SECURITY: KEEP IT REAL, ROUND 2

**Essential Question:** What Lifestyle Can I Afford with a Post-Secondary Certificate?

**Learning Targets:**

Students will:

- Make trade-offs to stay within a budget.
- Create a budget based on real-world constraints.
- Connect academic preparation with resulting opportunities and constraints.

**Lesson Overview**

Today's simulation focuses on an increase in salary resulting from additional post-secondary study. The YPs will receive careers requiring two and four year degrees with a resulting increase in income. They will then revisit lifestyle choices, exploring the opportunities additional resources can provide. After students gain some experience with income and expenses, they will begin to explore what the job application process entails in a school to home connection.
Lesson Agenda

<table>
<thead>
<tr>
<th>Opening (5 min)</th>
<th>Keep It Real, Round 2: Think, Write, Pair, Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work Time</td>
<td>Simulation: Keep It Real, Round 2 (40 min)</td>
</tr>
<tr>
<td>Closure (5 min)</td>
<td>Keep It Real, Round 2 Debrief</td>
</tr>
</tbody>
</table>

Materials

- Young Professional student packet
- Projector and speakers for video
- Lifestyle Stations
- Post-Secondary Monthly Salary cards
- Facilitator Resources 2 and 3 packets

FACILITATION NOTES

Incomes and Expenses. While some students may have experience with earning money, few middle school age youth understand the expenses they will face as young adults. Moving beyond discretionary income (what young people spend on music downloads and movies) to thinking about expenses and income is an important step in empowering young people to think through their future through the Security Lens. By role-playing the challenge of having income cover expenses, young people will have a better understanding of salaries, expenses, and how $1,000 isn't really as much as it sounds.

Post-Secondary Monthly Salary Cards. In the last lesson, students were given monthly salaries based on jobs that required a high school degree within local regions. Using <Facilitator Resource 1, Monthly Salary Cards> as a guide, search local jobs within your region and provide their monthly income, post-secondary degree required, and job description on a card to print and cut out. Consider using Labor Market Information in your region to select high need and relevant jobs, or highlighting fields within STEM (i.e. allied health care, advanced manufacturing, information technology, etc.). See Facilitator Documents for examples of post-secondary monthly salary cards.

Housing, Transportation, and Leisure Items. Using the <Facilitator Resource 2, You Choose: Housing> and <Facilitator Resource 3, You Choose: Transportation and Leisure Items> appropriate for your state, create a packet for students to choose housing, transportation, and leisure options from. (Students can reuse their packets from the last lesson, but plan to print extra copies in case students have lost theirs.)
Greater Income, Greater Expenses. In this activity, students will calculate how much money will be taken out of their income based on the standard income tax rate of 6.5%. You may need to review percentages ahead of time to ensure students make the correct calculations. Consider scaffolding for struggling students with formula sentences for students to fill in: Income Tax = (Monthly Salary) x (0.065); New Monthly Income = Monthly Salary – Income Tax.

Options for Naviance. Some districts use Naviance. They have a product called The Real Game (http://www.realgameonlin.ca). This provides an excellent online simulation where students select their lifestyle, hobbies, homes, etc. They then select a career, and have to re-budget to make their lifestyle fit within their reality. This can be used in place of a paper-based simulation.

Source Material. This lesson was modified slightly from a 9th grade lesson in the curriculum from Roads to Success. The full lesson can be found at: https://secure.cfwv.com/images/wv/PDFs/RTS/Facilitators_Guides/Grade_7-12/G9_7-12_MoneyMatters1.pdf.

IN ADVANCE

- Make transparencies of the following pages:
  - Student Handbook page 103, Monthly Budget Worksheet 1
  - Student Handbook page 104, Expenses Worksheet 1
  - Student Handbook page 105, Percentage Calculator
- Print out `<Monthly Salary Cards>` for your state and cut out the individual cards.
- Create packets of housing, transportation, and leisure items for each student, using Facilitator Resource 2.
  - Facilitator Resource 2, You Choose: Housing for Your State Only
  - Facilitator Resource 3, You Choose: Transportation and Leisure Items. (Note, you may reuse the packets from the last class.)
- Note: Facilitator Resources 2 and 3 provide choices for housing, transportation, and leisure items, which students select to create annual budgets. Local housing options have been provided for urban (NYC) and rural areas (NY, PA, WV). You may wish to provide alternatives specific to your region, updated to reflect current prices.

