

LIVIN' ON LIFE'S MONEY PIE



FACILITATOR INSTRUCTIONS

A personal budgeting activity based on real choices and real costs.
Great for students from middle-school through adults preparing to live independently!
Best for groups up to 50.

FACILITATOR INSTRUCTIONS

LIVIN' ON LIFE'S MONEY PIE™ Personal Budgeting Activity Instructions

GOAL: Students choose living expenses that they can afford based upon their given employment

PURPOSES: The goal is to get the students to 1) understand how lifestyle choices affect their spending plan, 2) reinforce the notion that income is a finite resource, 3) realize that every financial choice affects their capacity to purchase other items or pay for other activities (opportunity cost), and 4) associate education, training, work hours and work seasons with total annual income

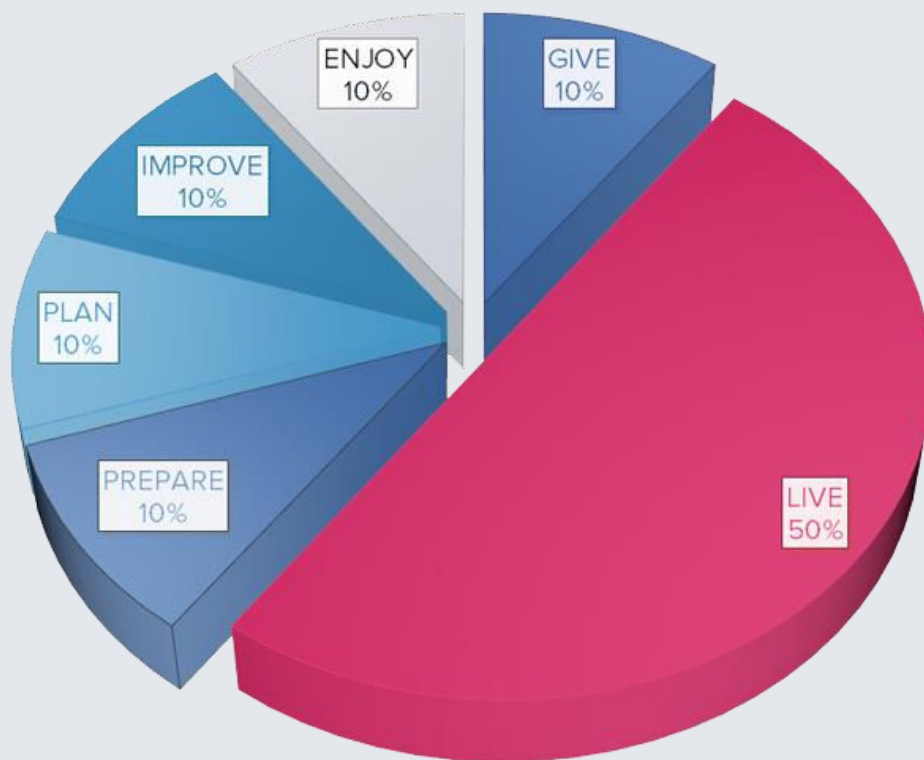
INSTRUCTIONS

1. Consider using the companion Microsoft Word document to update the incomes and the expenses based upon your local cost of living. The current scenarios are based on a Capital City with a commuting Suburb County that has lower living expenses but higher transportation costs.
2. Blue Job Cards = Jobs typically requiring a high school diploma
Pink Job Cards = Jobs requiring a certificate or associates beyond high school
Purple Job Cards = Jobs requiring a bachelor's degree or higher
3. Depending up on the size of your class and your goals, you may use a single set of job cards (e.g. high school diploma for teaching immediate post-graduation skills), two or all three sets. You may make copies of the job cards for classroom use or download them for free from MoneyFit.org.
4. Pass out the *Income & Expense Workbook* to the students.
5. Explain to the students their mission: Determine how to live the life they want on the income that comes with the job you will be assigning them. If they can keep their expenses below their income, they will achieve financial stability and security. Spending more than they earn will result in credit card and other debts that will lead to instability, anxiety and frustrations. Help them understand that the workbook is based on figures in their area and that it does not contain all possible expenses they could have each month. The cost of living will vary greatly depending upon where they live and the size of their household (e.g. spouse, children, roommates). It may interest you to know that well over half of American households spend at least every dollar they earn. This is termed, "living paycheck-to-paycheck."
6. Before passing out the job cards, ask the students NOT to write on them. Distribute the cards randomly or strategically, based upon your goals with each student.
7. Step the students through the process of determining their monthly income. For simplicity's sake, explain that the listed incomes are "net," meaning AFTER taxes (income, Medicare and Social Security) are deducted. They are also not starting salaries. They are typical salaries after 5 to 15 years of experience in the career.
Daily Income x Days Worked per Week x 50 Work Weeks per Year (accounting for 2 weeks of vacation) ÷ 12 Months = Monthly Income
8. Next, have the students choose at least one option from each household expense.
9. Student should then total up their expenses at the bottom of the blue table.
