

Welcome To

# The Global “Good Life”

.....*But Is It Sustainable?*

## Unit Overview



The purpose of the first lesson in this unit is to have students reflect upon what contributes to a high quality of life while gaining awareness about how the standards they set for themselves compare with those of others, including classmates and people from around the world.

The second lesson in the unit teaches students about some of the different economic, social and environmental trade-offs that confront people, in various parts of the world. They will put themselves in the place of a typical family in a particular country and will be faced with some of the conditions and choices that family might face. Through this experience students will gain an appreciation for economic, environmental and cultural similarities and differences around the world.

## Using the Unit

There are two lessons in this unit. Lesson 1 is intended for second and third graders but may be used by older students to prepare for Lesson 2. Lesson 2 is intended for third, fourth and fifth graders.

Each lesson gives a brief overview of the activity, background information for teachers, learning objectives, and a step-by-step lesson procedure.

Enrichment activities and assessment methods are suggested at the end of each lesson, along with a list of additional resources and supporting materials.

## Unit Background

What is the “good life?” All humans strive for it, but there are as many specific definitions as there are people. Generally, it is the realization of our needs and wants in life, be they material, social, intellectual and/or spiritual.

How we, individually and collectively, choose to define and meet these needs will affect our ability to achieve a sustainable future.

Will the earth of the future be able to support a population of more than eight to ten billion people, at standards of living similar to the average U.S. family today?

In 1998, 24% of the world's population, or an estimated 1.2 billion people, lived on less than one U.S. dollar a day. 2.8 billion people lived on less than two dollars a day, more than half of the world's 5.1 billion population. The majority of these people living on the margin are from South-East Asia and Sub-Saharan Africa (Worldbank).

If the global standard for "the good life" is exemplified by the U.S. material standard of living, and current patterns of resource use and waste production continue; we may face unprecedented ecological challenges as the world's populations reach for levels of production and consumption that will tax the planet's natural resources and assimilative capacity to its limits.

On the other hand, extreme poverty is one of the greatest threats to long term global sustainability. The poorest of the poor do not have the luxury of planning for the distant future. It is difficult to be concerned for the loss of species or global impacts of deforestation when cutting a tree or killing an animal, no matter how endangered, is the only means of providing food for the family.

Sustainable development requires that we think carefully about how we define the "good life" and that we think about how this standard can be achieved equitably, justly and in ways that minimize environmental damage locally and globally.

## Unit Context

In terms of our Soft vs Hard Green Framework (see Chapter 2), Soft Green enthusiasts advocate "living simply, so that others may simply live;" i.e., the "Small is Beautiful" philosophy regarding material possessions and how to measure/define "real wealth." Conversely, Hard Green enthusiasts assert that there is nothing inherently wrong or immoral about material possessions and financial prosperity. The key is how we use our wealth and technology for the benefit of everyone (current and future generations); i.e., "a rising tide lifts all boats."

## LESSON 1



# What Does The Good Life

## Mean to You?

In this lesson students will be introduced to the concept of “quality of life” through personal and universal definitions of “the good life” and “the hard life”. Individual responses will be shared with the class and will be compared with definitions by people from around the world. Finally students will produce collages that represent images and ideas that are associated with both “The Good Life” and “A Hard Life”.

G.G.L.

### Objectives:

In this lesson students will:

- U Develop their own definition of high quality of life by listing examples of their personal wants and needs.
- U Develop a definition of low quality of life by listing the things they do not want in life.
- U Discuss classmates’ definitions and the definitions of people from around the world.
- U Create a visual representation of their definitions for display in the classroom.



### Standards of Learning:

Social Studies / History 3.8

### Skills:

Concept forming  
Principle forming  
Discussing  
Comparing and Contrasting  
Representing

### Key Terms / Concepts:

Quality of life  
Needs  
Wants

## Supplies



### You Will Need

- Handouts or Transparency of “Quotes from Around the World” (GG 1, GG 2)
- Poster Board or Paper
- Old News Magazines and Newspapers
- Scissors / Glue / Drawing Materials

### Background:

Each person has his or her own idea about what makes up “the good life”. For some, the good life is to never worry about money or is being surrounded by loved ones. For others it may be a life full of excitement and adventure and yet for others it may be to have good health or interesting work. It may be a combination of all of these things and more.

Each person also has his or her own ideas about what makes up “a hard life.” Maybe it is being alone, not having enough to eat or being homeless, being the victim of war or disease, being too poor to pay the bills or have nice things or not having education and other opportunities. These things contribute to or detract from our quality of life.

One of the goals of sustainable development is to promote opportunities for achievement of a high quality of life for all people, in current and future generations. To do this we must first examine what comprises quality of life for us and discover how our own vision compares with that of others.

### Activities:

#### 1. Ask students : “What are the qualities that make up a good life?”

Explain that each person’s ideas may be unique. Some examples may be having family, friends, money, education, time to play, etc. Have the class write or draw different things that contribute to making life good and happy for them.

#### 2. Ask students: “What are the qualities that make up a hard or unhappy life?”

These are things we might wish to avoid because they decrease our quality of life. Again, give some examples and ask the students to write or draw a set of those things they wish to avoid in their own lives.

#### 3. Have students share their lists by reading or describing them aloud.

Write these items on the board. When an item is repeated, place a mark next to it. When the board list is complete, point out those elements that many people seemed to share and those things that were individual.

**4. Read aloud the quotes from other parts of the world (GG 1, GG 2) and ask the class for observations or questions about any of the quotes.**

Ask students to listen carefully for similarities and differences between their own lists and the things mentioned in the quotes. Did they notice any similarities to their own lists? Are there things that people all over the world seem to think contribute to “the good life”. Were there some things indicated in the quotes that no one in the class identified? Why might that be the case?

**5. Allow the students to work individually or in groups to create a poster, drawings or a written list for display representing the good life vs. a hard life.**

Posters can be composed of collages of images cut from magazines, newspapers, or their own artwork.

**Enrichment Activity:**

Ask students to interview different people about what makes up the good life vs. a hard life. Encourage them to ask people of different ages, races, cultures, religions and economic situations if possible.

**Evaluation:**

Evaluate students lists and collages for comprehension of the subject matter.

**References:**

D’Aluisio, Faith, Peter Menzel, *Women in the Material World* (San Francisco: Sierra Club Books), 1996.

Menzel, Peter, *Material World: A Global Family Portrait* (San Francisco: Sierra Club Books), 1994.

World Bank Website: “*Measuring Poverty*,” [www.worldbank.org/poverty/mission/up2.htm](http://www.worldbank.org/poverty/mission/up2.htm)

World Bank Website: “*Poverty Trends and Voices of the Poor: What Makes the Good Life?*” [www.worldbank.org/poverty/data/trends/what.htm](http://www.worldbank.org/poverty/data/trends/what.htm)

# What Makes The GOOD Life....

## Quotes from Around the World

*“A better life for me is to be healthy, peaceful and to live in love without hunger.*

*Love is more than anything. Money has no value in the absence of love.”*

- a poor older woman in Ethiopia.

*“Being well means to not worry about your children... to have a house and livestock ....to know you can sell your output; to sit and chat with friends and neighbors.”*

- a middle aged man in Bulgaria.

*“Well being is a life free from daily worries about lack of money.”*

- a Russian man.

