

# Appendix: More Choices!



## Housing, Insurance & Utilities

Choose ☒

\$600	Renting a studio apartment <u>with a roommate</u>	<input type="checkbox"/>
\$900	Renting a two bedroom apartment	<input type="checkbox"/>
\$1350	Purchasing a \$175,000 home near a local shopping area mall	<input type="checkbox"/>
\$1800	Purchasing a \$250,000 in 3 bedroom home in a suburban area	<input type="checkbox"/>
\$2900	Purchasing a \$500,000 in a private community near a golf course	<input type="checkbox"/>

## Groceries



	Low-Cost	Choose <input checked="" type="checkbox"/>	Moderate-Cost	Choose <input checked="" type="checkbox"/>
Male	\$237	<input type="checkbox"/>	\$297	<input type="checkbox"/>
Female	\$206	<input type="checkbox"/>	\$254	<input type="checkbox"/>
Family of 2 (w/ 2 adults)*	\$488	<input type="checkbox"/>	\$605	<input type="checkbox"/>
Family of 3 (w/ 2 adults)	\$597	<input type="checkbox"/>	\$739	<input type="checkbox"/>
Family of 4 (w/ 2 adults)	\$706	<input type="checkbox"/>	\$873	<input type="checkbox"/>
Family of 5 (w/ 2 adults)	\$815	<input type="checkbox"/>	\$1007	<input type="checkbox"/>
Family of 6 (w/ 2 adults)	\$924	<input type="checkbox"/>	\$1141	<input type="checkbox"/>

Source: USDA: Center for Nutrition Policy and Promotion

\*statistics show a cost increase of groceries for two adults above what they'd spend separately

## Transportation & Insurance



Price	Financing Option	New / Used	Description	Choose <input checked="" type="checkbox"/>
\$6,000	\$234 / 36 months	Used	8 year old car. Nissan Altima. Seats 5. 120,000 miles. Reliable. One Owner.	<input type="checkbox"/>
\$10,000	\$290 / 36 months	Used	10 year old minivan. Honda Odyssey. Seats 7. 140,000 miles. Great for families.	<input type="checkbox"/>
\$12,995	\$288 / 48 months	Certified Pre-Owned	5 year old car. Hyundai Sonata. Seats 5. 55,000 miles. Has a 5 year warranty.	<input type="checkbox"/>
\$17,995	\$323 / 60 months	New	Ford Focus. Small-car sedan. Seats 5. 30 mpg.	<input type="checkbox"/>
\$25,995	\$467 / 60 months	New	Toyota Prius. Hybrid sedan. Seats 5. 45 mpg.	<input type="checkbox"/>
\$29,995	\$539 / 60 months	New	GMC Sierra. Pick-Up truck. Seats 5. 18 mpg.	<input type="checkbox"/>
\$36,995	\$665 / 60 months	New	Dodge Durango. SUV. Seats 7. 19 mpg.	<input type="checkbox"/>
\$49,995	\$898 / 60 months	New	Mercedes Benz E Class. Seats 5. 18 mpg	<input type="checkbox"/>
\$54,995	\$988 / 60 months	New	Chevy Camaro Super Charged. Seats 5. 18 mpg	<input type="checkbox"/>



## Extras -- Cell Phone Plan

		Choose <input checked="" type="checkbox"/>
\$40	100 minutes a month. No texting. No data.	<input type="checkbox"/>
\$80 + \$30 for each additional line	Unlimited talk and text.	<input type="checkbox"/>
\$90 + \$50 for each additional line	Unlimited talk, text and 1 GB of data	<input type="checkbox"/>
\$100 + \$60 for each additional a line	Unlimited talk, text and data.	<input type="checkbox"/>
\$40	100 minutes a month. No texting. No data.	<input type="checkbox"/>



## *Child Care (if Applicable)*

		Choose <input checked="" type="checkbox"/>
\$0	One parent quits their job	<input type="checkbox"/>
\$300 per child	Child Support (if applicable)	<input type="checkbox"/>
\$450 per child	Babysitter	<input type="checkbox"/>
\$675 per child	Daycare with some Preschool	<input type="checkbox"/>
\$1800	Full-Time Nanny. Assists with Housework.	<input type="checkbox"/>

## *Extras -- Monthly Expenses*

			\$30	Lottery Tickets	<input type="checkbox"/>
\$40	Standard Television	<input type="checkbox"/>	\$75/date	Date Night: Dinner & Movie	<input type="checkbox"/>
\$60	Premium Television	<input type="checkbox"/>	\$90	Starbucks (1 a day)	<input type="checkbox"/>
\$60	Internet	<input type="checkbox"/>	\$250	Cigarettes	<input type="checkbox"/>
\$30	AAA - Automotive Service	<input type="checkbox"/>	\$	Clothes	<input type="checkbox"/>
\$40/pet	Pet Care	<input type="checkbox"/>	\$	Religious Offerings	<input type="checkbox"/>
\$75/child	Diapers	<input type="checkbox"/>	\$	Charity	<input type="checkbox"/>
\$105	Formula for Infant	<input type="checkbox"/>	\$	Other:	<input type="checkbox"/>

# Appendix: Tax Rates



<i>Single or Family</i>	<i>Taxable Income</i>	<i>Approximate Federal &amp; State Tax Rate</i>
<i>Single</i>	\$0 to \$8,925	12%
	\$8,925 to \$36,250	18%
	\$36,250 to \$87,850	28%
	\$87,850 to \$183,250	34%
	\$183,250 to \$398,350	38%
	\$398,350 to \$400,000	40%
	\$400,000 +	42%
<i>Family</i>	\$0 to \$17,850	12%
	\$17,850 to \$72,500	18%
	\$72,500 to \$146,400	28%
	\$146,400 to \$223,050	34%
	\$223,050 to \$398,350	38%
	\$398,350 to \$450,000	40%
	\$450,000 +	42%