

HUNGER 101: ACTIVITY 2



Stretching the Family Budget

Subjects

Social Studies, Mathematics

Grade Level

6-12

Performance Task

If time is limited, focus on steps 1-2.

1. Tell students that they will be working with a partner to create a budget for a family of three (two adults and one child) that lives on a tight income.
2. Hand out copies of the Family Budget Exercise sheet, and group students into pairs. Go over the family's budget in column 1. Explain that both parents work full time, earning more than the minimum wage. Tell the students that each pair will be role-playing the parents. Assign one of the three situations to each pair. Give them five minutes to make a new budget.
3. Have the students form groups of four, with each pair sharing its budget within the new groups. Ask the groups to discuss the differences and similarities between their budget choices.

Discussion Points

- If you were in this situation, how would you cut down on costs or try to save money (e.g. skip some meals, line dry laundry, or not buy growing child new clothing)?
- How did you make your budget decisions? How did you feel while making them?
- What similarities and differences did you find when you shared budgets with your group?
- The minimum wage was created to make sure that people are paid enough by their employers to take care of basic necessities, yet minimum wage is not enough for most families. For this reason, many families skimp on food and some parents choose not to eat so that their children have food. What do you think we could do to improve this system?
- What other options do you know of that are available to Oklahomans who aren't able to get enough food?

Pass Skills

- Mathematics Process Standard 1: Problem Solving
- Mathematics Process Standard 2: Communication
- Mathematics Process Standard 4: Connections
- Mathematics Content Standard 2: Number Sense and Operation – The student will use numbers and number relationships to solve a variety of problems.
- Sociology Content Standard 3: The student will identify how social status influences individual and group behaviors.
- Sociology Content Standard 7: The student will analyze social problems that affect large numbers of people or result from imbalances within a social system.

Common Core Standards

- Reason quantitatively and use units to solve problems
- Make inferences and justify conclusions from sample surveys, experiments and observational studies

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Names:

This budget sheet breaks down the monthly expenses for a family of three (two parents and one child). Imagine that you are the head of the household. Like other families in similar situations, you will have to make difficult decisions about how to spend your money. Currently your budget contains no room for luxuries, such as entertainment or a car.

Using one of the three situations listed below, rework your family's budget in the second column, taking into consideration that you have no savings in the bank because each month you need to spend all of your income on necessities for you and your family.

Typical Monthly Expenses	Column 1	Column 2
Rent - 2 Bedroom Apartment	\$700	
Phone	60	
Groceries	500	
Childcare	700	
Utilities:		
Gas and Electricity	110	
Water/Sewer/Garbage	40	
Transportation (2 bus passes)	100	
Entertainment		
Medical Insurance	340	
Clothing & Laundry	100	
Other		
Total Expenditures	\$2650	
Monthly Income	\$2666	
Leftover money	\$16	

Situation #1

Your child gets sick. The doctor's visit, the test and the medication cost an extra \$300 this month, in addition to what you pay for your insurance. How will you pay the medical bills?

Situation #2

You lose your job. The unemployment benefits, which begin one week after your last paycheck arrives, are only equal to about half of your regular pay. Your total monthly income decreased by \$580. How will you balance your budget?

Situation #3

Your childcare provider has decided to raise the daily rate for watching your child. It will now cost you \$850 a month for childcare. What will you spend less money on so that you can pay for childcare?