*A Bolivian says...*

*“Quality of life is high when you have a family, to feel supported and understood. You can have money but without a family it's worth nothing.”*

*A Brazilian says that quality of life is -*

*“Not having to go through so many rough spots.*

*When there is cohesion, no quarrels, no hard feelings, happiness, peace in life - that is the good life.”*

(All quotes taken from World Bank Web site entitled: “Poverty Trends and Voices of the Poor: What Makes the Good Life.” [www.worldbank.org/poverty/data/trends/what.htm](http://www.worldbank.org/poverty/data/trends/what.htm))

# What Makes A HARD Life....

## Quotes from Around the World

*“My children were hungry and I told them the rice is cooking, until they fell asleep from hunger.”*

- an older man in Egypt.

*“There is no control over anything, at any hour a gun could go off, especially at night.”*

- a woman in Brazil.

*“Each day there is a funeral in a nearby village because of distance to the hospital.””*

- a Zambian woman.

*A group of young Jamaican men said...*

*“Poverty. It means we don't believe in self, we hardly travel out of the community...so frustrated, just locked up in the house all day.”*

*“Poor people cannot improve their status because they live day by day, and if they get sick then they are in trouble because they have to borrow money and pay interest.”*

- a Vietnamese man

(All quotes taken from World Bank Web site entitled: “Poverty Trends and Voices of the Poor: What Makes the Good Life.” [www.worldbank.org/poverty/data/trends/what.htm](http://www.worldbank.org/poverty/data/trends/what.htm))

GG 2

## LESSON 2

# Getting to the The Good Life

## Around the World

In this lesson students will simulate experiences and decisions facing families in different parts of the world. They will compare and contrast standards of material wealth and living situations in various countries and will examine how these relate to and influence sustainable development worldwide.

G. G. L.

### Objectives:

In this lesson students will:

- U Investigate daily life in one of five countries around the world.
- U Compare levels of material wealth, resource use, and waste production across nations.
- U Decide on yearly spending and consumption choices for a profiled family in their assigned country.



### Standards of Learning:

Social Studies / History: 3.5, 3.6, 3.8, 4.5, 4.6, 5.10; Math: 3.8, 3.13, 4.5, 4.6, 4.7, 5.3

### Skills:

Decision making  
Analyzing  
Interpreting  
Representing  
Researching  
Budgeting

### Key Terms / Concepts:

Quality of life  
Needs  
Wants  
Choice  
Trade-offs  
Consumption  
Income  
Waste  
Resource use



## Supplies



### You Will Need

- Additional resources for students to learn about life in their family's country: "Material World," National Geographic Magazines, Web Sites.
- Poster board, markers, rulers, old magazines, glue, drawing materials

## Background:

Most American families would not consider themselves wealthy, if wealth is defined in terms of the lives of rich and famous personalities seen on television and in magazines. But for the majority of the world's population, the average American, who owns a house with indoor plumbing, heat, air-conditioning, telephones, clean water, owns a car and has abundant food and clothing, is very wealthy in material terms.

24% of the world's population live on less than one U.S. dollar a day. Although a dollar will go further in many less developed countries than it does in the United States, the majority of the world's population does not expect to ever own a car, telephone or computer. Clean, running water in many homes is a luxury, along with books, toys, extra clothes and store-bought goods.

Extremes of both poverty and wealth create challenges to the achievement of sustainable development worldwide.

The world's poorest people must focus on day-to-day survival. They do not have the energy or resources to either invest in the future or to act in preservation of the environment. They are easy victims of violence and abuse. They lack resources to defend themselves or escape unpleasant living conditions. They suffer from high rates of disease and malnutrition.

Areas of extreme poverty often experience polluted air and water, soil erosion and degradation, deforestation, loss of bio-diversity, spread of disease and cities full of shanty towns and crime. In these areas neither governments nor individuals have money to fix the problems.

Although poverty poses significant challenges to attainment of sustainable development, the actions of the world's wealthy pose their own set of problems. The United States is a wealthy nation. This wealth allows for enforcement of high environmental standards for clean air, clean water and preservation of natural spaces. However, the U.S. makes up 5 percent of the world's population and accounts for more than 25 percent of world consumption of energy resources (Blockstein). The average American consumes 23 times more goods and services than the average third world citizen (Hair). Americans also create vast quantities of waste, much more per capita than the global average. These factors threaten long-term sustainability and bring up questions of equity and fairness.

The United States and other rich industrialized countries are setting the standard globally for wealth and consumption, but there are not enough resources on the planet, given current technologies, to support everyone at those standards now or in the future. What will happen when everyone in China demands a car, a computer and a spacious home? One proposed solution to this dilemma is to change patterns of consumption in industrialized countries so they become more sustainable. Another solution is for industrialized countries to develop new technologies and production processes that use fewer resources and produce less waste and pollution. If this occurs it may be possible for a greater percentage of people in future generations to possess high standards of living, without causing serious damage to the environment.



### Getting Ready :

- Make an overhead of Selected Country Facts Map (GG 3)
- Copy profile handouts (GG 4 - 29)
- Bring books and magazines from the references list.  
(Most should be available in the public library.)

## Activities:

### INTRODUCTION

1. Introduce the topic to students by summarizing information given in the background section of this lesson.
2. Display Selected Country Facts Map (GG 3) and briefly discuss it with the class. Point out similarities and differences across the highlighted countries.
3. Divide the class into groups of three or more and assign each group one of the countries displayed on the map. Explain that each group will take on the identity of an average family in their assigned country. Be sure to note that in every country there are families richer, poorer and in other ways very different from the ones represented. Tell students to be careful not to use the information given to stereotype people from the country.

### FAMILY PROFILE

1. Give each group a “Family Profile” corresponding to their assigned country. The profile contains basic information about the family and a description of their daily life, possessions, home, work and concerns. Annual income information and a shopping list of the family’s needs and wants for the upcoming year are also included.

2. Students will study their profiles and in class and/or as homework, begin to find more information about life in their assigned country using the resources given and others. Students will use this information to prepare for a short class presentation of their family situation and to answer questions posed by class members and the teacher in the discussion section of this lesson.

3. Each group will evaluate and complete the table representing their assigned family's list of needs and wants for the year. They will make consumption decisions based upon the given annual family income. Students in some cases will not have enough income to satisfy the family's needs and wants and must make the appropriate decisions and trade-offs. The family's total budget cannot exceed its given annual income.

### **PRESENTATION**

Have each group give a brief presentation about their family to the class. This presentation should include a short introduction to the family, a summary of yearly income and expenditure decisions and a question and answer session in which students and teachers question "family members" to find out more about the family and their daily life. Groups may supplement their presentation with a poster made by the group representing the family, their dress, home, typical foods, work, etc.

### **VIRGINIA FAMILY**

Give each group a blank family profile template and ask them to fill it in for a "typical" Virginian family. They should draw upon their own families experiences of homes, work, diet, incomes, possessions, etc., to complete the template. (Alternatively, a blank template can be given to students to complete based upon their personal family situation.)

### **DISCUSSION**

Engage students in a general class discussion comparing the family situations across all six countries, including the U.S. case based upon the Virginia family. Analyze the sustainable development implications for the various situations using the following questions. (Answers will vary, suggestions are provided):

**1. Which families allowed for the most savings?**

(Students should note that the poorest countries had the hardest time saving money.)

**2. Which families had the best and worst health care and hygiene?**

(Again - good health care and hygiene are considered standard in America and Japan. In the African and Indian cases it is a luxury.)

**3. Which families best protect the environment and natural resources?**

(It depends. The families in Mali and India had to make short term sacrifices in the quality of their environment: charcoal burning means dirty air, outhouses mean more contaminated water, trees must be cut for fuel and building.

In the case of the United States - we can afford to pay for clean water, clean burning fuels and clean air, but we consume so much more than the average Malian or Indian. In this way we deplete more total resources and produce more waste.)

