

ACTIVITY 1/A CHALLENGING LIFE

You are a fast-food worker earning the federal minimum wage of **\$7.25 an hour**. You are a good worker and understand how to do most of the jobs in the front and back of the store. You generally top out at **38 hours a week**. You are paid bi-weekly and your **net income is \$493.56 for a total of \$987.12 per month**. Your children go to school but your job requires you to work different shifts so they need supervision when school is out. Thankfully, your sister lives close and can watch them. You pay her **\$100 a month**. You receive **\$378 a month in food stamps (SNAP)** to defer the cost of groceries. Your employer offers a 50 percent employee discount for food consumed at work. The food assistance barely covers the cost of your children's needs, so you tend to eat your meals at work incurring an **additional expense of \$65 in food costs per month**. You were eligible for an Earned Income Tax Credit of \$3,167 but you didn't file with the IRS because you were a victim of identity theft. You are eligible for Section 8 housing which would provide rent relief, but you are on a waiting list with many others for a limited number of units. You don't own a car and have to use public transit back and forth to work every day. It only costs **\$1.25 each way five days a week**, but because you can't afford to live close to your work, it requires three hours of your time round-trip. The cost of your rent is \$1,095 a month, but you have taken in a roommate who splits the costs with you. Thus, **you pay \$547.50**. The cost of water is included in the rent but you have to pay for electricity. In the winter, the monthly bill can get as high as \$400 and averages about **\$250/month, which is shared with your roommate**. The cable bill of **\$100 is split** as well. You haven't had a phone for two months because you could not pay the bill.. The landlord is nice and lets you use his office number for a contact and use of the phone for emergencies. You don't have a washer and dryer in the apartment. Your employer expects you to wash your own uniforms so you spend **\$10 a week/\$40 a month** at the public laundromat.