### Gifts

- Make your own.
- Buy cards and small gifts on special occasions.
- Buy frequent gifts for everybody.

![Gift Image](image)

### Housing

- Live with relatives or in public housing.
- Share apartment or house with others.
- Rent a place of your own.
- Buy a house.

![House Image](image)

### Grooming

- Generic products (shampoo, makeup, etc.).
- Haircuts, selected grooming products bought at discount stores.
- Hair styled and perm, name-brand grooming products.

![Grooming Image](image)

### Clothing

- Wear what you have.
- Use your sewing skills.
- Buy at a discount store, thrift shop, or used-clothing store.
- Buy at a department store.
- Shop for designer clothes.

![Clothing Image](image)

Budget/Spending Choices Cards
<table>
<thead>
<tr>
<th>Utilities</th>
<th>Transportation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heat and lights</td>
<td></td>
</tr>
<tr>
<td>Included in rent.</td>
<td></td>
</tr>
<tr>
<td>Cost shared by family members or housemates.</td>
<td></td>
</tr>
<tr>
<td>You pay total cost.</td>
<td></td>
</tr>
<tr>
<td>Water, sewer, and garbage pickup</td>
<td></td>
</tr>
<tr>
<td>Included in rent.</td>
<td></td>
</tr>
<tr>
<td>Cost shared by family members or housemates.</td>
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<tr>
<td>You pay total cost.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Phone</th>
<th>Laundry</th>
</tr>
</thead>
<tbody>
<tr>
<td>No phone.</td>
<td></td>
</tr>
<tr>
<td>Local calls only.</td>
<td></td>
</tr>
<tr>
<td>Prepaid phone card.</td>
<td></td>
</tr>
<tr>
<td>Phone with long-distance calls.</td>
<td></td>
</tr>
<tr>
<td>Cellular phone.</td>
<td></td>
</tr>
<tr>
<td>Do laundry at home of friend or relative.</td>
<td></td>
</tr>
<tr>
<td>Use washer and dryer in apartment or public housing.</td>
<td></td>
</tr>
<tr>
<td>Use laundromat, some dry cleaning.</td>
<td></td>
</tr>
<tr>
<td>Rent or purchase washer and dryer.</td>
<td></td>
</tr>
<tr>
<td>Dry clean some garments monthly.</td>
<td></td>
</tr>
</tbody>
</table>
Furniture

Borrow from relatives or friends.

Live in a furnished apartment.

Buy at garage sale or thrift shop.

Buy new furniture.

Rent furniture.

Home or apartment insurance

No coverage.

Covered under family or housemate’s policy.

Pay for property and liability coverage.

Auto Insurance

Covered on car owner’s policy.

Pay for liability coverage only.

Pay for complete coverage.

Health and disability insurance

No coverage.

Use free public health care.

Fringe benefits of job.

Group coverage (school or job).

Pay for individual health and disability coverage.

Budget/Spending Choices Cards
Food

Cook at home; prepare meals from scratch, not using convenience foods; dinner out once a week. ___

Buy frequent fast-food lunches and dinner out once a week; cook other meals at home. ___ ___ ___

Buy all meals away from home (eat out). ___ ___ ___ ___

Installment payments

Mail-order purchases. ___

Household items bought on installment plans. ___

Layaway items. ___ ___

Other: _______________ ___ __________________________ (list)

Other: _______________ ___ ___ __________________________ (list)

Savings

Change in piggy bank. ___

Five percent of income. ___

Ten percent of income. ___ ___

Each family member saves some from personal allowance. ___ ___

Other: _______________ ___ __________________________ (list)

Other: _______________ ___ ___ __________________________ (list)

Household supplies

Buy cleaning supplies at supermarket. ___

Buy cleaning supplies at discount store. ___

Buy cleaning supplies at a department store. ___ ___

Buy a vacuum and bags. ___ ___

Budget/Spending Choices Cards
### Other choices

<table>
<thead>
<tr>
<th>Alcohol.</th>
<th>??</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cigarettes.</td>
<td>??</td>
</tr>
<tr>
<td>Charity/religious group.</td>
<td>??</td>
</tr>
<tr>
<td>Lottery ticket</td>
<td>??</td>
</tr>
<tr>
<td>Other: ________________ ___</td>
<td>(list)</td>
</tr>
</tbody>
</table>

### Child care

- Provided by family member or friend.
- Hire sitter on limited basis.
- Pay for full-time daycare.

### Education

- Use local library.
- Subscribe to newspaper and magazines.
- Favorite hobby (such as photography or computer games).
- Take GED classes.
- Take adult education classes.

### Recreation/entertainment

- Television, visits with friends, and picnics.
- Basic cable channels.
- Concerts, vacations, spectator sports.
- Premium cable channels, pay-for-view sporting events, movies.
- Buy or rent CD's, movies, games

- Other: ________________ ___ | (list)
- Other: ________________ ___ ___ | (list)