Vocabulary

<table>
<thead>
<tr>
<th>Content</th>
<th>Tier II</th>
</tr>
</thead>
<tbody>
<tr>
<td>budget, deductions, expense, gross income, net income</td>
<td>income, trade-offs</td>
</tr>
</tbody>
</table>
Opening (5 min)

Keep It Real, Round 2: Think, Write, Pair, Share

Yesterday, you experienced life as an adult: choices, expenses, and rent! As you discovered, your salary wasn’t quite as large as it first seemed. There is a big difference between discretionary income and paying one’s own way. Today, we are going to experience a life where you complete more education. The jobs you will receive today require either a two-year or a four-year education. You can pursue these degrees at community colleges, state universities, or private colleges.

1. Ask: What was challenging about making ends meet in the last lesson? What would you do with a bit more money?
2. Invite the YPs to think for a moment, and record their ideas. Then ask them to turn and share.

Work Time

Simulation: Keep it Real, Round 2 (40 min)

Last class, we focused on keeping it real within a budget based on careers that required a high school degree. Today, we will explore how this reality might change with careers that require post-secondary degrees or certificates.

- Ask: What are some examples of a post-secondary degree or certificate?
- Listen for: A bachelor's degree, an associate's degree, any certifications related to a career (i.e. RN for nursing).

Today you will get another chance to make your own decisions—but you will now have greater flexibility to pay your own way. Today you will select a job that requires more education, but also has a higher salary.

Each card will list your job and your salary (how much you make). Take a moment to read your card.
1. Distribute cards.
2. After giving YPs a moment to read, ask them to turn to a peer to discuss:
   
   - How much education does your job require?
   - How much do you make?
   - Do you think the amount of education required is worth the payoff (salary)?
   - What new things will you plan to spend your additional income on?

3. Distribute pre-made packets for housing, transportation, and leisure items you’ve created for your state using <Facilitator Resource 2, You Choose: Housing> and <Facilitator Resource 3, You Choose: Transportation and Leisure Items>. (These can be the same packets from the last lesson.)
4. Again, highlight the different options provided: rent vs. purchasing a home, living at home with parents, using public transportation vs. buying a car, making smaller divided payments for more expensive leisure items, etc.
5. Direct the YPs attention to the <You Choose: Rankings> in their student packets.
6. Explain that they should rank what is most important to them in choosing their housing, transportation, and leisure options. Provide time for students to think through this independently.
7. After they think through their rankings, have the YPs select housing, transportation, and leisure items and pair-share with a partner.
8. Ask: What did you prioritize in this round’s simulation? What did you consider spending more money on with your new income?
9. Use equity sticks to solicit responses.

   ⇒ Answers will vary. Emphasize that students should prioritize their choices and that more income does not necessarily mean they can select better housing, transportation, and leisure items all at once.

Keep It Real: Budgeting

As we learned in the last lesson, you must consider your income and expenses when making decisions for housing, transportation, and leisure items. In today’s budgeting exercise, we will consider additional expenses that can come with a higher income.

1. Direct YPs to the <Budgeting Table> in their student packets.
2. Explain that students will list their source of monthly income in the right column of the table.
3. The YPs will then list their expenses in the appropriate row of the left column of the table. Under housing, they should add their monthly rent or mortgage payment. Repeat for both transportation and leisure items selected.
4. **Ask:** Can you afford the options you selected based on your monthly income? How do you know?

5. **Listen for:** I still had money left over after subtracting my expenses from my monthly income.

