

Lifestyle Scenarios

Career cluster _____
Career pathway _____
Your career choice _____
Years of experience _____
Your monthly net (take home) income = \$3,500.00
Monthly mortgage payment = \$1,000.00

You are a single parent with custody of your 10 year-old daughter.

Career cluster _____
Career pathway _____
Your career choice _____
Years of experience _____
Combined monthly net income = \$4,900.00
Your monthly net (take home) income = _____
Monthly mortgage payment = \$1,500.00

Working married couple with two children, ages 7 and 9.

Career cluster _____
Career pathway _____
Your career choice _____
Years of experience _____
Your monthly net (take home) income = \$4,500.00
Monthly rent for home = \$1,000.00

One income married couple with three children ages 3, 6, and 9.

Lifestyle Scenarios

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Your monthly net (take home) income = \$2,800.00

Monthly rent to parents \$700.00

You are a single 22 year old recently employed college graduate. You live with your parents.

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Combined monthly family net (take home) income = \$4,800.00

Your monthly net (take home) income = _____

Monthly mortgage payment = \$900.00

Monthly Child Support = \$600.00

Working couple - mother has four year old daughter from a previous marriage who lives with them. Father has an 8 year old son from a previous marriage who does not live with them. You are first time parents of a baby girl.

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Your monthly net (take home) income = \$4,800.00

Monthly mortgage payment = \$1,000.00

Monthly contribution from Grandmother = \$200.00

You are a one income married couple living in an apartment with your 12 year old son. Your Grandmother has recently moved in due to health problems.

Lifestyle Scenarios

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Combined monthly net (take home) income = \$4,000.00

Your monthly net (take home) income = _____

On base housing allowance = \$1,200.00

You are a working military couple with 7 year old triplets. Your spouse will be deployed to Japan for six months.

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Combined monthly net (take home) income = \$4,200.00

Your monthly net (take home) income = _____

Monthly apartment rent = \$800.00

You and your best friend recently graduated from college. The two of you are sharing an apartment and splitting all expenses.

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Your monthly net (take home) income = \$3,000.00

Monthly apartment rent = \$800.00

You are recently divorced and living in an apartment. You have minimal expenses.

Lifestyle Scenarios

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Your monthly net (take home) income = \$3,300.00

Monthly apartment rent = \$900.00

Spouses' death benefit = \$800.00

You have been recently widowed and have moved into a condominium. You receive an \$800.00 monthly from your spouses' death benefits.

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Combined monthly net (take home) income = \$4,800.00

Your monthly net (take home) income = _____

Monthly payment to in-laws = \$900.00

You are a working married couple with two children, ages 9 and 16. You have recently moved in with your in-laws.

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Combined monthly net (take home) income prior to accident = \$5,200.00

Your monthly net (take home) income = _____

Monthly mortgage payment = \$900.00

You are a working couple with two children and have recently been in an auto accident. Due to your spouse's injuries, you are now the sole source of income.

Lifestyle Scenarios

Career cluster _____
Career pathway _____
Your career choice _____
Years of experience _____
Combined monthly net (take home) income prior to job change = \$6,800.00
Your monthly net income = _____
Monthly mortgage payment = \$900.00

You are a working married couple. Your spouse has recently changed to an entry level position to have more time with your children. Your three children are ages 2, 5, and 9.

Career cluster _____
Career pathway _____
Your career choice _____
Years of experience _____
Your monthly net (take home) income = \$3,800.00
Monthly rent for home = \$1,000.00

You are a single income married couple and have adopted a three month old baby.

Career cluster _____
Career pathway _____
Your career choice _____
Years of experience _____
Combined monthly net (take home) income = \$5,400.00
Your monthly net income = _____
Monthly rent for home = \$1,000.00
Stipend for being a foster parent = \$800.00

You are a working married couple and are providing a temporary home for a five year old foster child.

