

Dr. Maxwell McFadden

Age 48. General Practice. You use your home as your office and also work one day a week at the local hospital. You want your son, Morris to go to college and one day be a doctor. Nothing is as important to you as your quest to get Morris his M.D.

Your practice has been very good for you, economically, but lately business has been slow and some of your patients are having trouble paying their bills. Your income has averaged only \$180/month in the last quarter of the year, as people seem to be cutting back on medical maintenance. The hospital is also cutting back doctors' hours and wages. You've been told that your one-day a week will now be a half day, and your wage cut to \$5.00 instead of the \$10 you have been getting.

You have great connections at Plainview County Hospital, 20 miles away. The recently lost their chief physician and have offered you a full-time, 5 day-a-week position at \$185.00 per month. You don't know how long this position will last and you feel that you have some obligation to your patients - many of whom are your friends and neighbors. Nonetheless, it bears considering.

Becky McFadden

Age 40. Your husband told you that his practice is not generating as much income as you've all been used to. People are cutting corners and one way is to not practice good medical maintenance. He has an offer at Plainview County Hospital, but it's 20 miles away and you worry about him driving that far over poor roads. You start thinking about the fact that before you were married, YOU were Maxwell's receptionist and assistant, but that sure took a great deal of time.

Morris McFadden

Age 17. You just severely damaged your dad's car. It was your own carelessness and he's angry. He really loves that car - and you know that he needs it. The insurance will only pay \$500 to replace or repair the car and you know that's not enough.

You want to go to college next fall, and you've worked hard to earn good grades. Mom and Dad have said that times are really rough financially, right now. Maybe you had better figure out a way to help out - both to help them and to help yourself!

Chelsea McFadden

Age 15. You HATE Mt. Carmel High School. You want to go to Butcherville High with all your friends, but Mom refuses to consider it. You do okay in school, but you wish you could just quit. Your folks have been talking about financial problems lately, and you are worried. Maybe you can help out by getting a part-time job. You have friends at Rob's Malt Shop. They only pay \$0.25/hour but it's better than nothing.

Misty McFadden

Age 7. You want to go on the school trip this summer. It costs \$30.00 but Dad has lots of money. You also want to take more dance lessons. Life is great!

Chuck Taylor

Age 38. Your boss at the factory told you that your hours are being cut. This means that your monthly take-home pay will be \$67.50 instead of \$87.50!!! What will you tell Kate? What can you do? One of the guys at the factory said they were hiring in the big urban center, 50 miles away. He said you could probably get a job because of your carpenter skills. The pay is \$85.00 per month. What should you do?

You want Mark to go to college and make something of himself, but how can you afford the tuition? State U is \$125.00 per semester!

Kate Taylor

Age 35. You've just been told by Dr. McFadden that he is letting you go as a receptionist and assistant! Oh my! You want your children to go to college. What can you do?! You need a job quickly. Maybe at Rob's malt Shop. What about that factory (50 miles away) where Chuck keeps talking about trying to get a job? They also hire women to work to oil and grease the machines. It's only \$0.30/hour, but it's something.

Mark Taylor

Age 17. Bad news. The Stanley Furniture Factory is cutting back and you no longer have your Saturday job. More bad news. Dr. McFadden is making some changes and no longer requires you to wash and clean his car. You heard about the C.C.C. (Civilian Conservation Corps) paying \$30.00/month, including room and board. The only problem is that you have to be 18 - and the fact that your Mom will probably have a fit. You know that your folks want you to go to college - but does it have to be now?! On the other hand, maybe you could help out by getting part time jobs in Rob's Malt Shop and the movie theater - even though each only pays \$0.25/hour. You could kind of put your relationship with Kazy on the back shelf. It would save \$2 and she'd get over you - but are you sure you want her to?

Alice Taylor

Age 15. Your parents have been talking about economic changes and it scares you. Maybe you can ask your boss for more hours at Rob's Malt Shop. Maybe you could work full time! That would bring your income up to \$9.00. If that won't work, maybe you could quit school and work full time at that factory with your Dad and brother.

Jimmy Taylor

Age 7. You heard your parents yelling at each other last night. You got really scared and cried yourself to sleep, but you don't want anyone to know. Mark says your family might have to move and you don't want to be away from your friends. You could sell newspapers (\$1.25 per month) and maybe if you wear a coat, you won't keep getting sick. You could not eat as much. You decide you'll be really good.