Greater Income, Greater Expenses

As we learned last class, any money that is left over after subtracting our major expenses would need to go towards other monthly expenses such as groceries, clothing, utilities (Wi-Fi, cable, electricity, heat, water), and other bills such as cell phone service.

With additional income, you are also faced with a larger income tax. (**Ask:** Who would like to be the first to guess what an income tax is?). We did not consider this in the last simulation, as the income tax on a smaller salary is not as significant. Now that you are making more money, you will see a greater percentage taken out with the income tax.

Let's itemize these new expenses and determine if we can still afford the options we selected.

6. **Direct** students to the <Greater Income, Greater Expenses> budgeting table in their student packets.

7. YPs will first **calculate** the percentage taken out of their income using a standard income tax rate of 6.5%.

8. Next, the YPs will **itemize** their other expenses, including food, clothing, utilities, and cell phone service.

9. **Ask:** Can you still afford the housing, transportation, and leisure options you initially selected after subtracting the income tax and other expenses?

10. **Provide** time for the YPs to revisit their packets and select other options that fit within their monthly income budget if necessary.

11. **Have** students pair share their new options and any adjustments they needed to make to fit their budgets.

A greater income often comes with more responsibilities and additional expenses. Today, we explored income taxes and itemized our other monthly expenses. Still, we could see that careers that required a higher level of education opened the doors to new opportunities in housing, transportation, and leisure.
Closure (5 min)

Keep It Real, Round 2 Debrief

Ask: How did today’s lifestyle options compare with opportunities from the last session?

Listen for: I had a job that paid better, I earned more, and I had more options.

Ask: What was the difference in the careers you selected?

Listen for: Today’s careers required more education, they paid more, I could afford more things, the work seemed more interesting, etc.

Today we looked at our future through the lens of “Security.” How does this simulation help you to think about your future career and education choices?

School to Home Connection

Interview: Looking for a Job

Ask an adult: When you look for work, what process do you follow? How do you find a job? When you look for a job, what do you consider (schedule, salary, flexibility, etc.)?
Name:

Date:

SECURITY: What Lifestyle Can I Afford with a High School Diploma?

Today’s Learning Objectives:

I can:

☐ Make trade-offs within a budget.
☐ Create a budget based on real-world constraints.
☐ Connect academic preparation with resulting opportunities and constraints.

Today’s simulation focuses on an increase in salary resulting from additional post-secondary study. I will receive a career requiring two and four year degrees with a resulting increase in income. I will then revisit lifestyle choices, exploring the opportunities additional resources can provide. After I gain some experience with income and expenses, I will begin to explore what the job application process entails in a school to home connection.

Today’s Activities:

☐ Keep It Real, Round 2: Think, Write, Pair, Share
☐ Simulation: Keep It Real, Round 2
☐ Keep It Real, Round 2 Debrief
Think, Write, Pair, Share

Directions. Yesterday, you experienced life as an adult: choices, expenses, and rent! As you discovered, your salary wasn’t quite as large as it first seemed. There is a big difference between discretionary income and paying one’s own way. Today, we are going to experience a life where you complete more education. The jobs you will receive today require either a two-year or a four-year education. You can pursue these degrees at community colleges, state universities, or private colleges. Reflect on what was challenging about making ends meet in the last lesson. What would you do with a bit more money? Brainstorm your ideas until instructed to share with a partner.

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You Choose: Rankings

*Directions.* In this exercise, you will begin to think about how to spend your extra income. First, rank the three expenses (housing, transportation, and leisure), with the category you would want to spend more money on as 1. Next, within these categories, select and rank three housing opportunities, modes of transportation, and leisure items.

<table>
<thead>
<tr>
<th>Rank</th>
<th>Expense</th>
<th>Options</th>
</tr>
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<tbody>
<tr>
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<td>2.</td>
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<td>3.</td>
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After completing the table, think how you spent your increased income. What did you prioritize? Why?