10. Students then transfer their income total (pink table) and expenses total (blue table) to the purple table at the end of their worksheet to determine if they are able to afford their purchases and bills.
11. If students are unable to pay their bills and make necessary and important purchases using the income from their full-time job card,
 - o instruct them to revisit their expenses and adjust where possible until their expenses fit within their income.
 - o Optional: explain that they may consider additional income or ask for assistance from other taxpayers (state assistance). See MoneyFit.org for "Extra Income Cards" download. Students should consider the demand of extra work on their time. Some full-time jobs already take 10 to 12 hours a day and would not allow for much of a side gig income.

Follow Up Questions/Observations:

- o Which, of all the expenses, could you not survive without? Why not?
- o What are some possible negative consequences of spending more than you earn each month? (debt, added interest takes money away from other purchases, collection calls, bankruptcy...)
- o Which purchase surprised you the most? Hurt your budget the most?
- o If you were to do this over again, which expenses would you keep, and which would you dump?
- o Did you notice that some jobs that required a college degree earned less than some jobs that only require a certificate or associate's (2-year) degree? Is that fair? Why do incomes vary? What income trends do you notice as training and education increases?

LIVIN' ON LIFE'S MONEY PIE



INCOME & EXPENSE Workbook

Household Budget Worksheet

Instructions: Before being dealt your Income Card, complete the "Family Unit" section. After being dealt your Income Card: 1. Figure out your monthly **income** and add it to the first table, then sum all incomes, 2. In section two, circle the **expenses** you choose to have in your life and add all expenses to the end of the table, 3. Add your Income Total to the **final table**, subtract your Expense Total, and you are left with the total dollar amount you project having left over at the end of the month. If the figure is negative, you are spending more than you earn and will need to get a second job or cut out expenses (or both).

I. HOUSEHOLD UNIT AND DETAILS		
Choices		Answers
How many adults are there in your home?	Self Spouse/Partner	1 _____
How many children do you have in the home?		_____
Where do you want to live?	<input type="checkbox"/> Capital City <input type="checkbox"/> Rural County	
What will you do for transportation?	<input type="checkbox"/> Car/Motorcycle <input type="checkbox"/> Truck/SUV <input type="checkbox"/> Public Transportation/Walk	
Do you have a pet?	<input type="checkbox"/> No <input type="checkbox"/> Cat <input type="checkbox"/> Small Dog <input type="checkbox"/> Big Dog	

II. HOUSEHOLD INCOME		
Income Sources	Options from Cards	Tips, Notes, Recommendations
Primary Income (stable)	• My Work Income:.....\$ _____ • Other Adult Income:.....\$ _____	
Assistance (stable)	• State:.....\$ _____ • Family:.....\$ _____ • Other:.....\$ _____	
Secondary Income (less stable)	• My Income:.....\$ _____ • Other's Income:.....\$ _____ • Child Support:.....\$ _____	2nd Job, Food Delivery, Online Business, Blogging
Extra Income (infrequent stable)	• My Income:.....\$ _____ • Other's Income:.....\$ _____	Plasma donation, Cookie / Lemonade Stand, Online Sales... (NEVER use for bills)
TOTAL INCOME	\$ _____	

