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2022 Employer's Edge

Workforce Development Resources for Polk County Businesses

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POLK

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Real Life: It's Not Just a Game Out There!



Your Family's Life

The Smith's

ALICE (Mom)

VALERIE (12-year-old girl)

BILLY (2-year-old boy)

DOMINIQUE (9-month infant)

The Smith's (Different Income Level)

ALICE (Mom)

VALERIE (12-year-old girl)

BILLY (2-year-old boy)

DOMINIQUE (9-month infant)

The Wilson's

JOHN the Dad

ALICE the Mom

SARAH the 12-year-old girl

JOHN JR. the 2-year-old boy

STEVIE the 9-month infant

Monthly Expenses

- HEALTHCARE
- HOUSING
- TRANSPORTATION
- CHILDCARE
- REAL LIFE SITUATIONS



Your Family's Life

The Smith's

One Income:

Salary \$2,093.87

Taxes @ 20%

Utilities (\$272/month)

Food (\$200/month)

Balance **\$1,203.10**

The Smith's (Different Income Level)

One Income:

Salary \$2,513.33

Taxes @ 20%

Utilities (\$272/month)

Food (\$200/month)

Balance **\$1,538.66**

The Wilson's

Two Income:

- Salary \$ 4770.13

- Taxes @ 20%

- Utilities (\$272/month)

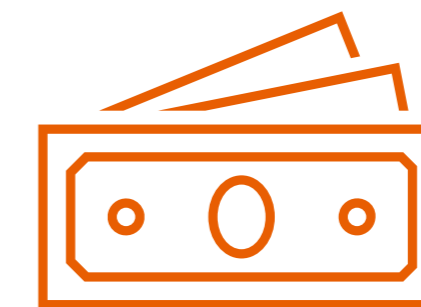
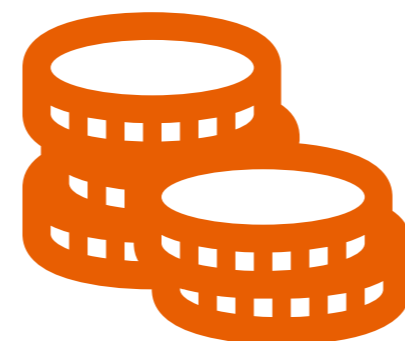
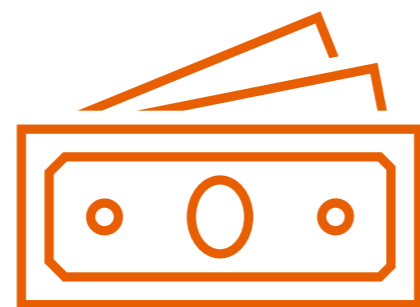
- Food (\$300/month)

- Balance **\$3,244.10**

Time to Work!

You must create a budget based on the scenario you received, and you must utilize all the items you were given to come with a monthly budget. You will have 10 minutes to work collaboratively with the individuals at your table. Please write down whether you had a surplus or negative. There will be a discussion immediately following the exercise. You will have an opportunity to hear from each of the groups to see who created a budget that allowed the employee to be able to “afford to work for you”.

Let's Talk About It



	Final Income for the Month after all Expenses		
	The Smith Family	The Smith Family 2	The Wilson Family
Table 1		(\$343.34)	
Table 2	(\$903.90)		
Table 3			\$1,772
Table 4			\$325.10
Table 5			\$108.10
Table 6		\$23.66	
Table 7	\$80.60		
Table 8			\$272.10
Table 9			\$4.10
Table 10	(\$906.90)		
Table 11		(\$75)	
Table 12	\$17		
Table 13		(\$236.34)	

Smith Family!

This is a family of 4.

About their family:

Alice is a single parent with 3 young children; Valerie is 12 years old; Billy is 2 and Dominique is 9 months old. They are unaware of any social services that may be available to them. Alice has found employment working days from 8AM – 5PM.

Alice works as an Administrative Assistant making \$12.08 an hour.

	Hourly Wage	Weekly Wage	Monthly Income	Annual Salary
Alice Smith	\$12.08*	\$483.20	\$1,203.10	\$25,126.40

*Monthly total is decreased for 20% taxes, Utilities, and Food.

Each table will work as a team. You need to appoint someone at your table to be the Lead for your team. In your packet you will find a worksheet and 3 situations that are folded and numbered. The worksheet is for you to fill out to keep track of the monthly budget. Please do not read these situations until the exercise requires it.

You will have about 10 minutes to complete the budget worksheet.