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Greater Income, Greater Expenses

- Insert Salary, Housing, Transportation, and Leisure from the previous worksheet.
- If you selected living somewhere other than with family, subtract $200 for groceries in the Food category. If you selected living with your family, subtract $100 for groceries.
- Estimate how much money you would spend on clothing per month. Consider what kind of job you have. If you work in an office environment where you would need to dress up, subtract at least $100 per month for clothing. If working elsewhere, subtract at least $50.
- If you would like cell phone service, subtract $50.

<table>
<thead>
<tr>
<th>Budget Component</th>
<th>Amount</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary</td>
<td>+</td>
<td></td>
</tr>
<tr>
<td>Income Tax (Salary x 0.065)</td>
<td>-</td>
<td></td>
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<tr>
<td>Housing</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Utilities (Housing x 0.3)</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Leisure</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Food</td>
<td>-</td>
<td></td>
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<tr>
<td>Clothing</td>
<td>-</td>
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<tr>
<td>Cell Phone</td>
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<td></td>
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<tr>
<td><strong>Total:</strong></td>
<td></td>
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</tr>
</tbody>
</table>
School to Home Connection

*Directions.* Interview an adult at home or in your community about their process for finding a job. Ask questions like, “How do you find a job? What is the interview process like? When you’re looking for a job, what do you consider (schedule, flexibility, salary, benefits, etc)?”
Facilitator Documents:

Keep It Real Simulation Part 1 Documents

- Facilitator Resource 1, Monthly Salary Cards: Post-Secondary Certificate
- Facilitator Resource 2, You Choose: Housing for Your State Only
- Facilitator Resource 3, You Choose: Transportation and Leisure Items.
# West Virginia Housing

## LIVE WITH YOUR FAMILY
Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: $200/month

## RIPLEY, WV
Nice one bedroom apartment, 525-1/2 Church St. No pets. Water and sewage paid.

Rent: $285/month plus deposit

Share w/1 person: $143/month

Source: www.thetimesrecord.net (for listing)

www.google.com (for picture)

## HARMONY HILLS, RIPLEY, WV
This is a two bedroom/1 bathroom unit that is around a thousand square foot. It has new laminate flooring and tile floors. It is close to shopping and about forty five minutes from Charleston, West Virginia.

Rent: $450/month

Share w/1 person: $225/month

Source: www.rent.com
MARTINSBURG, WV
Three level townhouse. 3 bedrooms, and 3 bathrooms. 2300 square feet. Air conditioning, washer/dryer in unit, microwave, dishwasher, carpeted floor, and deck/patio. Cats/dogs allowed.

Rent: $1250/month
Share w/2 people: $420/month
Source: www.apartments.com

NEWTON, WV
2 bedrooms, 1 bath. Full, unfurnished basement. 1 car garage in basement. Wrap-around porch and room for a garden to enjoy summer days. Open kitchen/living/dining area. New floor coverings.

Cost: $50,000
Mortgage: $293.50
(based on fixed 30 year mortgage)
Share w/1 person: $150/month
Source: www.unitedcountry.com

RAVENSWOOD, WV
Three story home. 4 bedrooms and 3 bathrooms. Gorgeous home, close to schools and shopping. Needs some TLC. Great Potential! 2806 square feet. 2 car garage. House was built in 1833.

Cost: $95,000
Mortgage: $498/month
(based on fixed 30 year mortgage)
Share w/3 people: $125/month
Source: www.homegain.com
PRESTON, WV
Four year old home with 4 bedrooms and 2.5 bathrooms. Set on 4 acres in a quiet country setting. Features include large kitchen with family area, a separate dining room, living room, oak woodwork, ceramic tile, and master bedroom suite with jetted tub, fully furnished basement, and deck. Located 30+ minutes from Morgantown, 16 miles from Deep Creek Lake and the Wisp Ski Area.

Cost: $289,000
Mortgage: $1,803/month
Share w/5 people: $360/month
Source: www.homesdatabase.com

MORGAN, WV
Home located in the country on 6.17 acres, but only 4 miles from downtown area. 3 bedrooms and home office. 2.5 bathrooms, eat-in kitchen, formal dining room, living room, family room, rec room, laundry room. Attached garage for 1 car and carport.