III. HOUSEHOLD EXPENSES			
Household Expense (choices)	Choices with Cost / Range	Cost of Choice	Tips, Notes, Recommendations
Rent* for 1-bedroom Apartment (1+)	• Capital City Base Price:.....\$1,000 • Rural County Base Price:.....\$750 Upgrades • For each extra bedroom, add:.....\$200 • Unit Condition: Older Mobile Home, subtract:.....-\$100 Livable:\$0 Nice, add:.....\$500 Best/Exclusive, add:.....\$800 • For single-family home instead of apartment, add:.....\$400	\$ _____	Websites: Craigslist (Beware of Scams), Rent.com, Apartment.com, Apartments.com, ForRent.com, PadMapper.com, Rent.com, Trulia.com, Zillow.com Call Apartment Directly Local Property Management
Utilities- Electricity*	• Level Pay Per Month.....\$60	\$ _____	

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A Nonprofit Organization

6213 N Cloverdale Rd Ste 100 • Boise ID 83713

Tel: (800) 432-0310 • Fax: (208) 685-1058

www.MoneyFit.org

Utilities-Heat*	• Level Pay Per Month.....\$50	\$	Natural Gas or Oil
Utilities-Water / Sewer / Trash*	• Capital City:\$75 • Rural County:\$65	\$	City utilities are sometimes part of rent
Utilities-Internet (1)	• Satellite:\$55 • Cable:\$75	\$	Work to purchase your own equipment to avoid \$10 monthly rental (\$120/year)
Utilities-Cell Phone (1)	• Straight Talk per phone:\$35 • Sprint per phone:\$50 • Verizon per phone:\$100	\$	Avoid adding cost of new cell phone handsets to monthly plans. Make do until you have saved up to purchase outright.
Television (1+)	• Antenna Only:\$0 • Basic Cable/Satellite:\$50 • Expanded Cable/Satellite:\$100 • Add Sports & Movies:\$150	\$	Over-the-air is still free, if you live in location with good reception. Otherwise, consider movie options.
Movies / Entertainment (1+)	• Hulu:\$8 • Amazon:\$9 • Netflix:\$12	\$	Consider your family habits and that many movies are found on more than one of these services.
Emergency Savings Fund (1)	• 5% of Monthly Income:\$ ____ • 10% of Monthly Income:\$ ____ • 15% of Monthly Income:\$ ____	\$	For expenses such as replacing appliances or furniture, for unexpected medical issues, car repairs, etc.
Christmas Fund	• Per Person:\$20	\$	\$20 a month will equal \$240 a year
Groceries (1)	• Sales Shopper per Person:\$100 • Supermarket per Person:\$150 • Organic Only per Person:\$350	\$	TIP: Buy and store food in bulk when it's on sale; adjust your menu to items on sale
Vehicle Payment (1)	• Used \$5,000:\$100 • Used \$10,000:\$200 • New \$20,000:\$300 • New \$30,000:\$450	\$	There is a reason 70% of millionaires buy used: they know new cars are not good financial moves. Leasing cars is even worse.
Vehicle Gasoline (1)	• Capital City Car:\$50 • Capital City Truck/SUV:\$100 • Rural County Car:\$200 • Rural County Truck/SUV:\$400	\$	Based on Car 34 MPG Based on Truck/SUV 17 MPG Consider Vanpool or Rideshare
Vehicle Oil Changes (1)	• Capital City Car:\$10 • Capital City Truck/SUV:\$15 • Rural County Car:\$15 • Rural County Truck/SUV:\$20	\$	Between 3 and 5 months or 3k and 5k miles driven Based on basic shop service
Vehicle Tires (1)	• Capital City Car:\$8 • Capital City Truck:\$20 • Rural County Car:\$12 • Rural County Truck:\$28	\$	Based on 50k mile tread wear. Tip: Rotate your tires regularly.
Vehicle Insurance (1)	• Capital City:\$60 • Rural County:\$80	\$	Higher rates can result from lower credit rating, a history of accidents/tickets, and rural residence
Health Insurance Premium (1+)	• Through State Market:\$25 • Through Employer:\$100 • Add per Child:\$100	\$	State-markets will offer subsidies only IF your employer does not offer insurance. Otherwise, they will be more expensive.
Renters Insurance (1)	• Monthly:\$20	\$	NOTE: This is not required by should be.
Childcare (1)	• With State Assistance:\$250 • School-based (per Child):\$800	\$	Assistance may range from partial to total coverage. Check with employer as well.
Entertainment (1)	• Movies:\$20	\$	Based on 3 tickets at Tuesday night special
Dining Out (1)	• Per Weeknight Out:\$30	\$	Based on 2 Carry Out Pizzas
Generosity / Donations (1)	• 1% of Income\$ ____ • 5% of Income\$ ____	\$	Establish your priorities, including programs, individuals, church, population helped, etc.

