

## **A Reality Check**

### **What does it cost to live on your own?**

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**Grade Level:** 5 and up

**Subject(s):** Health

**Duration:** Explain purpose of lesson and hand out assignment – 30 minutes. Recommend one week to complete the assignment.

Students should work on their assignment either at home or in the classroom, depending on their personal situation (for example, if this lesson is used in independent living programs, then the assignment should be worked out in class).

**Description:** It is a foregone conclusion that teens want to become independent as soon as possible. However, to become independent -- to live on their own and support themselves financially (i.e. pay their own bills) -- they need to know the costs incurred.

The worksheet used in this lesson plan is adapted from the book “Raising Yourself: Making The Right Choices” by Sumant Pendharkar, a book on self-parenting for ages 10 and up. (ISBN 0-9708131-3-9; [www.HillviewBooks.com](http://www.HillviewBooks.com))

**Goals:**

Students should figure what it costs to live on their own.

**Materials:**

- Worksheet (sample and blank attached)
- Calculator
- Bulletin board
- Newspaper (classifieds)
- Internet access

**Procedure:**

Distribute copies of the worksheet – sample and the blank.

Ask the students to ideally, consult their parents or legal guardians, and fill in the amounts in the blank worksheet. One of the advantages of having the students work with their parents (or legal guardians) is that, there is a chance to have an open dialogue on the living expenses. This might help the parents put into perspective why certain demands for expensive toys/clothing is not always met.

The students can also look up rental cost from the classifieds section of the local newspaper.

The students may have a desire to live in a distant city – e.g. Manhattan or Los Angeles (Hollywood). The students should find a newspaper for these locations at the school/local library and look up rentals in the classified section.

Although the Internet is the most convenient place to look up rental information for any city, it can also be a huge time sink – so you may wish to monitor their time and keep them focused on the task at hand – looking for rental information.

Recommended site for looking up rental information (country-wide):

[www.apartments.com](http://www.apartments.com)

Have the students multiply the monthly living costs by 12 to get annual living expenses.

Post a few of the filled-in worksheets on the bulletin board if appropriate. A gentle reminder that, earning a good wage is required to live the good life.

### **Assessment:**

Did the students get an understanding of what it costs to live on their own?

Were they surprised with the realization that it is ‘expensive’ to live on their own and that they would need some kind of a career to generate the income?

### **What Next?**

After completing this lesson plan, the students should read the book, “Raising Yourself: Making The Right Choices”.

It is critical for them to realize that the choices they make during their preteen/teen years, are likely to impact their earning potential (and life). The right choices include abstinence, saying no to drugs, and focusing on education. The wrong ones are getting pregnant/fathering a child, joining a gang, taking drugs, and dropping out of school.

### **Useful Internet Resource:**

Recommended site for looking up rental information: [www.apartments.com](http://www.apartments.com)

Student's Name:

Grade:

Teacher:

Date:

## **A Reality Check: What does it cost to live on your own?**

Objective of this exercise: Figure out what it costs to live on your own.

Here is what it will cost you to live on your own per month in a metropolitan city (varies by region) in the US:

Housing (rent) .....(approximately) \$750

Food..... \$200

Car ..... \$200

(varies depending on outright purchase, financing, lease, etc.)

Car insurance, maintenance, gas ..... \$150

Health insurance ..... \$100

Entertainment (eating out, movies, concerts) ..... \$200

Clothing, personal items ..... \$150

Cable ..... \$50

Phone ..... \$50

Utilities (water, gas, electricity, etc.) ..... \$100

Monthly Total .....(approximately) \$1,950

(Add extra for emergencies, furnishings, vacations, and so on.)

As an exercise, use the table below to **figure out what it costs to live in your area per month**. Individual needs vary, so figure in your personal preferences.

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Category	Amount
Housing (rent/mortgage) .....	_____
Food.....	_____
Car .....	_____
Car insurance, maintenance, gas.....	_____
Health insurance .....	_____
Entertainment .....	_____
(eating out, movies, concerts)	
Clothing, personal items.....	_____
Cable .....	_____
Phone .....	_____
Cell phone, pager.....	_____
Utilities (water, gas, electricity, etc.) .....	_____
Internet access.....	_____
<b>Total</b> .....	_____
Savings for emergencies	_____

\* Multiply **Total** by 12 to get annual living expenses = \_\_\_\_\_