Cost: $359,000
Mortgage: $2,683/month
Share w/2 people: $895/month
Source: www.homesdatabase.com
New York City Housing

**LIVE WITH YOUR FAMILY**
Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: $200/month

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**CANARSIE, BROOKLYN, NY**

Rent: $150/week ($600/month)
Source: www.nydailynews.com

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**BRONX, NY**
Renovated studio apartment with large living area. Hardwood floors, three windows. Located in a well maintained elevated building. Laundry available in basement. Only a short walk to the D train.

Rent: $700/month
Share w/1 person: $350/month
Source: www.craigslist.com
BRONX, NY
Apartment located in 3 family home. 2 floor walk-up. 3 bedrooms, master bedroom has air conditioning, 1 bathroom. Full kitchen. Heat included in rent. Near public and private schools. Located near #2, #5 trains. Street parking available. Landlord on premises with handy skills.

Rent: $1500/month
Share w/ 2 people: $500/month
Source: www.craigslist.com

BRONX, NY
2 bedroom, 2.5 bathroom condo. Hardwood floors, stainless steel appliances, gas range, refrigerator, dishwasher, washer/dryer, one car parking, pet-friendly building.

Rent: $1200/month
Share w/1 person: $600/month
Source: www.craigslist.com

MANHATTAN, NY
Studio on the Upper East Side. Close to all transportation. Hardwood floors, laundry in the building, huge windows, tons of closet space. No board approval required. This price is cheaper than most rentals!

Cost: $265,000
Mortgage: $1,631/month
(based on 30 years fixed rate mortgage)
Share w/1 person: $816/month
Source: www.craigslist.com
<table>
<thead>
<tr>
<th>Location</th>
<th>Description</th>
<th>Rent/Share Information</th>
</tr>
</thead>
</table>
| **BRONX, NY**| Apartment located in 3 family home. 2 flr walk-up. 3 bedrooms, master bedroom has air conditioning, 1 bathroom. Full kitchen. Heat included in rent. Near public and private schools. Located near #2, #5 trains. Street parking available. Landlord on premises with handy skills. | Rent: $1500/month  
Share w/ 2 people: $500/month  
Source: www.craigslist.com |
| **BRONX, NY**| 2 bedroom, 2.5 bathroom condo. Hardwood floors, stainless steel appliances, gas range, refrigerator, dishwasher, washer/dryer, one car parking, pet-friendly building. | Rent: $1200/month  
Share w/1 person: $600/month  
Source: www.craigslist.com |
| **MANHATTAN, NY**| Studio on the Upper East Side. Close to all transportation. Hardwood floors, laundry in the building, huge windows, tons of closet space. No board approval required. This price is cheaper than most rentals! | Cost: $265, 000  
Mortgage: $1, 631/month  
(based on 30 years fixed rate mortgage)  
Share w/1 person: $816/month  
Source: www.craigslist.com |
**MANHATTAN, NY**
Newly renovated one bedroom, Marble bath, new kitchen with Stainless steel appliances, prewar details, good location, close to 1 train. Pets-OK. Located in Manhattan (Broadway and 109th street).

Rent: $2000/month
Share w/1 person: $1000/month
Source: www.craigslist.com

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**BRONX, NY**
One family home. All brick exterior. 3 bedroom duplex over a 1 BR walk-in.

Hardwood floors. Attached garage and unfinished basement. Eat-in kitchen, living room, and dining room. 1 bathroom on each floor.

Cost: $385,000
Mortgage: $2,370/month
(based on 30 years fixed rate mortgage).
Share w/ 3 people: $593/month
Source: www.craigslist.com

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**WILLIAMSBURG, BROOKLYN, NY**
Two factories combined to form one large building. Loft style apartments feature amazing views of McCarren Park and Manhattan. 15 ft. ceilings, hardwood floors, skylights, and private terraces. Island kitchens with stainless steel appliances. Great storage space and laundry in the building. 2 bedroom and 2 bath apartment

Rent: $2600/month
Share w/1 person: $1300/month
Source: www.craigslist.com

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MANHATTAN, NY

Charming apartment with full three (3) bedrooms, two (2) baths in a luxury, full Service Building with a community courtyard/garden, private and bicycle storage rooms, and laundry and lounge room. Located on Madison Avenue. Just a short walk to Central Park. Steps to all, the 5 & 6 Subway Lines on Lexington, the 2 & 3 on Lenox, and the Metro North on Park Avenue.