Home Sweet Home

The Smiths need a new place to call home.

Where do you live?

You have 2 rental options and 2 purchase options.

Rental Option #1

\$550 monthly rent.

- 2 bedrooms/1 bath
- Alice is uneasy about the neighborhood



Rental Option #1

\$1050 monthly rent

- 3 bedroom/1 bathroom
- Alice feels slightly better about this neighborhood.



Purchase Option #1

\$63,000 Purchase Price

\$388 Month

- 4 bedroom/2bath
- Questionable neighborhood



Purchase Option #2

\$177,000 Purchase Price

\$532 month

- 3 bedrooms/2 bath
- Ideal neighborhood



Decisions...Decisions...Decisions...

Healthcare:

Do you/your family have healthcare coverage?

Is it partially covered by the employer? What is your contribution?

Do you have medical, dental and vision or just medical? Who is covered?

	Medical	Dental	Vision
Employee	\$239.88	\$15.52	\$4.60
Employee & Spouse	\$1739.76	\$19.80	\$8.68
Employee & Children	\$1489.90	\$21.92	\$65.88
Family	\$2864.76	\$34.16	\$97.88

Transportation

Car Option #1

Current Car - No car payments.

\$200 monthly on repairs and upkeep.

2002 Honda CR-Vs / Used 2002 Honda CR-V EX

Insurance:

Basic \$54/month, \$324/6 months, \$648/year



Car Option #2

Purchase a car (Would this option be better than keeping the old car?)

Trade in - \$1500

Monthly Payment: \$297

Insurance:

Basic Coverage: \$72/month, \$432/ 6 months, \$864/year



Who's Going to Watch the Kids???

Day Care:

9-Month-Old \$216/week

2-year-old \$151/week

12-year-old

10% discount for having 2 kids off the MONTHLY sum of \$1468.

Bus Transportation

Alice realized her job is on the local bus route. The pricing is:

Adults \$1.50

Students \$1.25

Children under 7 Free

Monthly Pass \$47.00

Weekly Unlimited \$12.00

Adult Day Pass \$3.00

Smith Family!

This is a family of 4.

About the family:

Alice is a single parent with 3 young children; Valerie is 12 years old; Billy is 2 and Dominique is 9 months old. They are unaware of any social services that may be available to them. Alice has found employment working days from 8AM – 5PM.

Alice works as an Administrative Assistant making \$14.50 an hour.

	Hourly Wage	Weekly Wage	Monthly Wage	Annual Salary
Alice Smith	\$14.50	\$580	\$1,538.66	\$30,160.00

*Monthly total is decreased for 20% taxes.

Each Table will work as a team. You need to appoint someone at your table to be the Lead for your team. In your packet you will find a worksheet and 3 situations that are folded and numbered. Please do not read these situations until the exercise requires it.

You will have about 10 minutes to complete the budget worksheet.

Home Sweet Home

Where do you live?

You have 2 rental options and 2 purchase options.

Rental Option #1

\$1200 Monthly rent

- 3 bedrooms/2 bath
- \$550 Security deposit
- Alice isn't comfortable with the neighborhood



Rental Option #1

\$245 monthly rent

- 3 bedroom/1 bathroom
- 1 month rent + 1 month security
- Alice feels good about the neighborhood



Purchase Option #1

\$200,000 Purchase Price

\$700 Month Mortgage

- 3 bed/2 bath
- Good Neighborhood



Purchase Option #2

\$190,000 Purchase Price

\$550 month

- 4 bedrooms/2 bath
- Not a very good neighborhood



Decisions...Decisions...Decisions...

Healthcare:

Do you/your family have healthcare coverage?

Is it partially covered by the employer? What is your contribution?

Do you have medical, dental and vision or just medical? Who is covered?

	Medical	Dental	Vision
Employee	\$239.88	\$15.52	\$4.60
Employee & Spouse	\$1739.76	\$19.80	\$8.68
Employee & Children	\$1489.90	\$21.92	\$65.88
Family	\$2864.76	\$34.16	\$97.88

Transportation

Car Option #1

Current Car - No car payments.

\$200 quarterly on repairs and upkeep.

2002 Honda CR-Vs / Used 2002 Honda CR-V EX

Insurance:

Basic \$54/month, \$324/6 months, \$648/year



Car Option #2

Purchase a car (Would this option be better than keeping the old car?)

Trade in - \$1500

Monthly Payment: \$297

Insurance:

Basic Coverage: \$72/month, \$432/ 6 months, \$864/year



Who's Going to Watch the Kids???

