THE ALICE EXPERIENCE | MEET THE SMITH FAMILY

Jane Smith, 46
Teacher's Aide
$18.00 per hour

John Smith, 38
Health Care Worker
$17.50 per hour

Joy, 9

Jenny, Infant

THE GOAL: HOME OWNERSHIP/REPAIR CREDIT

The Smith family lives in Lakewood and makes a combined gross annual income of **$73,840.00.** They face housing insecurity because of high rent ($1000/month) and high utility costs due to living in an old house with no insulation. Jane works as a teacher's aide in a different district than her residential neighborhood. The family has fallen back on credit cards resulting in debt that could take 6 months to a year to repair. In addition, finding childcare for Jenny has been difficult.

The Smiths would like a budget to pay off negative items on their credit report and to have an emergency fund.

ADDITIONAL NOTES:

- Jane cannot get a second night job due to lack of childcare.
- The family has no savings at this time.
- Jane was unemployed for a significant amount of time.

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.

SMITH FAMILY

TOTAL FAMILY BUDGET **19 COINS*** TOTAL COINS SPENT: 0

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