Cost: $579, 000
Mortgage: $3, 565/month
(based on 30 years fixed rate mortgage).
Share w/ 2 people: $1, 190/month
Source: www.craigslist.com

BRONX, NY

3 family house with three separate units. On the ground floor is 3 bedroom unit, 2 bedroom unit on 1st floor, and 3 bedroom unit on top floor. Building is well-maintained. All brick exterior. Hardwood floors. Each unit has one bathroom, linen closets, kitchen and living room area.

Cost: $655, 000
Mortgage: $4, 032
(based on 30 years fixed rate mortgage).
Share w/4 people: $810/month
Source: www.craigslist.com
Pennsylvania Housing

**LIVE WITH YOUR FAMILY**
Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: $200/month

**OLEAN, PA**
One bedroom/one bathroom apartment on S. Side. Off street parking is available. No pets allowed.

Rent: $350/month
Share w/1 person: $175/month
Source: www.bradfordero.com

**BRADFORD, PA**
Located on Congress St., a beautiful and quiet residential neighborhood. 2 bedroom apartment features living room, dinette, and kitchen. Carpeted throughout with vinyl in kitchen and bathroom areas. Garage parking is available. Laundry facility on the premises.

Rent: $575/month
Share w/1 person: $288/month
Source: www.bradford.pl-cpa.com
ERIE, PA

Scenery Hills development. Residents have access to Lakeview Townhomes pool, clubhouse, laundry room and The Village exercise facility which is less than one mile away.

1050 square feet. 2 bedroom. Dishwasher, washer/dryer hookups, ceiling fan, vaulted ceilings, carpeting, air conditioner, refrigerator. Attached garage and assigned parking. No dogs/cats.

Rent: $705/month
Share w/1 person: $353/month

Source: www.rent.com

PITTSBURGH, PA

Do you want exciting city living? The Encore Apartments on 7th are for you. Enjoy the exercise area and club house. Each 1 bedroom apartment comes with central air conditioning, carpeted floors, and spacious closets. There is also a washer/dryer in the unit. Some available apartments have a balcony. Gas and water utilities included.

Rent (w/o balcony): $1200/month
Rent (w/balcony): $1400/month
Share w/1 person: $600/month
Share w/1 person: $700/month

Source: www.apartments.com
**DUKE CENTER, PA**

Very well maintained 2-bedroom, 1 story home on 75’ x 200’ lot. Property has a full basement - cement block. Interior has been recently repainted. Just a short distance off the main highway. Sit on your porch and watch the summer parades. Picnic in your back yard.

- **Cost:** $37,000
- **Mortgage:** $227.82 (based on 30 year fixed rate mortgage)
- **Share w/1 person:** $115/month

Source: www.users.zitomedia.net

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**BRADFORD, PA**


- **Cost:** $49,900
- **Mortgage:** $307.24 (based on 30 year fixed rate mortgage)
- **Share w/2 people:** $153/month

Source: www.realtor.com

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**KANE, PA**

5 bedroom, 1.5 bathroom home. Oak and chestnut woodwork throughout this classic family home. Includes 48” commercial stovetop, above ground pool, and family room in the unfinished basement. Over 2000 livable square feet. Lot size is 125x150 sq. feet.

- **Cost:** $56,000
- **Mortgage:** $344.80/month (based on 30 year fixed rate mortgage)
- **Share w/3 people:** $87/month

Source: www.rockinghorserealty.com
RIMERSBURG, PA
6 bedrooms, 3 bathrooms. This large and lovely home has living room, dining room, kitchen, and basement. Wood floors, central air conditioning, and porch. 2 car garage on side of home. Lovely residential neighborhood.