Day Care:

9-Month-Old \$216/week

2-year-old \$151/week

12-year-old

10% discount for having 2 kids off the MONTHLY sum of \$1468.

Bus Transportation

Alice realized her job is on the local bus route. The pricing is:

Adults \$1.50

Students \$1.25

Children under 7 Free

Monthly Pass \$47.00

Weekly Unlimited \$12.00

Adult Day Pass \$3.00

Welcome, Wilson Family!

About the family:

This is a family of 5. 2 parents, a 12-year-old, 2-year-old and 9-month-old baby. They don't have any friends or family to rely on. John and Barbara Wilson have each found employment working days from 8AM – 5PM.

John works as a Maintenance Repair Worker, making \$16.50 an hour.

Barbara works as a Food Server, making \$11.02 an hour.

	Hourly Wage	Weekly Wage	Monthly Wage	Annual Salary
Mr. Wilson	\$16.50	\$660.00	\$2,860.00	\$34,320.00
Mrs. Wilson	\$11.02	\$440.80	\$1,910.13	\$22,921.60
Total*		\$1,100.80	\$3,244.10	\$57,241.60

*Monthly total is decreased for 20% taxes, utilities, and food.

Each Table will work as a team. You need to appoint someone at your table to be the Lead for your team. In your packet you will find a worksheet and 3 situations that are folded and numbered. Please do not read these situations until the exercise requires it.

You will have about 10 minutes to complete the budget worksheet.

Home Sweet Home

Where do you live?

You have 2 rental options and 2 purchase options.

Rental Option #1

\$1300 monthly rent

- 4 bedroom, 2 baths
- 1st month rent + 1 month security
- Questionable neighborhood



No, smoking allowed, First month rent and security deposit required at sign in, tenant will be responsible for any pet damages, \$300 Pet deposit , non refundable required.

Rental Option #2

\$1700 monthly rent

- 3bedsrooms/2baths
- 1 Month rent + 1 month security
- Good neighborhood



No, smoking allowed, First month rent and security deposit required at sign in, tenant will be responsible for any pet damages, \$300 Pet deposit , non refundable required.

Purchase Option #1

\$239,000 purchase price

\$1422/Month

-3bed/2bath

-Good neighborhood



Purchase Option #2

\$169,900 purchase price

\$1101/Month

- 4bed/2bath
- Very Rural Area



Decisions...Decisions...Decisions...

Healthcare (through the father's work):

Do you/your family have healthcare coverage?

Is it partially covered by the employer? What is your contribution?

Do you have medical, dental and vision or just medical? Who is covered?

	Medical	Dental	Vision
Employee	\$239.88	\$15.52	\$4.60
Employee & Spouse	\$1739.76	\$19.80	\$8.68
Employee & Children	\$1489.90	\$21.92	\$65.88
Family	\$2864.76	\$34.16	\$97.88

Transportation:

Option #1

Owned. 2007 Ford Explorer
\$250 for monthly maintenance

Insurance:

Basic Coverage for 2 drivers:
\$100/month, \$600/6 months, \$1200/yr



Option #2

Purchase.

\$380 Monthly

Basic Coverage for 2 drivers:

\$100/month, \$600/6 months, \$1200/yr



Children = Daycare

9-Month-Old (Stevie) \$216/week

2-year-old (Sarah) \$151/week

12-year-old – John

10% discount for having 2 kids off the MONTHLY sum of \$1468.

Bus Transportation

One of the jobs is on the local bus route. The pricing is:

Adults \$1.50

Students \$1.25

Children under 7 Free

Monthly Pass \$47.00

Weekly Unlimited \$12.00

Adult Day Pass \$3.00

Situation one:

Billy comes home sick from daycare, and he has an ear infection.

With the insurance plan you have, you have different care options:

You can use the tele-health option you've never used before, for \$10 co-pay and must pay \$10 at the pharmacy.

Or

You can go to the urgent care you've been to several times before for \$50 and \$10 at the pharmacy.

Or

See if the infection clears up on its own.

Situation two:

Your near perfect driving record has come to an end, and you were caught speeding.

Do you pay the ticket and take the points for \$150?

Or

Hire a traffic ticket firm to try and fight the ticket for \$100 and a court date you must take off work for?

Situation three:

Everything was going well in life and your car became jealous, so the oil pan started leaking. On the dash you can see that there is enough oil to last until the end of month.

Do you take it a local mechanic you've never been to for \$100 to be repaired?

Or

Do you take it to Firestone, where all your service is normally done, for \$200?

Or

Do you try to make it until the next month?