Bill Anderson

Age 42. Big bad news! Your boss told you today that the Ramshead Textile Factory is closing its doors, going belly up! It's all hush, hush. But in 2 weeks, you'll be without a job for the first time in your adult life. What about the house? It's almost paid off. What will you tell Betty? You heard that Monrovia Textile Factory in Dena, 25 miles away, has an opening for a skilled textile worker. The job starts next Monday. Should you go for it? The pay is only \$60.50, but it's a job. Maybe Billy can get a job. No doubt about it, you're in a jam!

Betty Anderson

Age 38. Bad news. Dr. McFadden's wife has decided to clean her own home. It has something to do with cost cutting. Dottie, your neighbor, wants you to go into business with her selling home made clothes. You ARE a great seamstress and it would only cost about \$40 in supplies to get started. You know Bill will approve - won't he? Dottie figures that each of you could make \$40/month once you get going.

Billy Anderson

Age 17. Sports are great! Next week is the league championship game. Maybe you'll make it to State U. as a star athlete. Your folks have been talking about economic problems. Maybe you could help out by working another part-time job? Mr. Clegg, the theater manager, wants you to work a few more hours, and says he'll pay you \$24/month for full time. Full time cuts into practice, but ????. Your best friend, Tony, got a job digging fence post holes for \$1.50 a day. That's \$30 a month! You're bigger and stronger than Tony. You could do that, too - at least for the summer? - without missing too much practice.

Sally Anderson

Age 15. Life is tough. You heard that the Henderson family won't be needing a baby sitter as much; they can't afford to go out. Same is true for the Duckworths and the Millers. What's going on? Maybe you could get a job at Rob's Malt Shop (\$0.25/hr) or work part time at the Stanley Furniture Factory or even at dad's factory.

Amy Anderson

Age 7. You are a great dancer, but you need more lessons. Last Friday, your family didn't go to the movies like always. Friday movies are a family tradition! You heard Mom crying this morning and it upset you.

Robert Jacinski

Age 39. Business has slowed down. People still come in, but they don't buy as much. You have recently let go 3 of your 6 part-time workers and are spending more time at the shop yourself. Also, you told Jay you'll need him to work at the shop for a few hours each evening.

And then a real disaster - the malt machine blew up. You need a new one - NOW! You might as well close after the coffee crowd leaves at noon until you get one; at least that would save the labor. You've applied to the Bank of Butcherville for a \$200 loan at 2%. It has been approved and you'll now have \$10/month loan payments. Hopefully, the new malt machine will arrive by the end of the month, but you have to be realistic - even after you cut staff, you're really only averaging \$90/month profit because of the broken malt machine down time and the general business decline,

Joyce Jacinski

Age 36. Bad news! As families in town are cutting back, dance lessons are one of the first things to go. You now have only 5 regular students and can count on only \$20 month income.

Jay Jacinski

Age 17. Dad has asked (told?) you to work part time in the malt shop, which probably puts an end to sports practices. And it's pretty clear that he has no intention of paying you. So, what happens to college? Is it possible to substitute on-the-job training for a business degree?

Kazy Jacinski

Age 15. McFaddens have cut back on their need for a babysitter. Since Mrs. McFadden was your only customer, you now have no income. You suppose you could help at the Malt Shop; at least you'd probably see all your friends there.

Lois Jacinski

Age 7. It doesn't seem to matter how hard you try, your speech problems are getting worse. You heard the therapist tell Dad that you need to double the number of sessions each week. That will make your monthly therapy cost \$6. And it's upsetting that Mom and Dad are worried. Is Rob's Malt Shop going to close? Does that mean that your family won't have a house anymore?

Richard Johnson

Age 42. Most of your odd jobs have disappeared. Your work as a day-laborer is now gone and when jobs do appear there are many white laborers who are likely to be hired ahead of you. If you stay in Butcherville, your income will probably fall to about \$12/month. You heard from a cousin that they are hiring strong manual laborers to collect, haul, and sort trash in the city 50 miles away. The job pays \$20/month and white men don't want it because workers are housed in a bunkhouse (shack) outside the dump (for \$3/month). You'd have Sundays off.

Jeane Johnson

Age 40. Your washing business has slowed down as more folks are doing their own and you're now bringing in only \$4 per month. You could go to the city with Richard and look for work. You heard that you could get \$6 monthly. On the other hand, there are people camping outside of town by the tracks. Maybe you could keep the family together through the summer by moving out of the rental house and living in a makeshift tent. Maybe things will improve by fall.