#### 4. Which families produce the most waste?

(The Americans and Japanese. The poorer families would typically waste nothing. Everything would be given multiple uses.)

#### 5. Which families consumed the most energy resources?

(Again the Americans and the Japanese in their cars, heat/air, and indirectly through their higher consumption.)

#### 6. Which families had the best education and job opportunities?

(Americans and Japanese have free compulsory education through high school. In Africa and India school fees are charged and many children can not attend. Stronger economies usually have more and better job opportunities. Unemployment and underemployment are serious problems in many poorer nations.)

#### 7. Which families had the most time together?

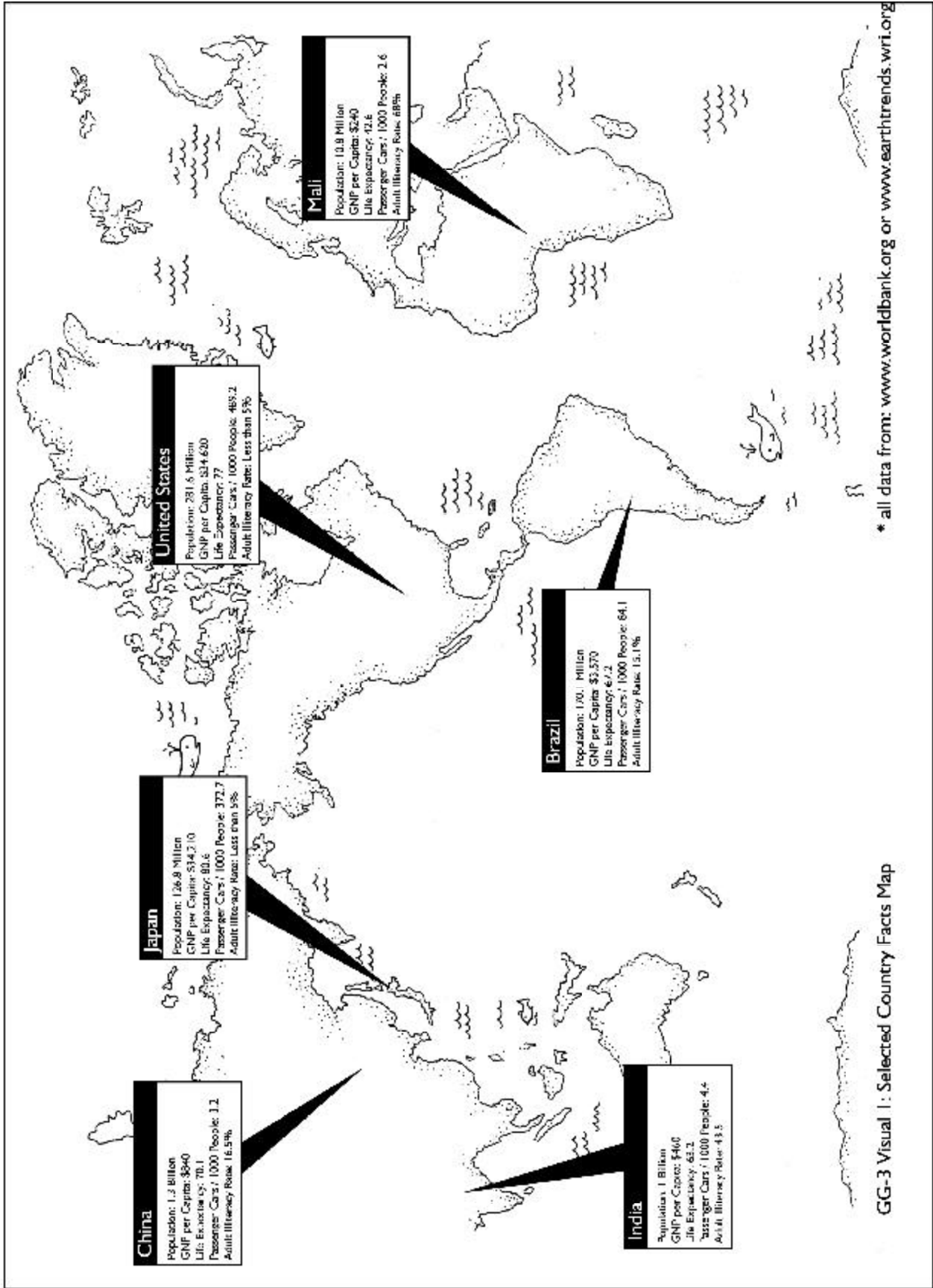
(Typically the wealthier countries afford less family time. Jobs and school separate family members for much of the day. This is usually not the case in countries that have large rural populations like China, Mali and India, where work and home life are not as separate.)

#### 8. Can we tell which families had the best “non-material” quality of life? Which have the most fun, strongest family and community ties, most laughter, most contentment?

(No. Overall contentment is not determined by material wealth alone. It is impossible for us to tell which of these families have the most overall contentment and happiness in their lives. What defines happiness and contentment for one person may not for someone else. Each person has their own definition. )

## References:

- Biondi, Johann, Jim Haskins, *From Afar to Zulu: A Dictionary of African Cultures* (New York: Walker & Company), 1995.
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- Hair, Dwight, R. Neil Sampson, *Natural Resources for the 21<sup>st</sup> Century* (Washington D.C.: Island Press), 1990.
- Jermyn, Leslie, *Countries of the World: Brazil* (Milwaukee: Gareth Stevens Publishing), 1999.
- Menzel, Peter, *Material World: A Global Family Portrait* (San Francisco: Sierra Club Books), 1994.
- Moon, Bernice, Cliff Moon, *My Country Series: India* (New York: Marshal Cavendish Ltd.), 1986.
- Moon, Bernice, Cliff Moon, *My Country Series: Japan* (New York: Marshal Cavendish Ltd.), 1986.
- Sarin, Amita Vohra, *India: An Ancient Land, A New Nation* (Minneapolis: Dillon Press), 1984.
- Scoones, Simon, *The Sahara and its People* (New York: Thompson Learning), 1993.
- Williams, Brian, *Visual Factfinder: Countries of the World* (New York: Kingfisher Books), 1993.



\* all data from: [www.worldbank.org](http://www.worldbank.org) or [www.earthtrends.wri.org](http://www.earthtrends.wri.org)

GG-3 Visual 1: Selected Country Facts Map

## FAMILY #1



### The SHEN Family

### CHINA

FATHER: Shen Zhu

MOTHER: Jin Wu Li

SON: Shen Li Rong

SON'S WIFE: Li Wen Ho

GRANDCHILDREN: Shen Bin, age 4 and Shen Ling Ho, age 7

Two adult daughters of Shen Zhu and Jin Wu Li are married and living with their husband's families.

#### Housing



The family lives in a rural village of 800 people two miles from the nearest town. The house is brick with a clay tile roof. Shen Zhu and Jin Wu Li live on one side of the house and their son's family lives on the other. Each has their own kitchen and bedrooms but the family shares a living room and outdoor courtyard. The house was built by the family on land rented from the government.

#### Clothing



In the older generation men and women wear the same things: loose pants, a buttoned shirt and a warm cotton jacket buttoned to the collar. This was the style of clothing recommended by the government during and after the communist revolution in China. The younger generation wears western-style clothing including dresses and sport clothes. This reflects the increasing openness of China to the outside world.

#### Food



The most important food is rice. It is served at every meal. The family eats a wide range of things with rice including vegetables, tofu, fish, eggs, pork and chicken. They eat pickles, sauces, soups and stews that are flavored with garlic, onion, soy sauce, fish sauce and many other spices. Family members usually drink water, tea and fruit juice with meals. The family eats their food from small bowls using chopsticks instead of a fork.