	10% of Income\$ _____ 12% of Income.....\$ _____		
Student Loans (1)	• Student Loan (see note→):.....\$250	\$	If your job required a college degree (pink or purple job card), include student loan debt.
Clothing (1)	• Thrift Store per Person:.....\$20 • Department Store per Person:.....\$50 • Boutique Store per Person:.....\$100	\$	TIP: These figures should include back-to-school shopping for children.
Personal Care (1)	• Per Household Member:.....\$10	\$	Deodorant, tooth paste, feminine hygiene...
Coffee (1)	• Non-drinker:.....\$0 • At Home Daily:.....\$30 • Gourmet Shop Weekdays:.....\$100	\$	An extra \$70 a month (\$840 per year) is a lot to pay for "free" Wi-Fi at the shops.
Energy Drinks (1)	• Non-drinker:.....\$0 • 1 Can Per Day:.....\$100 • 2 Cans Per Day:.....\$200	\$	Keep in mind the health risks associated with these highly caffeinated drinks
Alcohol (1)	• Non-drinker:.....\$0 • Weekends Casual:.....\$30 • Daily (2 cans at home):.....\$60 • Daily (2 drafts at Bar):.....\$300	\$	Consider your health, financial and social priorities with such decisions.
Cigarettes (1)	• Non-smoker:.....\$0 • 1 Pack per Day:.....\$185 • 2 Packs per Day:.....\$370	\$	One pack a day at \$6 per pack is over \$2,200 per year (that could pay for a nice trip for two every year)
Pet Food (1+)	• Per Cat:.....\$20 • Per Small Dog:.....\$25 • Per Blg Dog:.....\$40	\$	
Pet Care (1+)	• Monthly Plan per Cat:.....\$15 • Monthly Plan per Dog:.....\$35	\$	
Birthday Gift Fund (1)	• Per Person.....\$15	\$	Resist the pressure to throw a "bigger and better" party than your neighbors'.
TOTAL EXPENSES		\$ _____	

*Security Deposit likely required

IV. HOUSEHOLD BUDGET SUMMARY		
Item	Total	Resources (Notes)
Total Monthly Income (from Pink Table)\$ _____	
	minus (-)	
Total Expenses (from Blue Table)\$ _____	
TOTAL (=)**	\$ _____	

**If this total is less than zero, you will need to earn more, spend less, or work out a combination of the two. Otherwise, you will have to resort to debt in the short-term, which leads to long-term financial dysfunction.

Teacher

9 hours per weekday
5 days per week
\$175 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Software Engineer

8 hours per day
5 days per week
\$350 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Registered Nurse

12 hours per day
3 days per week
\$480 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Accountant

9 hours per day
5 days per week
\$230 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Social Media Manager

8 hours per day
5 days per week
\$195 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Dentist

9 hours per day
4 days per week
\$840 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Surgeon

12 hours per day
5 days per week
\$1,900 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Engineer

8 hours per day
5 days per week
\$480 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Attorney

12 hours per day
5 days per week
\$540 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

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Full-time Work
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for
College Graduate

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Dental Assistant

8 hours per weekday
4 days per week
\$120 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Radiation Therapist

8 hours per day
5 days per week
\$300 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Web Developer

10 hours per day
5 days per week
\$250 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