Cost: $75,000
Mortgage: $363/month
(based on 30 year fixed rate mortgage)
Share w/4 people: $73/month
Source: www.apartments.com

BRADFORD, PA
4 bedroom, 1.5 bathroom in 1,764 square foot home. Master bedroom, living room, kitchen (9x15), formal dining room, family room, and finished basement. Central air conditioning and 2 car garage. Grounds are well maintained.

Cost: $112,000
Mortgage: $542/month
(based on 30 year fixed rate mortgage)
Share w/3 people: $136/month
Source: www.realtor.com

BRADFORD, PA
4 bedroom, 3.5 bathroom, master bedroom, living room, formal dining room, kitchen (20 x 10), den (13 x 11), and basement. Also 3 car garage and back patio for relaxing. Total interior of 2,804 square feet.

Cost: $249,000
Mortgage: $1,204/month
(based on 30 year fixed rate mortgage)
Share w/3 people: $301/month
Source: www.realtor.com
Western New York Housing

LIVE WITH YOUR FAMILY
Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: $200/month

MACHIAS, NY
Great-room on main level, family room downstairs, 2 bedrooms, den, and a large deck to take in the view of Lime Lake. On 2 acres, mostly wooded. Located less than an hour from Buffalo, and only 20 minutes to Ellicottville.

Cost: $115,900
Mortgage: $675/month
(based on fixed 30 year mortgage)
Share w/1 person: $338/month
Source: www.buncyrealestate.com

CLARKSVILLE, NY
Cute cabin in the woods! 2 bedrooms, 1 bathroom. Front porch overlooks a pond. Three very private acres. Furnished.

Cost: $35,000
Mortgage: $205/month
(based on fixed 30 year mortgage)
Share w/1 person: $103/month
Source: www.huntrealestate.com
## Buffalo, NY

Completely updated 3 bedroom apartment in lower half of house. Recent carpet and tiled floor, fresh paint and some updated windows. Utilities not included. Deposit required.

Rent: $650/month  
Share w/2 people: $217/month  
Source: www.huntrealestate.com

## Buffalo, NY

Luxury 2 bedroom loft. Secure parking, vaulted ceilings, and exposed brick walls. All new appliances. Utilities included. Deposit required.

Rent: $2000/month  
Share w/1 person: $1000/month  
Source: ww.apartments.com

## Grand Island, NY

Brand-new luxury patio one-bedroom townhouse. Modern amenities, access to facilities (including fitness center, heated swimming pool, tennis courts, and computer room).

Rent: $655/month  
Share w/1 person: $327/month  
Source: www.move.com
NORTH BUFFALO, NY
Spacious, 3 bedroom second floor apartment with hardwood floors and moldings. Tenants must provide their own kitchen appliances. Washer/dryer hookups and storage in the basement. Tenants will be allowed one driveway spot as well as one garage spot. Utilities not included.

Rent: $575/month
Share w/2 people: $192/month
Source: www.craigslist.com

ELLICOTTVILLE, NY

Cost: $83,000
Mortgage: $485/month
(based on fixed 30 year mortgage)
Share w/1 person: $243/month
Source: www.era.com

HAMBURG, NY
Professionally landscaped, home in excellent condition. 3 bedrooms, 2 bathrooms, oversized carport, 8x10 storage shed w/electric in backyard. Lot fee includes taxes, water, and garbage removal.

Cost: $29,000
Mortgage: $170/month
(based on fixed 30 year mortgage)
Share w/1 person: $85/month
Source: www.rusabuffalo.leadmaxx.com
## Transportation

### Walk

- Photo of a person walking.
- **Cost:** Free

### Monthly Subway/Bus pass

- Photo of a subway or bus.
- **Cost:** $81/month

### USED Jeep Cherokee (1995)

- Photo of a black and gray Jeep Cherokee.
- **Cost:** $3,200
- **3 year loan (7.6% interest):** $99.69/month

**Source:** www.cars.com

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Lenses on the Future: Security  
Pathways to Prosperity Network  
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4 door, 4 wheel drive sedan with silver exterior and black interior.