#### Water



Water is piped into one faucet in the central courtyard of the house. Here the family collects water in pots and buckets for cooking, drinking, bathing and cleaning. The family washes clothing in the river that runs past the house.

#### Fuel



The home has electricity that is used for lights, radio and television. Cooking takes place over a gas stove and heat in winter comes from a kerosene heater.

#### Sanitation



The family uses an outhouse as their bathroom. All waste (including what comes from the pigs and chickens) is treated and put on the soil to increase its fertility.

**Work**



All adults in the family are farmers. Together they rent land from the government and grow rice, vegetables and fruit. They raise pigs and chickens and have a small fish pond. Shen Zhu worked for the government during the revolution as the chief of production for his village. Jin Wu Li and her daughter-in-law work on the farm but also cook, clean the house, care for the children and take vegetables and fruit to the town market twice a week. Each year the family grows enough rice to meet their own needs and sells the extra for profit.

**Income**



The family earns about \$ 2,100 in local currency (Yuan) each year.

**Possessions**



Chairs (8)      Fan (1)      Sewing machine (1)  
 Beds (3)      Wooden dressers (2)      Couches (2)      Tables (4)  
 Moped (1)      Bicycles (3)      Radios (2)      Television (1)  
 Children's toys: 2 dolls, plastic truck, tricycle, wooden horse, blocks, paints  
 Clothes: several sets for each family member  
 Shoes: two pair per family member  
 Farm animals: 5 pigs, 100 fish, 25 chickens  
 Kitchen goods: kettle, 2 cooking pans, bowls, rice cooker, bamboo steamers, baskets, clay pots, buckets, knives, spoons, chopsticks  
 Farm tools: hoe, shovel, machete, ax, fishing nets, ox plow.  
 Other: Quilts(3), pillows (5), sheets, towels(3)

**Religion**

Do not practice religion.  
 (Practicing religion was discouraged under the communist government.)

**Education**



Shen Zhu and Jin Wu Li both completed the sixth grade. Their son and daughters went to school for 9 years and learned math, Chinese, communist ideology and did work projects for the community. Shen Bin and Shen Li Ho are studying at the local primary school. There is a law in China that all children must attend school for at least 9 years.

**Family structure**



In China it is common for several generations to live together in one household. Often sons will stay with their parents after they are married and grandparents help to care for the children. Daughters usually go live with their husband's family. In China it is very important to respect elders.

**Fun and entertainment**



The family usually spends two hours each evening watching television. The whole family, especially the grandparents, like to play with and pay attention to the grandchildren. Jin Wu Li makes visits to elderly friends in the village where she helps them clean and do laundry while they talk. Shen Ling Ho is in a dance troupe at her school. They perform for the village during national holidays and for the Chinese New Year.



## Budget for the Shen Family

These are the wants and needs of the family this year.  
You must decide what the family can afford.

**Yearly income: \$ 2,100.00**  
**(after taxes paid to the government)**

Item:	Cost:	Description:	Amount spent:
<b>Food</b>	\$1,281	To meet the basic nutritional needs of the family (\$900) For sodas, snacks, tobacco and alcohol (\$381)	
<b>Rent /house payments</b>	\$ 300	Paid to the government each year for the land.	
<b>Fuel (electricity, gas, wood and other)</b>	\$ 140	To government for electricity (\$48 per year), to buy canisters of cooking gas (\$18 for year), to heat the house in winter with kerosene (\$38), gasoline for moped (\$40)	
<b>Water and sanitation</b>	\$ 24	Fee paid to government for water (\$2 per month).	
<b>Clothes and shoes</b>	\$150	Buys one complete outfit for each family member (\$20) and one pair of shoes for each family member (\$5 each).	
<b>Medicine and health care</b>	\$0	Paid for by the government	
<b>For the farm</b>	\$ 300	Rental of oxen for plowing (\$30), fertilizers for crops (\$100), new seeds (\$30), new tools and tool repairs (\$140)	
<b>Transportation</b>	\$25	For repairs to moped (\$15), for repairs to 3 bicycles (\$10)	
<b>Education expenses</b>	\$0	Education is paid for by the government	
<b>Animals (pets)</b>	\$120	To pay for 4 new baby pigs (\$15 each) and 20 baby chickens (\$3 each), these can be used for food or sold at a profit later.	
<b>Entertainment</b>	\$ 30	For going to see 4 opera performances in the town (\$3 each), 2 cassettes of popular music (\$5 each), 3 plastic toys for the children (\$2 each).	



## Budget for the Shen Family

<b>Item:</b>	<b>Cost:</b>	<b>Description:</b>	<b>Amount spent:</b>
<b>Extras/Other</b>	\$115	Bolt of cloth for sewing clothes (\$20), decorations and firecrackers for New Years celebrations (\$10), a trip to the big city to visit relatives (\$50), a new set of bowls and dishes (\$20), two new carved chairs for the living room (\$15 each)	
<b>Donations</b>	\$20	To help a poor relative.	
<b>Savings</b>	\$100	To save up for better farm equipment in the future.	
<b>Totals</b>			

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?

## FAMILY #2



### The MEHTA Family

### INDIA

FATHER: Shankar Mehta

MOTHER: Asha Mehta

CHILDREN: Dipali (11), Sujha (9), Sanjay(6), Naveen (2)

OTHER FAMILY MEMBERS IN HOUSEHOLD:

Shankar's brothers: Dilip and Mohan

#### Housing



The family lives in a small village in the countryside. They bought land for the house and farm with the money from Asha's wedding dowry. The family built the walls of the house themselves from hard-packed dirt. The roof is made from clay tiles and the floor is also dirt. The house is several rooms arranged around a central courtyard.

#### Clothing



Women dress in long colorful skirts and tight blouses called "saris". The sari is a long cloth that can be wrapped to make a skirt. The end becomes a shawl or head covering. Men wear long cotton shirts and either loose fitting pants or a wrap-around skirt. Shoes are usually sandals or flip flops.

#### Food



The family eats rice and a flat round bread called "chapati" with every meal. Along with this go different vegetable and bean sauces. Occasionally the family eats chicken or fish but they never eat beef. In the Hindu religion of India, it is forbidden. They do eat yogurt, cheese, milk and butter. The family usually eats with their hands, using the chapati to scoop up rice, vegetables and sauce. Everyone in the family likes their food spicy hot!

#### Water



Water comes from a well in the courtyard with a hand pump connected to it. This well water is used for cooking, drinking, washing, bathing and for doing laundry in the courtyard.

#### Fuel



The Mehta home got electricity a few years ago but the family only uses it for electric lights and the radio. Food is cooked over a wood fire. The weather stays warm all year so no fuel is necessary for heat and the family does not own a car or motorcycle. They travel by foot, bicycle, bus or train.

#### Sanitation



The family uses an outhouse off the courtyard of the house. Everyone bathes once a day in the courtyard behind a small wall for privacy.

**Work**

Shankar is a farmer. He grows rice and vegetables on a small plot of land owned by the family. Usually he grows enough rice to feed the family for the year but when the weather is bad there may not be enough food. If there is extra he sells it to men who come to the village to buy grain. To earn extra money he carves small wooden boxes that can be sold in the city.

Asha spends most of her time in the house. She cooks, cleans, cares for the children, collects firewood, shops for food at the village market. Shankar's brothers help him with the farm; they will stay with the Mehtas until they get married.

**Income**

The family earns about \$700 In local currency (Rupis) each year.