Johnny Johnson

Age 17. This last month, you had no income - zero! You're thinking, "I've got to get out of town!" My family needs me to bring home some money or at least not be here to spend theirs. "Riding the rails" - everyone is doing it and it can't be any worse than here, can it? Mom is NOT going to be happy but she's sure not going to be able to get Rob to hire me in the Malt Shop when half the white boys in town want jobs.

Judy Johnson

Age 15. Last month, you left home for the city and a maid's job in the house where your aunt works. You make \$10/month plus room and board, but you work every day and never get out of the house, where the people treat you as if you were a piece of furniture. It sure is lonely.

Tommy Johnson

Age 7. All you can think of is that your family really needs money. There doesn't seem to be any choice but to quit school and sell worms full time. At current prices and rates of sale, you could make \$1.50/month.

Arlen Svensgaard

Age 39. You've never known anything but farming, and it suits you fine. But it's sure different now than it was when you were growing up, when the cash from one harvest carried the family through the year until the next one. Now it seems like the prices keep falling and falling faster than you can increase production to make up for them – so you have to borrow more every year. So far you've been able to keep up, but all it would take is one hail storm. . . Last year, when the bank foreclosed on the Olson farm, you and the neighbors bought up everything at auction for pennies – and gave it all back to Nels Olson, but you're all in the same boat and counting on penny auctions doesn't seem like the best long-term strategy. The only solution you can see is to take the twins out of school and plant the back field that you were going to fallow this year. You'll have to just try to ignore the Almanac prediction of bumper crops, and lower prices, again this year – and hope that everyone else gets hit by hail.

Greta Svensgaard

Age 33. Your husband is growing old before your eyes, and he's only 39! You're afraid the farm work and worry are going to send him to an early grave. You do what you can to carry part of the load, but times are bad for everyone and your egg and milk business isn't bringing in even the little bit that used to cover the now-and-then household expenses. Plus, you haven't had the heart to tell Arlen that you're pregnant again. It took you forever to recover from your last pregnancy with Jacob, even though there had been enough money to hire a girl to help out for a few months. The emergency jar is empty now and has been for over a year. Oh my goodness! What if it's another set of twins?!

Hal Svensgaard

Age 16. All your parents ever talk about is the farm and the loan and the low prices, and you're sick of it. School isn't your favorite activity, but at least it gets you into town every day, where you can spend time with your friends in the malt shop. But now your Dad is talking about making you and Joe quit school to save gas and help out on the farm full-time! Why won't he sign the recruiting papers and let you join the Army? Anything would be better than riding a tractor all summer again.

Joe Svensgaard

Age 16. Funny that you and Hal look exactly like, because you definitely have different plans for the future! You really hate being caught between your Dad and your brother, but you'd love to take over more of the farm work, especially if it means not having to go to school. You keep hoping that your willingness to take on the farm with your Dad might free Hal to pursue his dreams. Your Mom thinks you need more education because she says farming's more and more a business. Seems to you that you've learned enough. What's really needed is strength and willingness to work hard – and you've got plenty of both.

Jacob Svensgaard

Age 5. You love the farm, but you can hardly wait to start school; Mom has already taught you the alphabet and your numbers. But, if Dad makes the twins stop going to school, will he drive into town everyday to take you? He asked Mom the other day if she thought she could keep teaching you for another year. Way out here on the farm, there's hardly ever anyone to play with. There's a playground with swings at school.

The McFadden Family

Father: Maxwell, age 48, Doctor of Medicine, general family practice out of home office.

Monthly Income: \$270.00 + 1 day/week at local hospital for \$40.00/mo.

Interests: Great pride in family car.

Mother: Becky, age 40, volunteers at local hospital, Red Cross, church. Very busy with charities. Monthly income = \$0

Morris: 17 year old son, senior at Mt. Carmel High School (private). Good student.

Monthly income = \$0

Chelsea: 15 year old daughter, sophomore at Mt. Carmel High School (private).

Volunteer at local hospital 2 afternoons per week.

Monthly income = \$0

Misty: 7 year old daughter in 2nd grade at Jacques Demer Elementary (private)

Additional Information:

- Gasoline price is \$0.18/gallon. You travel about 400 miles/month, mostly on house calls and entertainment. Your car is in great condition and gets 12 mpg.
- Your house is one year from being paid off.
- You have a 2 year old yellow lab named Buster.

After completing the budget worksheet, describe changes in your lifestyle (if any) that resulted from your decisions.

The Taylor Family

Father: Chuck, age 38, ok health. Works at Stanley Furniture Factory as Shop Foreman. Has carpenter skills. Has second part-time job on weekends as handyman with average income of \$10/mo.