AM/FM stereo and cassette, radial tires, air conditioning, air bags, reclining seats.

Mileage: 61,192

Cost: $5,200

3 year loan (7.6% interest): $155/month

Source: www.cars.com

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Silver exterior, gray interior SUV.


Mileage: 51,426

Cost: $8,900

3 year loan (7.6% interest): $277.25/month

Source: www.cars.com

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**NEW Kia Rio (2006)**

Four door sedan, 5 passenger capacity.

Features include: Air conditioning, AM/FM radio and CD player, power windows, rear window wiper, tinted glass, power door locks. Rear seat adjustable headrests. Driver and passenger front airbags, anti-lock brakes.

Cost: $11,310

5 year loan (7.6% interest): $220.94/month

Source: www.kia.com
NEW Ford Taurus (2006)
Four door sedan, 5 passenger capacity.
Features include: AM/FM radio with four speakers and cassette player; driver and passenger side air-bag with dual stage deployment; child safety door locks; front reclining split bench seat with adjustable head rest; adaptive automatic transmission; tilt steering column; air conditioning.

Cost: $19,400
5 year loan (7.6% interest): $389.66/month
Source: www.autos.yahoo.com

USED Ford F-150 (2005) XL (4 x2 cab)
Features include: V-6 or V-8 power; manual or automatic; 4 speed automatic transmission with over-drive; comfortable interior cab; quiet ride; driver and passenger air bags; front anti-roll bar.
Mileage: 41,596

Cost: $20,475
3 year loan (7.6% interest): $637.84/month
Source: www.cars.com

NEW Lexus ES (2007)
Five passenger luxury sedan, Won Best Overall value in its class.
Features include: All leather interior is leather with brown walnut trim; rain sensing wipers, daytime running lights, child safety locks for rear doors, collapsible steering column, heated and ventilated front seats, V6 engine, front-wheel drive, driver and passenger air bags.

Cost: $33,865
5 year loan (7.6% interest): $680.20/month
Source: www.lexus.com
## Leisure Items

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
<th>Payment Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bose Sound Dock</td>
<td>$299</td>
<td>$25/month for a year</td>
</tr>
<tr>
<td>Sanyo 24” Flat Screen TV</td>
<td>$178.74</td>
<td>$15/month for a year</td>
</tr>
<tr>
<td>Dell Laptop Computer</td>
<td>$499</td>
<td>$42/month for a year</td>
</tr>
<tr>
<td>Canon Digital Camera</td>
<td>$190</td>
<td>$16/month for a year</td>
</tr>
<tr>
<td>Murray Designer Pool Table</td>
<td>$5,000</td>
<td>$416/month for a year</td>
</tr>
<tr>
<td>49 Esprit De Soleil Yanmar Marine Power Boat</td>
<td>$49,000</td>
<td>$816/month for 5 years</td>
</tr>
</tbody>
</table>

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<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
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</thead>
<tbody>
<tr>
<td>Miami Vacation for 2 (7 days):</td>
<td>$1,200</td>
</tr>
<tr>
<td>for a year</td>
<td>$100/month for a year</td>
</tr>
<tr>
<td>SSR Dirt Bike:</td>
<td>$660</td>
</tr>
<tr>
<td>$55/month for a year</td>
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<tr>
<td>Camp Canine Dog Care:</td>
<td>$30/month</td>
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<tr>
<td>For the Life of the Animal</td>
<td></td>
</tr>
<tr>
<td>Season Tickets:</td>
<td>$810</td>
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<tr>
<td>$67/month for a year</td>
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</tr>
<tr>
<td>24 Hour Fitness Gym Membership:</td>
<td>$70/month</td>
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<tr>
<td>Optimum High-speed Internet &amp; Premium</td>
<td></td>
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<tr>
<td>Cable:</td>
<td>$100/month</td>
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