**Possessions**

Bed/couches -called "charpis" ( 4)      Chairs (3)  
 Bicycle (1)      Small radio (1)  
 Cooking and eating utensils (pots, pans, clay water jugs, metal bucket, knives, spoons, cups and plates)  
 Pictures of Hindu gods and goddesses which decorate the walls  
 Wooden statue of a Hindu god  
 Clothing (3 saris for Asha, 3 shirts, 2 pants and 1 wrap for Shankar, two changes of clothing for each child, bracelets, earrings, rings)  
 Farm tools (ox plow, ax, hoe, shovel, wheel barrow, buckets)  
 Baskets  
 Broom  
 Ladder

**Religion**

Hindu.

**Education**

Asha did not go to school. Shanker attended only 5 years of schooling. Their children go to the village school where they learn reading, writing and mathematics. The school is too small to fit all of the students so they have to sit outside under trees to learn.

**Family structure**

The Hindu religion warns against caring too much about wealth. To the Mehtas collecting material things is not given much importance. Family, customs and tradition are more important to the family and a happy year is one in which everyone is healthy and has plenty to eat. It is common for family members to come and stay and much respect is given to elders. Shankar goes to seek the advice of his uncles whenever he makes a major decision.

**Fun and entertainment**

Asha and the children enjoy visits from family and neighbors. Men and women usually have separate friends. When Asha's friends come to visit they talk and joke while they paint decorations on their hands and feet or plait one another's hair. Shankar belongs to a wrestling club in the village and he enjoys sitting with the men and talking about farming and politics.

Once in a while, if the family has extra money, they go to see a movie in the nearest town. The children play games outdoors and look forward to visits to the village of storytellers, snake charmers and the man who brings a trained monkey to do tricks.



## Budget for the Mehta Family

These are the wants and needs of the family this year.  
You must decide what the family can afford.

**Yearly income: \$ 700.00**

Item:	Cost:	Description:	Amount spent:
<b>Food</b>	\$364	To maintain minimum nutritional requirements for family.	
<b>Rent /house payments</b>	\$0	Land and house are owned by the family.	
<b>Fuel (electricity, gas, wood and other)</b>		Electricity (\$1 per month), wood and dung (\$2 per month)	
<b>Water and sanitation</b>	\$100	For materials and labor to build a new and better outhouse which will help protect family health.	
<b>Clothes, shoes jewelry</b>	\$88	Will buy one new sari for Asha (\$20), two new shirts for Shankar (\$10 each) and one outfit plus shoes for each child (\$12 per child)	
<b>Medicine and health care</b>	\$ 20	The government runs a free clinic in the nearest town. The family goes there to see a doctor but they must pay for their own medicines. In the typical year the family must spend \$20 to keep everyone well.	
<b>For the farm</b>	\$130	Will pay for fertilizers (\$70), new seeds (\$30) and some new farm tools (\$30)	
<b>For the woodcarving business</b>	\$ 15	To buy a new set of knives (\$10) and special oils to stain and polish the wood (\$5)	
<b>Transportation</b>	\$30	To pay for bus and train passes to the city to sell wood carvings and buy materials (\$20), maintenance for bicycle (\$10).	
<b>Education expenses</b>	\$ 30	The 3 oldest children attend the free village school. Cost of books, pens and paper is \$10 per child. The children would get a much better education and have a chance to earn more money in the future if they go to boarding school in the town. Cost of boarding school is \$80 per child per year.	
<b>Entertainment</b>	\$10	Will pay for the family to go to 2 movies a year in the town.	

## Budget for the Mehta Family

<b>Item:</b>	<b>Cost:</b>	<b>Description:</b>	<b>Amount spent:</b>
<b>Extras/Other</b>	\$80	Makeup, coconut oil, jewelry, dyes for hands and feet (\$25 per year), flowers for the religious festivals (\$5 per year) bicycle repairs (\$10 per year). To buy a gas stove so the family does not have to cut down trees or collect dung to cook with, stove and canister (\$40)	
<b>Donations</b>	\$3	Cost of food given to beggars and holy men who pass through the village.	
<b>Savings</b>	\$10	Savings to go towards better education for one child.	
<b>Totals</b>			

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?

## FAMILY #3



### The TOURE Family

### MALI, WEST AFRICA

FATHER: Abubakar Toure

MOTHER: Fatima Toure

CHILDREN: Cici (12), Mohamed (10), Brehma (7), Fatou (6), Ali (5) and Osman (1).

OTHER FAMILY MEMBERS IN HOUSEHOLD:

Abubakar's mother

Fatima's younger sister

Abubakar's nephew

#### Housing



The house is made from mud bricks, smoothed over with more mud to make the walls and roof. It forms small rooms around a central courtyard. The front door is really a gate that opens from the narrow street into the courtyard. Since the weather is hot all year, the family spends most of its time in the courtyard. Rooms are used for sleeping, escaping rain and for storage.

#### Clothing



Both men and women wear long colorful robes called "bubu's". They are made from richly dyed and embroidered cotton. The women also wear matching scarves on their heads. The children wear shorts and T-shirts as well as bubus like their parents.

#### Food



The family eats together from a large communal bowl. Meals are usually rice flavored with tomato, pepper and garlic, stew made from dried fish, porridge made from millet and sorghum grains, peanuts, vegetables like spinach, onion and okra and fruit like mango and papaya. When guests come to visit it is traditional to offer them small glasses of strong, sweet, black tea.

#### Water



Water comes from a well in the center of the village. Women or children collect water in buckets or clay pots and carry it back to the house on their heads.

#### Fuel



The house has no electricity. Wood or dung is collected by the women and children and is used for cooking. The family travels by foot, donkey or bicycle and does not use fuel for a car. They do not need fuel for heat since the weather is hot all year round.

#### Sanitation



The family uses an outhouse called a "nyegan" for their bathroom that stands apart from the house but is also made from mud bricks. They bathe and wash clothes in the river.

**Work**



The family business is buying and selling grain. Abubakar buys large sacks of grain from local farmers and takes it by donkey and boat to sell at a profit in the town market each week. He also fishes in the river and sells whatever the family does not eat. Fatima helps him with grain sales, pounds grain, cooks, carries water, collects firewood and dung for fuel, sweeps the compound, cares for the children and grows vegetables on a small plot of land. She is helped by Abubakar's mother and the older children. Abubakar's nephew repairs bicycles and gives most of his income to the family.

**Income**



The family earns about \$800 (in local currency) each year.

**Possessions**



Chairs / wooden stools (4)  
 Beds (one wood platform and several woven mats)  
 Stove (2 small wood stoves)  
 Radio (1 battery powered)                      Bicycle (1)  
 Farm animals: Donkey (1), Sheep (2), Goats (4), Chickens (10)  
 Clothes: One formal outfit per person, two work outfits for each adult.  
 One set of play clothes for each child.  
 One pair of shoes for each adult and the oldest four children. No shoes for the two youngest children.  
 Tools: Fishing net, calculator, ax, shovel, hoe, pens and notebook.  
 Other: cooking pots, water pots, spoons, knives, eating bowl, tea pot, cups, woven baskets, pestle and mortar (to grind grain), buckets, plastic washing tubs.

**Religion**

Islam. The family prays five times a day and fasts during the day for one month each year in the religious festival of Ramadan.

**Education**



Both Abubakar and Fatima went to religious school for 9 years. The school taught them reading, writing, mathematics and the verses of the Koran (the holy book of Islamic religion.) Mohamed, Brehma and Fatou attend this school now but Cici stays home to help with the housework.

**Family structure**



Family is very important to the Toure family. They welcome parents, brothers, sisters, nieces, nephews and cousins in to their home to visit or to stay - no one is turned away. Family members are expected to help one another by sharing money, food and caring for the children.

