost or free recreational activities. In addition, most libraries offer free passes to museums and other attractions. Volunteering can be a fun recreational activity as well.



ACTIVITY

1. Research low-cost and free recreational activities in your area. Try calling the Park and Recreation Department, City Hall, community action programs, libraries, churches, etc.
2. Develop a list of recreational activities you enjoy. Divide your list into activities you have to pay for (noting their cost) and those which are free.





**Recreational Activities
with a Fee**

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Free Recreational Activities

After evaluating these options, how much would you budget monthly for recreation and entertainment expenses?

Transfer your estimate to the **Recreation** line on your personal budget sheet.

MEDICAL

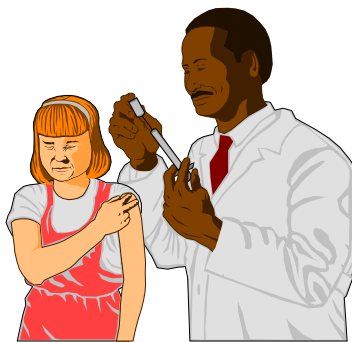
In general, budgeting for health care can be difficult. Taking good care of your health is very important! However, health care costs are rising steadily and the cost of medical care for a serious injury or illness is extremely expensive if you are not covered by health insurance. Once you leave the Department's care, you will no longer be insured through Medicaid. You can reapply for Medicaid Services through your local Office of Transitional Assistance, but you have to be income eligible and certain other restrictions apply.

Most people obtain health insurance (coverage for ongoing and unexpected medical expenses) through their employers. (Most often, you will be eligible for employee health insurance if you work full time.)



Most employers require co-payments, depending on the type of coverage or insurance plan. In addition to those monthly co-payments (which range from about \$20 to \$75), insurance providers require co-payments for each doctor's visit and pharmacist's prescription. These usually range from \$5 to \$20 dollars. Emergency room co-payments have an average cost of \$25-50, but it depends on the type of insurance plan you have.

Some employers offer dental insurance, again with co-payments required. Dental insurance often pays for 80% of needs; you would be responsible for the remaining 20%. Colleges will often offer basic health insurance to students, sometimes included in tuition. If you are planning to go to college, inquire about the specific details. You will need some kind of health insurance whether it is through your job, the college or Mass Health, etc...



If you are not eligible for Medicaid, don't go to college, or don't work for full-time for one employer, private insurance is available through provider insurance companies. This might be an option for you. Private health insurance costs an average of \$2500 a year, generally covers 80% of costs, and has deductibles (a certain amount of money you are required to pay before the insurance covers the rest).

You are aware by now that health insurance can be expensive. However, having **no** insurance is very risky and could end up being far more expensive than insurance. If none of the options listed above are viable possibilities for you at this time, you will have to pay for doctor's visits and health care facilities out of your own pocket. Thankfully, many communities offer medical care services on a sliding fee basis. That means the fee for services is based on your income. Some even provide free check-ups and emergency care in certain locations.



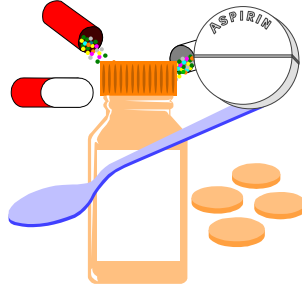
ACTIVITY

Research lower cost or free health care options in your community and list their location and phone numbers below.

Based on the above information, how much would you budget for health care?

Medications and Vitamins

Another part of medical costs you will have to plan for are over-the-counter medications and vitamins.



ACTIVITY

List all over-the-counter medications and vitamins you generally use or might need. Go to your local drug store/pharmacy and price the items using your comparison shopping skills.

Product	Purpose	Price

Given the fact that most of these products will last you for several months, how much would you budget for over-the-counter medications and vitamins monthly?

To determine the total amount of medical expenses per month, add:

Monthly health care budget

Over-the-counter medication and vitamin costs for one month:

My total medical budget is:

Record the total on the **Medical** line on your personal budget sheet.