Monthly Income: $\$87.50 + \$10 = \$97.50$

Mother: Kate, age 35. Works 4 days a week as Dr. McFadden's receptionist/nurse. Also a dedicated housewife and mother.

Monthly income = \$28

Mark: 17 year old son, senior at Butcherville High School. Good health. Part time job as janitor at Stanley Furniture Factory.

Monthly income = \$6

Alice: 15 year old daughter, sophomore at Butcherville High School. Works part-time in Rob's Malt Shop.

Monthly income = \$4.50 (pay = \$0.25/hr.)

Jimmy: 7 year old son in 2nd grade at North Elementary School. Some health problems.

Additional Information:

- Gasoline price is \$0.18/gallon. You travel about 210 miles/month, mostly to work and on entertainment – visiting relatives in the next county. Your car gets 15 mpg.
- Your \$20/month savings deposit is very important since you dream of having your own house. You figure that you've just about got enough for the down payment.

Describe changes in your lifestyle (if any) that resulted from your decisions:

The Anderson Family

Father: Bill, age 42. Good health. Works at Ramshead Textile Factory
Monthly Income: \$71

Mother: Betty, age 38. Housewife. Works one day a week as a cleaning lady for Dr. McFadden. Also takes in sewing for neighbors a few hours each week. Has her own sewing machine.
Monthly Income: \$8 from McFaddens + \$6 from sewing = \$14.00

Billy: 17 year old son, senior at Butcherville High School. Good health. Varsity football, basketball, and baseball player. Works at local movie theater on Saturdays and one night per week.
Monthly income = \$12.00 (\$0.25 per hour)

Sally: 15 year old daughter, good health, on Butcherville High School drill team, involved in many school activities. Babysits as much as she can.
Average Monthly income = \$3.00

Amy: 7 year old daughter in 2nd grade at North Elementary School. Good health.

Additional Information:

- Gasoline price is \$0.18/gallon. You travel about 250 miles/month, mostly to work and to Billy's games. Your car gets 15 mpg. Your car is paid for and runs pretty well.
- You have \$8 emergency fund in jar in kitchen
- You have several more years until your house is paid off.

After completing the budget worksheet, describe changes in your lifestyle (if any) that resulted from your decisions.

The Johnson Family

Father: Richard, age 42. African-American. Good health, strong - over 6' tall. Does odd jobs and works as local farm laborer as needed.

Monthly Income: \$25

Mother: Jeane, age 40. Gardner for McFaddens, 5 months/yr. Takes in laundry for white families in town.

Monthly Income: \$7

Johnny: 17 year old son, quit Butcherville High School 3 years ago. Helps dad with odd jobs a few days a week. Tried for job at Rob's Malt Shop, but was turned down. Good health but no skills. Factories won't hire him because of his skin color. Would like to ride the rails looking for work as some of his friends have, but knows that his mother will be VERY upset.

Monthly income = \$3.25

Judy: 15 year old daughter, good health. Dropped out of Butcherville schools to help Mom with laundry business. Knows of a maid job in the urban center 50 miles away that would pay \$10/month + room and board. This would take a burden off her family - but it's so far away!

Average Monthly income = \$3.00

Tommy: 7 year old son, doing very well in 2nd grade at North Elementary School. Good health. Knows where and how to dig worms for fishermen. Last month, he earned \$0.75 digging worms after school. Wonders if maybe he should quit school and dig worms full time.

Additional Information:

- No savings account and no emergency fund. Never considers paying for medical or dental care. Family lives day to day.
- While they are accepted in the Butcherville community, they know that their acceptance is conditional. They often hear comments about "knowing their place."
- While there are no signs that say, "whites only," they know that there are many places that would not even consider hiring them, and that employers who do hire them will let them go first when times are tough.

Describe changes in your lifestyle (if any) that resulted from your decisions:

The Jacinski Family

Father: Robert, age 39. Good health. Owns Rob's Malt Shop.
Monthly Income: \$105 profit from Malt Shop

Mother: Joyce, age 36. Housewife and dance teacher. Has 12 full time students and from 3-5 part time students.
Monthly Income: \$40

Jay: 17 year old son, senior at Butcherville High School. Good health, ok student, but loves school, especially sports. Wants to go to college to study business.
Monthly income = none

Kazia: 15 year old daughter (Kazy), good health. Attends Butcherville High School and is an excellent student. Steady boyfriend is Mark Taylor. Works for McFaddens as babysitter.
Average Monthly income = \$2

Lois: 7 year old daughter in 2nd grade at North Elementary School. Good health but impaired speech which is improving with therapy.