**Fun and entertainment**



Laughing, joking and playing pranks are common in the Toure household. Visiting or receiving visits from family and friends is the most common form of entertainment. When visitors come, Abubakar offers them sweet tea and many hours are spent telling stories, joking and talking about current events. Abubakar also likes to listen to soccer games and news on his small radio.

There are many religious festivals in the village. During festivals, the family dresses in their best clothes. They dance to drums and traditional music, listen to folktales and sing traditional songs all day and into the night.

Fatima and her sister like to gather with other women from the village in the shade of a big mango tree to do one another's hair and exchange news and gossip.



## Budget for the Toure Family

These are the wants and needs of the family this year.  
You must decide what the family can afford.

**Yearly income: \$ 800.00 (after business expenses)**

Item:	Cost:	Description:	Amount spent:
<b>Food</b>	\$456	To maintain minimum nutritional requirements for family.	
<b>Rent /house payments</b>	\$0	Family owns land and built the house themselves.	
<b>Fuel (electricity, gas, wood and other)</b>	\$ 25	To buy wood for cooking to add to what can be collected for free. Less money means more time spent collecting fire wood or dung.	
<b>Water and sanitation</b>	\$ 50	Would provide materials and labor to build a better outhouse. This would be better for the health of the family.	
<b>Clothes and shoes</b>	\$110	This amount would provide one bubu for each adult (\$20 each) and a complete set of clothing plus shoes for each child (\$7 each)	
<b>Medicine and health care</b>	\$ 60	The government provides cheap clinics but people must pay a small amount for each visit and buy their own medicines. On average the family must spend at least \$60 in a year to treat the usual illnesses.	
<b>Transportation</b>	\$15	The family travels by bus to the nearest town to visit family and to sell extra vegetables, fruit or fish in the big market. (\$1 each time). Bicycle repairs to keep it working (\$5)	
<b>Education expenses</b>	\$ 60	School fees are \$10 per child per year. Books, pens and paper cost \$5 per child per year. This amount allows 4 of the children to go to school. (Cici stays home to help with housework and the baby is too young for school.)	
<b>Animals (pets)</b>	\$ 72	Owning animals is a kind of insurance for the family. They can be sold quickly to get money to pay for treatment of serious illness or a funeral. 2 Goats (\$15 each), 2 sheep (\$15 each) and 6 chickens (\$2 each)	
<b>Entertainment</b>	\$45	New batteries for the radio (\$3 each month), a soccer ball for the children (\$5), a new tea set for entertaining guests (\$5)	



## Budget for the Toure Family

<b>Item:</b>	<b>Cost:</b>	<b>Description:</b>	<b>Amount spent:</b>
<b>Extras/Other</b>	\$644	A used motorcycle (\$150), to get electricity in the house (\$150), a new cooking stove that uses less wood (\$40) new woven mats for the floor (\$4), labor and materials for a new well in the family compound (\$300)	
<b>Donations</b>	\$10	It is the duty of a devout Muslim to give alms (charity) to the poorest.	
<b>Savings</b>	\$40	Would like to save for the extras listed above.	
<b>Totals</b>			

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?

## FAMILY #4



### The NORITA Family

### JAPAN

FATHER: Koki Norita

MOTHER: Taniko Norita

CHILDREN: Aki, age 5 and Sachiko, age 8

#### Housing



The Noritas own a two bedroom apartment located on the outskirts of a big city. In addition to bedrooms, the apartment has a living/dining area, kitchen, bathroom, and balcony. The apartment is easy walking distance to shopping and the train station.

#### Clothing



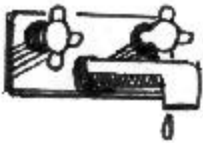
Koki wears suits to work and on weekends dresses in more casual pants and shirts. Taniko wears western-style dresses, pants and shirts. Both of the girls wear uniforms to school and casual western-style clothing after school and on weekends. Each family member owns a more traditional Japanese kimono - but these are only worn on special occasions.

#### Food



The family eats using chopsticks and rice is a staple at most meals. They eat lots of fish and other seafood - both raw and cooked, some beef and chicken, pickled vegetables, dried seaweed, noodle soups, tofu, fruit juices, sweets and snacks. Soy sauce and horseradish are used to spice many foods. They also enjoy eating more western style food on occasion, including french fries, sandwiches and sodas.

#### Water



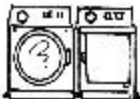
The family apartment is connected to the municipal water and sewer system. Water is piped directly into the family's kitchen, bathroom and washing machine.

#### Fuel



The Noritas own one car which they mostly use to visit family or for weekend trips. Everyone in the family uses the public transportation system for most of their daily needs. Koki commutes one hour each way by train to his work in the city. Sachiko and Aki take the train to school and Taniko can do most of her shopping by foot. Electricity provides heat for home and powers all lights and appliances.

#### Sanitation



The bathroom has a large bathtub, flush toilet and sink. Clothes washing is done in the electric clothes washer and dryer.

**Work**



Koki Norita is an accountant who works for a manufacturing company in the city. He must leave the house at 5:30 am and often does not return until after 8:00 pm. Taniko worked as a sales person in a shop before the children were born but now works at home caring for the girls, shopping, cooking and keeping the household going. Two days a week she volunteers at Aki's kindergarten.

**Income**



The family earns about \$48,000 after taxes each year.

**Possessions**



- |                      |                         |                   |
|----------------------|-------------------------|-------------------|
| Car (1)              | Clothes: Pants (30)     | Electronic Piano  |
| Televisions (3)      | Dresses (25)            | Antique Pottery   |
| VCR                  | Shirts (70)             | Framed Pictures   |
| Computer             | Sweaters (25)           | Wall Posters      |
| Printer              | Suits (8)               | Vacuum Cleaner    |
| Refrigerator         | Coats/Jackets (6)       | Cleaning Supplies |
| Microwave            | Shorts (15)             | Hair Dryer        |
| Rice Cooker          | Towels, Sheets, Pillows | Makeup, Jewelry   |
| Stove/Oven           | Chest of Drawers (4)    | Kimonos (4)       |
| Beds/Futons (4)      | CDs (100)               | Lamps (8)         |
| Tables (4)           | Books (125)             | Desks (2)         |
| Bicycles (4)         | Washing Machine         |                   |
| Chairs (6)           | Clothes Dryer           |                   |
| Stereo/CD Player (2) | Dishwasher              |                   |
| Karaoke Machine (1)  | Garbage Disposal        |                   |
| Quilts (7)           | Children's Toys (Many)  |                   |
| Rugs/Mats (8)        |                         |                   |

Kitchen and dining equipment: pots, pans, bowls, plates, cups, chopsticks, teapots, steamer, fryer, spoons, knives, forks.

**Religion**



Buddhist

**Education**



Koki completed high school and four years of university, getting his degree in accounting. Taniko completed high school. Both girls attend public schools. Their parents expect them to go to university one day but to get in, the girls must pass a series of very difficult exams. To improve her chances, Sachiko attends special school on Saturdays where she does exam preparation.

**Family structure**



The family is very close and quite traditional. Taniko is not expected to work outside the home since she is married and has children. Things may be different for her daughters though, especially if they get university education. Respect for elders is very important and Taniko and Koki expect to help care for their parents as they grow older.

**Fun and entertainment**



When they can, the family loves to take vacations to the countryside and to other towns and cities in Japan. They took one vacation to Hong Kong and would like to one day visit Europe and the United States. Koki socializes with friends from work. They often go out to restaurants and karaoke bars together. Taniko likes to visit her sister on weekends and belongs to a cooking club where she learns how to make international foods. The girls are very busy with after school activities such as swimming, dance and art classes. In their free time they like to watch television and play with friends.



