

# THE ALICE EXPERIENCE | MEET THE CARLSON FAMILY



**Anna Carlson, 52**  
Health Care Worker  
Minimum Wage



Larry Carlson, 86  
Retired and Disabled  
\$1,800 / month  
from social security



**Jennifer Carlson, 19**  
Babysits and contributes  
\$700 / month

## THE GOAL: FINANCIAL SECURITY

The Carlson family lives in the Dunkirk area. Anna is responsible for the care of her elderly father, Larry. Her youngest daughter, Jennifer, lives at home with her. Larry's health is declining and currently battles cancer, dementia, and kidney disease. Anna occasionally helps her other 3 adult children monetarily. They make a combined **\$62,500** annually.

Anna is recently separated from her husband who does not help financially. Anna struggles with household bills with the additional burden of paying her father's medical bills when not covered by insurance. Anna pays double her mortgage due to the house falling into foreclosure and settling on a payment plan to make up for missed payments. Anna used to work 2-3 jobs but can no longer due to the 24-hour care that her father requires. Jennifer takes care of her grandfather during the day. Anna has no other resources to draw upon to help her financially.

### ADDITIONAL NOTES:

- The Carlsons have one car.
- Both Mom and Daughter have cell phones.
- Anna's dream is to take her family on a vacation someplace. Something they've never done.

### GUIDELINES:

- Keep your goals in mind.
- Budget for all categories - you may not skip a section.
- You may budget for any category in any order.

# CARLSON FAMILY

TOTAL FAMILY BUDGET

15 COINS\*

TOTAL COINS SPENT:

\*You may not exceed your budget\*

## HOUSING

1

- Studio apartment
- One bath

2

- Apartment
- One bed
- One bath

3

- House
- Two beds
- One and a half baths

## CHILD CARE

1

- No access to reliable childcare

2

- Leave kids with multiple family and friends, but found it is unreliable

3

- Put the kids in a reliable, licensed childcare center close to home

## SAVINGS

1

- After the bills/food is paid for, no extra money is left

2

- \$20 left over each week after all the bills are paid to pay down debt

3

- \$50 left over each week after all bills are paid to pay down debt and contribute to savings

## TRANSPORTATION

1

- No access to public transportation
- Rely on family and friends for rides

2

- Take CARTS buses, but the schedule can be unreliable

3

- Own your own car

## FOOD

1

- Full of carb-heavy, processed foods
- Void of nutrients
- High in fats and sodium

2

- Rely on cheaper cuts of meat
- Canned fruits and vegetables, which are higher in sodium and sugar

3

- Lean meats
- Fresh fruits and vegetables
- Locally sourced

## HEALTH

1

- Avoid going to the doctor

2

- Only go to the doctor when it's an emergency

3

- Proactively address health concerns

## NEIGHBORHOOD

1

- Sometimes unsafe, high lead levels
- under resourced schools
- Grocery store within five miles, no proximity to support services

2

- Relatively safe, some lead levels
- Resourced schools
- grocery store & support services within walking distance

3

- Safe, low lead levels
- Abundantly resourced schools
- Two grocery stores nearby access to many support services

## TECHNOLOGY

1

- No cell phone
- No computer or internet
- No TV

2

- Cell phone with a prepaid monthly plan
- No computer or internet
- No TV

3

- Cell phone
- Home computer with internet
- TV with cable/streaming

1=1 COIN, 2=2 COINS, 3=3 COINS | YOU CANNOT SKIP A SECTION | KEEP YOUR FAMILY'S GOAL IN MIND WHILE MAKING YOUR BUDGET