**Emergency Medical
Tech (EMT)**

8 hours per day
5 days per week
\$135 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Ultrasound Tech

8 hours per day
5 days per week
\$260 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Bookkeeper

8 hours per day
5 days per week
\$160 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Auto Mechanic

8 hours per day
5 days per week
\$155 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Truck Driver

10 hours per day
5 days per week
\$170 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Cosmetologist

8 hours per day
5 days per week
\$95 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

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Full-time Work
Income Card
with Certificate
or Associate's Degree

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Childcare Provider

9 hours per weekday
5 days per week
\$90 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Landscaping

8 hours per day
5 days per week
\$135 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Food Delivery

8 hours per day
5 days per week
\$95 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Restaurant Server

8 hours per day
5 days per week
\$120 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Substitute Teacher

7 hours per day
5 days per week
\$80 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

House Cleaner

8 hours per day
5 days per week
\$110 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Window Cleaning

9 hours per day
5 days per week
\$160 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Pet Sitter

10 hours per day
5 days per week
\$130 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

Errand Service

8 hours per day
5 days per week
\$85 per day

$$\begin{aligned} & \$______/\text{Day} \times ______ \text{ Days/Week} \\ & \quad = \\ & \$______/\text{Week} \times 50 \text{ Work Weeks} \\ & \quad = \\ & \quad \$______/\text{Year} \\ & \quad \div 12 \\ & \quad = \\ & \$______ \text{ Monthly Income} \end{aligned}$$

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Full-time Work
Income Card
with High School
Diploma Only

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Livin' on Life's

Money Pie

Full-time Work
Income Card
with High School
Diploma Only

Baby Sitter

3 hours per job

5 jobs per weeks

\$6 / hour

\$_____/Job x ____ Jobs/Week

=

\$_____/Week x 50 Work Weeks

=

\$_____/Year

÷ 12

=

\$_____. Extra Monthly Income

Lawn Mower

2 hours per job

3 jobs per Saturday

\$15 / job

\$_____/Job x ____ Jobs/Week

=

\$_____/Week x 50 Work Weeks

=

\$_____/Year

÷ 12

=

\$_____. Extra Monthly Income

Lemonade Stand

2 hours per Saturday

\$15 / hour

\$_____/Job x ____ Jobs/Week

=

\$_____/Week x 50 Work Weeks

=

\$_____/Year

÷ 12

=

\$_____. Extra Monthly Income

Math Tutor

1 hour per job

5 jobs per week

\$10 / hour

\$_____/Job x ____ Jobs/Week

=

\$_____/Week x 50 Work Weeks

=

\$_____/Year

÷ 12

=

\$_____. Extra Monthly Income

Mobile Car Washer

1 hour per job

4 jobs per Saturday

\$6 / job

\$_____/Job x ____ Jobs/Week

=

\$_____/Week x 50 Work Weeks

=

\$_____/Year

÷ 12

=

\$_____. Extra Monthly Income

Document Scanner

1 hour per job

5 jobs per week

\$8 / job

\$_____/Job x ____ Jobs/Week

=

\$_____/Week x 50 Work Weeks

=

\$_____/Year

÷ 12

=

\$_____. Extra Monthly Income

Pooper Scooper

30 minutes per job

6 jobs per Saturday

\$6 / job

\$_____/Job x ____ Jobs/Week

=

\$_____/Week x 50 Work Weeks

=

\$_____/Year

÷ 12

=

\$_____. Extra Monthly Income

Dog Walker

30 minutes per job

6 jobs per week

\$5 / job

\$_____/Job x ____ Jobs/Week

=

\$_____/Week x 50 Work Weeks

=

\$_____/Year

÷ 12

=

\$_____. Extra Monthly Income

House Cleaner

2 hours per job

2 jobs per Saturday

\$15 / job

\$_____/Job x ____ Jobs/Week

=

\$_____/Week x 50 Work Weeks

=

\$_____/Year

÷ 12

=

\$_____. Extra Monthly Income

Money Fit ➤
By DRS, Inc.

LIVIN' ON LIFE'S

MONEY PIE

Part-time
Income Card

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