

BUDGET EXERCISE



GROCERY SHOPPING ON A BUDGET

Share the scenarios below with your family or group. Use the scenarios here to create experiential learning, build empathy and inspire generosity.

Pool funds together ahead of time or provide a \$50 gift card to each small group participating so they can buy items on our donation list. They will quickly learn that \$50 does not go far.

When you're done with your shopping, take some time to talk about your experience and what you learned. What surprised you? What did you learn? What feelings came up for you? How might this experience stay with you?

Donate the needed items to the Interfaith Outreach Food Shelf to ensure families have these critical needed food and household items. Donations can be made Monday or Friday, 10 a.m.-5 p.m. Please call ahead (763-489-7530) if you plan to bring more than a few bags so we can prepare for your donation.

BUDGETING ACTIVITY

This exercise will help you better understand what families in our community face on a daily basis. You will step into a scenario that is commonly experienced by a family served by Interfaith Outreach. You will be challenged to make decisions about living expenses like housing, transportation, child care and food.

Imagine you are a family of four people. You and your partner have two children ages 2 and 4. You work full time in retail and make \$12.50/hour (\$2,167 gross income per month). Your partner works part time as a cashier at a local grocery store making \$11/hour (\$953 gross income per month). Neither of your jobs are located on a bus line, but luckily your partner's job is close enough to walk to and from each day. Your family's combined total income before taxes each month is \$3120, or \$37,440 per year. Your challenge is to make a monthly budget with limited income to meet your family's regular expenses like housing, transportation, child care and household/food needs — and not to run out of money. Note, your monthly income after taxes is \$2,484. As you work on your budget, keep in mind that the issues your family faces are real issues for people affected by poverty right here in our local community.

BUDGET EXERCISE



BUDGET WORKSHEET

Average cost of a 2-bedroom apartment in the west/northwest metro is \$1,323/month

Average cost of full-time child care in Hennepin County is \$1,337/month

Rent	\$ _____
Utilities (phone, water, gas/electric)	\$ _____
Transportation (car loan, car repair, gas, bus cards)	\$ _____
Child Care Expenses	\$ _____
Food	\$ _____
Clothing	\$ _____
Household (toilet paper, diapers, toiletries)	\$ _____
Medical/Dental (insurance, doctor visits, medication)	\$ _____
Other (birthday, movie, school, sports)	\$ _____
Loans	\$ _____
Outstanding Credit Payments	\$ _____
TOTAL EXPENSES:	\$ _____
Monthly Household Income (after taxes):	\$ _____
-minus-	
Total Expenses	\$ _____
-equals-	
Money left over or short	\$ _____



OTHER SCENARIOS

Scenario #2:

You are a family of five. You have \$50 to buy the food that you need to feed your family this week. What will you buy to feed the family healthy, nutritious meals for a week? What tough decisions will you have to make to stay within your budget? Some things to know about your family:

- Your family is comprised of two parents and three kids.
- Your children are ages 8, 6 and 4 months.
- All are generally healthy, happy kids. Staying home during the pandemic has been difficult, but you're also growing closer through the experience.
- Your two older kids just started back to in-person learning so they receive breakfast and lunches at school. That's a big help! Plus, it's been nice that the apartment is now quiet for baby's nap time.
- You changed jobs about a year ago and now work in the maintenance department at the school district. The salary (\$38,000) at the new job didn't increase much from the previous one, but this job includes health insurance which is a huge benefit to your family. You make sure to pack lunch every day to avoid the added cost of going out to eat. You're trying to find ways to cut expenses because things have been tight this year. Your family is everything to you and providing a safe and loving environment for them continues to be your number one priority.
- Your spouse is a stay-at-home parent caring for your newborn. You've been talking together about the plan to get a job in the coming months as the baby grows a little older, but the cost of child care is outrageous and you're both unsure that the additional income will outweigh that added child care expense. Your spouse is a phenomenal caregiver, and your baby is growing and learning each day because of it!
- Your family feels fortunate to have been able to keep up with your rent payments throughout the pandemic, knowing that many of your friends and neighbors have not been so lucky. Stable employment at the school district has been a blessing.



OTHER SCENARIOS

Scenario #2 (continued):

On your own, this scenario is nearly impossible. But with some help from the community, you find yourself in a very different place. After hearing about Interfaith Outreach from a neighbor in your apartment you stop by to access the food shelf. The food choices available were so helpful, and they even had diapers and wipes which tend to eat up a huge part of your weekly budget.

After getting food, the volunteer helped you set up an appointment to talk more about your family's current situation and additional needs. You were a little hesitant to make the appointment — really all you need is a little help with food — but the volunteer encouraged you to give it a try. Knowing the appointment was virtual made it a little easier to give it a go. During the virtual appointment the case manager helped you apply for SNAP, the Supplemental Nutrition Assistance Program, which will provide you with some funds on an EBT card. You'll be able to shop at your local grocery store and buy the healthy foods your kids like to eat – fresh fruit, sandwich meat, carrots, and even some healthy salads for you to enjoy at lunch.

When you told the case manager more about your future work plans, they offered support with job searching, practicing interviewing, and training programs that could help increase your earning potential. And when you brought up your concern about the high cost of child care and your desire to only place your baby in the safest and most engaging environment, they told you about an Interfaith Outreach program that could likely help with that too – Caring for Kids.

After the call it was clear that you had a lot of work ahead of you, but the new possibilities and supports gave you the confidence and drive to continue on.



OTHER SCENARIOS

Scenario #3:

You are a family of three. You have \$50 to buy the food that you need to feed your family this week. How will you use your \$50 grocery budget? What will you buy to feed the family healthy, nutritious meals for a week? What tough decisions will you have to make to stay within your budget? Some things to know about your family:

- You are a single parent. You work as a Certified Nursing Assistant (CNA) and make \$33,350 a year.
- You have two teenage kids – one sophomore in high school and an 8th grader at the middle school. Remote learning is going well for your older child, but your 8th grader has been struggling to stay motivated and keep up with school assignments. It's been helpful to have some meals covered through the district's free/reduced lunch program. With the kids home all day they seem to be snacking and eating more than ever!
- The pandemic is weighing heavy on you. As you try to stay strong for your kids and provide for their needs, you're worried about the risk of catching the virus yourself. Your aunt and a friend from your hometown both died from the virus last year.
- It's also been difficult trying to share a 2-bedroom apartment with two uniquely different teenagers cooped up all day. They argue and fight, and you're finding yourself serving as a mediator more than you'd like. It's emotionally draining and some days you don't know how much longer you can take it.

Through a school newsletter you learned about Interfaith Outreach, a local organization that can help people pay their rent or provide food for families struggling during the pandemic. You were a little hesitant to reach out since you have a job and weren't sure if they could help, but you were glad you did.

You initially had a phone meeting with one of the case managers to learn about their services, which were much broader than you expected, and help you get connected to the food shelf. Your first visit to the food shelf ended in four bags of groceries to bring home to your kitchen and a reminder that you could come back again in two weeks. You're now meeting with an employment specialist on a regular basis to put a plan together for training and coaching to help increase your earning potential. They've even connected you with a therapist to support your mental health and well-being. These additional supports of employment services and mental health resources have made life a little busier, but it feels good to be working toward your goals and building confidence in the talents and skills you have to offer.