Lifestyle Scenarios

Career cluster _____
Career pathway _____
Your career choice _____
Years of experience _____
Combined monthly net (take home) income = \$5,800.00
Your monthly net income = _____
Monthly rent for home = \$1,200.00

You are a working married couple. You have been employed at your company for 20 years. You and your spouse have recently been appointed guardians to your 15 year old granddaughter.

Career cluster _____
Career pathway _____
Your career choice _____
Years of experience _____
Your monthly net (take home) income = \$2,700.00
Monthly rent to parents = \$700.00

You are a 35 year old single individual with no dependents living with your parents.

Career cluster _____
Career pathway _____
Your career choice _____
Years of experience _____
Combined monthly net (take home) income = \$5,700.00
Your monthly net income = _____
Monthly rent for apartment = \$700.00
Monthly savings for down payment = \$1,000.00

You and your spouse have been married for 3 years and are saving for a down payment to purchase your first home.

Lifestyle Scenarios

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Combined monthly net (take home) income = \$5,000.00

Your monthly net income = _____

Monthly rent for home = \$1,200.00

You and your spouse have been married for 12 years and have two children, ages 7 and 9.

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Combined monthly net (take home) income = \$4,800.00

Your monthly net income = _____

Monthly rent for home = \$800.00

You are a working married couple with no dependents.

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Your monthly net (take home) income prior to promotion = \$3,500.00

Your current net (take home) income = _____

Monthly rent for home = \$750.00

You are a single individual with a 14 year-old child. You recently received a promotion. Good job!

Lifestyle Scenarios

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Your monthly net (take home) income = \$3,300.00

Monthly rent for home = \$850.00

You are a single individual with two children, ages 5 and 10. Your mother recently moved in with you due to a reduction of force at her place of employment.

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Combined monthly net (take home) income = \$6,200.00

Your monthly net income = _____

Monthly rent to parents $\$450.00 \times 2 = \900.00

Monthly savings for wedding expenses = \$1,800.00

You are engaged and are planning to be married in six months. You and your fiancée are living with your respective parents in order to save for your wedding expenses.

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Your monthly net (take home) income = \$4,000.00

Monthly mortgage payment = \$950.00

You are the sole source of income for your family. Your spouse is a college student and you have a 12 year old.

Lifestyle Scenarios

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Combined monthly net (take home) income = \$5,600.00

Your monthly net income = _____

Monthly mortgage payment = \$1,150.00

Monetary gift to parent = \$500.00

You are a working couple with two children, ages 2 and 4. You are helping your aging and ill mother with a monetary gift of \$500.00 a month.

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Monthly net (take home) income prior to spouse working = \$3,200.00

Your monthly net income = _____

Monthly mortgage payment = \$1,500.00

You are a married couple with two children, ages 10 and 14. You have been the sole source of income for your family for 14 years. After being a full time parent for all these years, your spouse will be entering the world of work.

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Combined monthly net (take home) income = \$5,700.00

Your monthly net income = _____

Monthly mortgage payment = \$1,300.00

Monthly savings for college funds = \$600.00

You are a working married couple with two children, ages 4 and 6. You have decided start a college fund for your children.

Lifestyle Scenarios

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Combined monthly net (take home) income prior to job change = \$63,000.00

Your monthly net (take home) income = _____

Monthly mortgage payment = \$1,300.00

You are a working married couple with a five year old. You have decided to have another child. Due to complications during pregnancy and the need for total bed rest, you are now the sole provider.

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Combined monthly net (take home) income = \$4,200.00

Your monthly net income = _____

Monthly mortgage payment = \$1,400.00

You are a working married couple with two children, ages 4 and 6.

Career cluster _____

Career pathway _____

Your career choice _____

Years of experience _____

Combined monthly net (take home) income = \$6,200.00

Your monthly net income = _____

Monthly mortgage payment = \$1,600.00

Monthly college spending allowance = \$500.00

You are a working married couple with two children, ages 14 and 18. Your 18 year old has recently started attending a state college out of town. You will be sending her a monthly college spending allowance of \$500.00.