Additional Information:

- Savings recently depleted by down-payment on new garage.
- At current rate of payment, home will be paid off in 2 years.
- Rob's Malt Shop is not only the gathering place for students after school, but the community "headquarters" in the mornings when people coming into town for mail or shopping join those on coffee-break at Rob's. During a typical week, most everyone in the community drops in to say hello. Rob enjoys this and doesn't care that people don't always buy; he knows that some days they will. He has a smile and welcome for everyone.

After completing the budget worksheet, describe changes in your lifestyle (if any) that resulted from your decisions.

The Svensgaard Family

Father: Arlen, age 39. Good health. Farmer. Self-taught mechanic and businessman. Yearly Income: From \$500 - \$1500, depending on crop yield and prices.

Mother: Greta, age 33. Farm wife. Keeps chickens and 3 dairy cows. Maintains large kitchen garden throughout summer months.
Monthly Income: \$5 from eggs and milk

Joe: 16 year old son, sophomore at Butcherville High School. Loves the farm, but misses lots of school in spring and fall because of farm work.
Monthly income = \$0 (Usually raises a calf to sell at the state fair. Avg. price = \$50.)

Hal: Joe's twin brother. Hates the farm and hates to stay home from school, where his friends are. Wants to run away to join the Army, but so far Joe has talked him out of it.
Average Monthly income = \$0.00

Jacob: 5 years old. "Helps" Mom around farm. Will start school in a couple months.

Additional Information:

- Your house and land have been in the Svensgaard family for generations and are completely paid off. (However, the house deed and titles to 2 of the 4 large fields are held by the bank as collateral for loans.)
- Several years ago, you took out a loan to replace some old farm machinery. You have at least 2 years – maybe more if prices continue to fall – to pay off that loan. If you can't make the payments, the bank will extend the loan, but it would be nice to pay off the machinery before you wear it out and have to buy more!
- Crop and animal prices have been low enough that your savings is gone. Each spring, you've been taking out a loan from the bank for seed, gas, and other expenses to get the crops in the ground and keep the farm going until the harvest. So far, you've been able to pay off the loan after selling the crop – but you haven't been able to get ahead or replenish the savings account. You try to use the bank loan only to make monthly payments. If you dip into it for other things, you'll have less money for seed, fertilizer, and harvest workers, and that would probably mean a smaller crop and less income from the harvest, which would mean you might not be able to pay off the loan, which would mean bigger payments the next year . . . You really want to avoid that never-ending cycle of going deeper and deeper in debt to the bank.
- Gasoline price is \$0.18/gallon, but you can get a bulk delivery to a tank on the farm for \$0.12/gallon. Still, the gas bill – for the tractor and the old farm truck you drive into town for school and errands - is one of your biggest ongoing expenses.
- You have no emergency fund. You depend on store owners, doctors, etc. to extend you credit until you can pay bills after the harvest. Sometimes, people will accept garden produce or eggs and milk in payment.

McFadden Family Budget

Total Family Monthly Income	\$310.00		
Savings Account	\$500.00		
Monthly Expenditures:		New Amount	Change
House payment	\$40.00		
Home insurance	\$3.50		
Household goods	\$5.00		
Home Maintenance	\$4.00		
Cleaning Lady	\$8.00		
Gardner	\$2.50		
Utilities	\$7.00		
Receptionist/Nurse	\$28.00		
Dental Care	\$2.50		
Emergency Fund	\$10.00		
Savings	\$20.00		
Car insurance	\$2.20		
Gasoline	\$6.00		
Car cleaning & accessories	\$2.00		
Tuition Morris	\$15.00		
Misty	\$12.00		
Chelsea	\$15.00		
Country club membership	\$9.00		
General entertainment	\$15.00		
Travel	\$12.00		
Misty's dance lessons	\$4.00		
Maxwell's golf	\$2.00		
Food	\$40.00		
Pet food	\$0.50		
Pet care	\$1.00		
Clothing	\$15.00		
Cosmetics, toiletries	\$2.00		
Charity & church	\$10.00		
Morris' allowance	\$5.00		
Chelsea's allowance	\$5.00		
Newspaper	\$1.34		
Magazines	\$0.96		
Babysitter for Misty	\$2.00		
Total Expenses	\$307.50		

Johnson Family Budget

Family Income Last Month \$39.00

Monthly Expenditures:

New Amount

Change

Shack rental	\$15.00	_____	_____
Household goods	\$1.50	_____	_____
Church	\$4.00	_____	_____
Clothing	\$1.50	_____	_____
Washing supplies	\$1.50	_____	_____
Food	\$12.00	_____	_____
Miscellaneous	\$1.50	_____	_____

Total Expenses**\$37.00**

Jacinski Family Budget

Total Family Monthly Income \$147.00
 Savings Account \$5.00

Monthly Expenditures:		New Amount	Change
House payment	\$30.00	_____	_____
Home insurance	\$2.00	_____	_____
Household goods	\$4.00	_____	_____
Home maintenance	\$4.00	_____	_____
New garage payment	\$5.00	_____	_____
Utilities	\$3.00	_____	_____
Medical care	\$3.00	_____	_____
Dental care (average)	\$2.00	_____	_____
Speech therapist	\$3.00	_____	_____
Life insurance	\$1.00	_____	_____
Car payment	\$10.00	_____	_____
Car insurance	\$2.00	_____	_____
Gas	\$4.00	_____	_____
Charity & church	\$2.00	_____	_____
General entertainment	\$2.00	_____	_____
Kids allowances	\$4.50	_____	_____
Chamber of Commerce dues	\$1.00	_____	_____
Food	\$31.00	_____	_____
Clothing	\$7.00	_____	_____
Toiletries, haircuts	\$2.00	_____	_____
Newspaper	\$1.00	_____	_____
Magazines	\$0.50	_____	_____
Savings	\$10.00	_____	_____
Total Expenses	\$134.00	_____	_____

Anderson Family Budget

Total Family Monthly Income	\$100.00
Savings Account	\$30.00

Monthly Expenditures:

		New Amount	Change
House payment	\$28.00	_____	_____
Home insurance	\$1.50	_____	_____
Household goods	\$3.00	_____	_____
Home Maintenance	\$3.00	_____	_____
New furniture payment	\$2.00	_____	_____
Medical care	\$2.00	_____	_____
Dental Care	\$1.00	_____	_____
Life insurance	\$0.75	_____	_____
Savings	\$3.00	_____	_____
Car insurance	\$1.75	_____	_____
Gasoline	\$3.00	_____	_____
Charity & church	\$1.00	_____	_____
General entertainment	\$4.00	_____	_____
Amy's dance lessons	\$1.75	_____	_____
Emergency Fund	\$8.00	_____	_____
Food	\$30.00	_____	_____
Clothing	\$3.00	_____	_____
Toiletries, haircuts	\$2.00	_____	_____
Newspaper	\$1.00	_____	_____
Total Expenses	\$99.75	_____	_____

Taylor Family Budget

Total Family Monthly Income \$136.00
 Savings Account \$200.00

Monthly Expenditures:

		New Amount	Change
Rent	\$30.00	_____	_____
Household goods	\$3.00	_____	_____
Dental Care	\$1.25	_____	_____
Medical care	\$5.00	_____	_____
Emergency Fund	\$4.00	_____	_____
Savings	\$20.00	_____	_____
Car payment	\$12.00	_____	_____
Car insurance	\$1.80	_____	_____
Gasoline	\$2.50	_____	_____
Auto repairs	\$1.25	_____	_____
General entertainment	\$6.00	_____	_____
Mark's sports equipment	\$2.00	_____	_____
Mark's date money	\$2.00	_____	_____
Food	\$35.00	_____	_____
Clothing	\$8.00	_____	_____
Cosmetics, toiletries	\$1.25	_____	_____
Haircuts	\$0.40	_____	_____
Newspaper	\$1.00	_____	_____
Magazines	\$0.25	_____	_____
Total Expenses	\$136.70	_____	_____

Svensgaard Family Budget

Total Family Income Last Month	\$5.00
Current bank loan	\$400.00
Savings Account	\$0.00

Monthly Expenditures:
must be paid from current year crop loan

		New Amount	Change
current year loan payment	\$12.00		
equipment loan (yr 3 of 5):	\$5.00		
 Total Expenditures from Crop Loan	 \$17.00		

other expenditures (usually from butter and milk money)

Animal Feed	\$1.50		
Home Maintenance	\$0.00		
Emergency Fund	\$0.00		
Savings	\$0.00		
Food	\$0.00		
Gasoline	\$2.50		
Misc. farm expenses	\$1.00		
Misc. family expenses	\$2.00		
Charity & Church	\$0.50		
 Total Other Expenditures	 \$7.50		

Total Expenses
\$24.50