## Budget for the Norita Family

These are the wants and needs of the family this year.  
You must decide what the family can afford.

**Yearly income: \$48,000.00 (after taxes)**

Item:	Cost:	Description:	Amount spent:
<b>Food</b>	\$12,000	To meet basic nutritional requirements for the family plus snacks and special foods.	
<b>Rent /house payments</b>	\$15,600	Monthly payments on the apartment are \$1,300.	
<b>Fuel (electricity, gas, wood and other)</b>	\$2,800	Gas for the car (\$1,000) and electricity for the household \$1,800.	
<b>Water and sanitation</b>	\$500	Paid to the city for water, sewer and garbage service.	
<b>Clothes and shoes</b>	\$2,500	To buy new clothes and shoes for the children and several new sets of clothing for Taniko and Koki.	
<b>Medicine and health care</b>	\$800	Koki's job pays for medical care for the family except for medicines and small fees for doctor visits.	
<b>Transportation</b>	\$4,200	\$3,000 pays for train fares for Koki and the girls. Car payments are \$100 per month.	
<b>Education expenses</b>	\$2,150	Education is free through the 12 <sup>th</sup> grade but the family pays extra for swimming lessons (\$500), art lessons (\$300), dance lessons (\$350) and for Saturday exam school (\$1,000).	
<b>Animals (pets)</b>	\$200	To pay for food and vet bills for Suki the family's cat.	
<b>Entertainment</b>	\$3,000	\$1,000 pays for movies for the family (one ticket costs \$10). Koki spends about \$1,300 a year in Karaoke bars and the remainder is spent on toys, computer games and music.	

## Budget for the Norita Family

Item:	Cost:	Description:	Amount spent:
<b>Extras/Other</b>	\$5,000	The family would like to visit the United States - especially Disney World, in the next year. The cost of the trip is expected to be \$5,000.	
<b>Donations</b>	\$200	To the local Buddhist temple	
<b>Savings</b>	\$7,000	The family would like to save \$7,000 to put towards retirement, travel and a new car.	
<b>Totals</b>			

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?

## FAMILY #5



### The PAULO Family

FATHER: Javier Paulo

### BRAZIL

MOTHER: Maria Paulo

CHILDREN: Santiago, age 10, Ramon, age 7 and Marta, age 2

GRANDPARENT: Rosa (Javier's mother)

#### Housing



The family owns an apartment in a poor neighborhood outside of the city. The apartment has three bedrooms, a bathroom, living/dining room and kitchen. The floors and walls are cement and there are bars on the windows since there are problems with theft in the neighborhood. The apartment belonged to Javier's father and the family moved in with his mother when the father died.

#### Clothing



The weather is warm most of the year so family members almost always dress in summer clothes. Most of the clothing is bought in second-hand stores that sell used clothing from the United States. The children wear flip-flops and sandals or go barefoot. The adults wear flip-flops most of the time but own leather shoes for special occasions.

#### Food



Typical meals for the family consist of rice, beans, fried bananas, fried meats, bread, fresh juices and soda. For breakfast the family often eats bread and coffee or hot cocoa.

#### Water



Water is piped into bathroom and kitchen of the apartment which is used for cooking and washing. Clothes washing takes place on the roof of the apartment building where there is a cement clothes washing area and space for clothes-lines for drying.

#### Transportation & Fuel



The family owns a small motorcycle which uses gasoline. Javier uses it to get to and from work and for outings at night. Maria and the children walk to shopping, work and school or else take public buses or taxis. The home has electricity that is used for lights and appliances. Cooking takes place on a gas stove.

#### Sanitation



The family bathroom has a sink, flush toilet and a stand-up shower but no bathtub. Laundry is done on the roof of the apartment building.

**Work**



Javier is a city bus driver and works six days a week. It usually takes him 30 minutes to get to his job by motorcycle. Maria works in a beauty salon not far from the family's apartment. She works four days a week cutting hair.

**Income**



The family earns about \$5,500 each year.

**Possessions**



- Motorcycle
- Book Shelves (2)
- Beds (4)
- Statues of the Virgin Mary and saints (4)
- Tables (2)
- Pictures for the wall (10)
- Television
- Clothes: Pants 20
- Window Fans (3)
- Shirts 25
- Stereo
- Shorts 15
- Refrigerator
- Dresses 12
- Gas stove
- Shoes 15
- Couch
- Makeup, jewelry
- Chairs (8)
- Dressers (4)
- Towels, blankets, sheets, pillows
- Kitchen: Pots, pans, plates, cups, glasses, large spoons, silverware,
- Cassette tapes: 25
- Childrens toys: soccer ball, dolls, toy cars and trucks.

**Religion**



Roman Catholic

**Education**



Both Javier and Maria finished school through the sixth grade. After that they began to work. Santiago and Ramon go to school near where they live. Ramon hopes to go to college one day but he knows that it will be difficult for his family to pay for him to go.

**Family Structure**



In Brazil family is considered very important. It is quite common for parents to live with their grown children and children are expected to care for their elderly parents. The door is always open to friends and family alike and the whole family lives a very social life.

**Fun and Entertainment**



Almost every weekend there are parties to go to given by friends and family that celebrate birthdays, baptisms, marriages or holidays. There is almost always dancing at parties and the whole family loves to listen to music and dance. Javier and the boys play soccer with friends and Maria and Rosa follow their favorite soap operas on the television. On special occasions Javier and Maria will go dancing together at a club.



## Budget for the Paulo Family

These are the wants and needs of the family this year.  
You must decide what the family can afford.

**Yearly income: \$ 5,500.00 (after taxes)**

Item:	Cost:	Description:	Amount spent:
<b>Food</b>	\$2,475	To meet the basic nutritional needs of the family plus some extras like sodas and sweets.	
<b>Rent /house payments</b>	\$0	The apartment belonged to Javier's father, when he died Javier and his family moved in to live with and care for Javier's mother.	
<b>Fuel (electricity, gas, wood and other)</b>	\$690	To buy gasoline for the motorcycle (\$520 per year). Electricity costs \$120 per year and cooking gas for the stove costs \$150 per year	
<b>Water and sanitation</b>	\$150	Is paid to the city for public water and sewer service each year.	
<b>Clothes and shoes</b>	\$300	Buys school clothes and shoes for the children and at least two sets of clothing for Javier, Maria and Rosa each year.	
<b>Medicine and health care</b>	\$450	The family can go to low cost public clinics for some medical treatment but Rosa suffers from illnesses that require many different medicines. The family must buy expensive medicines from a private pharmacy.	
<b>Transportation</b>	\$320	Pays for repairs to the motorcycle (\$70 per year) and travel by local bus and taxi (\$250 per year).	
<b>Education expenses</b>	\$110	Buys school books and supplies for the children. Public schools are free but they do not give a very good education. Private schools are better but they are expensive (\$500 per year)	
<b>Animals (pets)</b>	0	The family does not own a pet.	
<b>Entertainment</b>	\$250	Pays for the occasional visit to a dance club by Javier and Maria (\$50), parties given at home to celebrate special events (\$200), and toys for the children (\$40).	



## Budget for the Paulo Family

<b>Item:</b>	<b>Cost:</b>	<b>Description:</b>	<b>Amount spent:</b>
<b>Extras/Other</b>	\$1,700	Javier would like to buy a used car which costs \$1,500 and Maria would like to take the whole family to visit to her parents and sister who live in a town that is 100 miles away. Travel expenses will be at least \$200.	
<b>Donations</b>	\$90	Donations to the church	
<b>Savings</b>	\$500	The family would like to save some money to send Ramon to a private school so that he will have better future opportunities.	
<b>Totals</b>			

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?

