HOUSING

a. Live with relatives

b. Live in public housing

- [ ]

c. Share apartment or house with others

- [ ]

- [ ]

d. Rent a place of your own

- [ ]

- [ ]

e. Buy a home

- [ ]

- [ ]

- [ ]

- [ ]

- [ ]

INSURANCE

Auto

a. Covered on owner’s policy

b. Pay for liability coverage only

- [ ]

c. Pay for complete coverage

- [ ]

- [ ]

Home or Apartment

a. No coverage

b. Covered under family or roommate’s policy

c. Pay for property and liability coverage

- [ ]

Health and Disability

a. No coverage

b. Access to free public health care

c. Fringe benefits of job

d. Group coverage (school or job)

- [ ]

e. Individual health and disability coverage

- [ ]

- [ ]

- [ ]

- [ ]
UTILITIES

Heat and Light

a. Included in rent
b. Cost shared by roommates
c. You pay total cost

Phone

a. No phone
b. Phone with limited long distance calls
 c. Phone with many long distance calls

MORE CHOICES

a. Records, tapes, CDs, or computer games
b. Items purchased on installment plan
c. Weekly giving to charity or religious groups
d. Newspaper/magazine subscriptions
e. Favorite hobby (such as photography or computer games)
f. Cigarettes, pipes, or other tobacco products
g. Beer, wine or other alcoholic beverages
h. Bingo, lottery, or other gambling
I. Pets
j. Other: _________________________
FOOD

a. Included in housing costs (room and board)

b. Use food assistance (WIC, Food Stamps, food pantries)

c. Cook at home; dinner out once a week

d. Purchase frequent fast food lunches and weekly dinner out; cook other meals

e. Purchase all meals away from home

LAUNDRY

a. Do laundry at home of friend or relative

b. Use facilities in apartment or public housing

c. Use laundromat; some dry cleaning

d. Rent or purchase washer and dryer
CLOTHING

a. Wear present wardrobe
b. Use your sewing skills
   □
c. Buy at discount store, thrift shop, or used clothing store
   □
d. Buy at a department store
   □ □
e. Shop for designer clothes
   □ □ □

TRANSPORTATION

a. Walk or bike
b. Ride the bus or join a car pool
   □
c. Use family or already-own vehicle
   □
d. Buy used vehicle
   □ □ □
e. Buy new vehicle
   □ □ □ □
RECREATION

a. Television, visits with friends and use of public recreational facilities

b. Cable television, sports, and movies

c. Concerts, vacations and spectator sports

SAVINGS

a. Change in piggy bank

b. Five percent of income

c. Ten percent of income

d. More than ten percent of income
FURNISHINGS

a. Borrow from relatives or friends
b. Rent furniture or live in furnished apartment

GIFTS

a. Make your own
b. Purchase cards and small gifts on special occasions
c. Purchase frequent gifts for everybody

d. Buy new furniture
**GROOMING**

a. Generic grooming products

b. Haircuts, selected grooming products

c. Hair styled, colored, or permed regularly; name brand grooming products

**CHILD CARE**

a. Provided by family member or friend

b. Hire sitter on limited basis

c. Pay for full-time day care