## FAMILY #5



### The HAMPTON Family

### VIRGINIA, USA

FATHER: John Hampton

MOTHER: Anna Hampton

CHILDREN: Jimmy (13), Angela (7)

OTHER: Rex the Dog.

### Housing



The family lives in a two story, single-family home located in the suburbs of a city. The house is brick with a private yard and a garage for the family's two cars. John and Anna borrowed money from the bank to buy the house ten years ago and must pay off a little of the loan every month. The house has three bedrooms, living room, dining room, two bathrooms, kitchen and family room.

### Clothing



John usually wears a suit to work and Anna wears professional dresses and pantsuits. Jimmy and Angela wear jeans, t-shirts and shorts most of the time and the whole family dresses in casual clothes on the weekends including jeans, sweat shirts and shorts. John and Anna wear dress shoes to work but the kids wear sport shoes most of the time.

### Food



When the family eats at home they usually eat cereal and milk for breakfast, sandwiches, chips, salads and soups for lunch and beef or chicken with pasta, potatoes, rice or bread and a side vegetable. The family usually eats out once or twice a week. When they do, they typically eat pizza, hamburgers, Chinese or Mexican food.

### Water



The family home is attached to public water and sewer service. Water is piped directly into the family's kitchen and bathrooms.

### Transportation & Fuel



The Hamptons own two cars, one small four-door and one SUV. Both cars use gasoline. The home is heated with a natural gas furnace; electricity is used for appliances and lights.

### Sanitation



The family has two bathrooms in the house complete with sink, tub, shower and flush toilets for bathing and hygiene. Clothes are washed in the family's electric washer and dryer.

**Work**



John is a computer technician for a company located about 15 miles from the family home. He works about 45 hours a week and is paid a salary. His job provides health, dental and retirement benefits. Anna is a part-time school counselor who works at a local public school located 3 miles from home. She is also paid a salary for her work.

**Income**



The family earns about \$45,000 after taxes each year.

**Possessions**



- |  |                     |                               |
|--|---------------------|-------------------------------|
| Cars (2)   | Dressers (5)        | Bicycles (4)                  |
| Computer   | Beds (4)            | Framed pictures (15)          |
| Printer  | Rugs (3)            | Home decorations: many        |
| Televisions (2)  | Sewing Machine      | Quilts, blankets, towels      |
| VCR  | Golf Clubs          | Medicines, cleaning supplies. |
| Refrigerator   | Clothes : 50 pants, | Air conditioners (3)          |
| Microwave  | 30 sweaters         | Ceiling fan                   |
| Washing machine  | 60 shirts/blouses   | Bookshelves (4)               |
| Clothes dryer  | 25 dresses          | Lamps (12)                    |
| Dishwasher   | 30 pairs of shoes   | Stereo CD player              |
| Toaster oven   | Side tables (4)     | Makeup, jewelry               |
| Hair dryers (2)  | Couch and chair set | Videos, CD's                  |
| Dining room table  | Tools               | Chairs (10)                   |
| Other tables (3)   | Computer games      | Lawn Mower                    |
| Books (200)  | Lawn furniture      | Gardening equipment           |
| Children's toys: many  | Flute, guitar       |                               |
| Pots, pans, plates, bowls, cups, silverware, serving dishes, glasses, knives, other utensils |                     |                               |

**Religion**



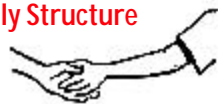
Christian (Methodist)

**Education**



Both John and Anna completed high school and four years of college. Angela and Jimmy go to public school and attend classes outside of school to learn how to play guitar and flute. They also attend other after school activities such as soccer, gymnastics and ballet and go to Sunday school while their parents attend church.

**Family Structure**



The family is so busy with work, school and other activities that sometimes it is difficult to find much time to spend all together but they always try to eat dinner together. Anna's parents live in Florida and John's parents live in New York. They try to get together for Christmas and Thanksgiving each year.

**Fun and Entertainment**



On weekends the family often goes out to eat together and then to a movie. John plays golf with friends and Anna enjoys gardening, crafts and doing volunteer work. The whole family enjoys watching television or videos together. Jimmy plays video games, basketball and soccer. Angela plays softball, does gymnastics and takes ballet classes.



## Budget for the Hampton Family

These are the wants and needs of the family this year.  
You must decide what the family can afford.

**Yearly income: \$45,000.00 (after taxes)**

Item:	Cost:	Description:	Amount spent:
<b>Food</b>	\$8,000	\$ 5,000 are spent each year on groceries and the rest is spent on meals in restaurants (\$3,000)	
<b>Rent /house payments</b>	\$14,400	The monthly house payment is \$1,200	
<b>Fuel (electricity, gas, wood and other)</b>	\$3,555	\$1,900 is spent on gasoline for both cars. \$840 goes to paying for home electricity and \$815 pays for heating the home with natural gas.	
<b>Water and sanitation</b>	\$500	Pays for public water, sewer and garbage collection service.	
<b>Clothes and shoes</b>	\$2,000	Will buy new school clothes and shoes for the children (\$600), plus new work and play clothes for both parents and children throughout the year, especially for Christmas and birthdays.	
<b>Medicine and health care</b>	\$2,400	Pays for health insurance and purchase of medicines throughout the year.	
<b>Transportation</b>	\$3,000	Pay \$200 per month on car payments. The rest pays for airplane tickets for the family to visit relatives in Florida and New York.	
<b>Education expenses</b>	\$200	Pays for school supplies, computer programs and books for the children each year.	
<b>Animals (pets)</b>	\$500	Pays for dog food and visits to the vet for Rex.	
<b>Entertainment</b>	\$2,000	\$600 pays for golf club fees, \$360 is spent on movie tickets, \$150 on video rentals, \$200 on computer games \$240 on sports equipment and \$450 is spent on other toys and games for the children and adults.	

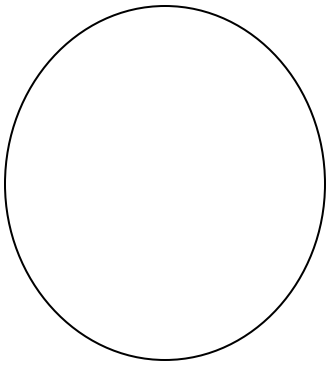
## Budget for the Hampton Family

<b>Item:</b>	<b>Cost:</b>	<b>Description:</b>	<b>Amount spent:</b>
<b>Extras/Other</b>	\$4,200	The family would like to buy a new sofa for the living room this year (\$1,200). They would also like to take a trip to Disney World for a week (\$3,000).	
<b>Donations</b>	\$300	Goes to the church and charity groups.	
<b>Savings</b>	\$6,000	Would like to save \$6,000 for children's college fees and retirement.	
<b>Totals</b>			

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?



## Family Budget

These are the wants and needs of a family this year.  
You must decide what the family can afford.

**Yearly income:** \$ \_\_\_\_\_ (*after taxes*)

<b>Item:</b>	<b>Cost:</b>	<b>Description:</b>	<b>Amount spent:</b>
<b>Food</b>			
<b>Rent /house payments</b>			
<b>Fuel (electricity, gas, wood and other)</b>			
<b>Water and sanitation</b>			
<b>Clothes and shoes</b>			
<b>Medicine and health care</b>			
<b>Transportation</b>			
<b>Education expenses</b>			
<b>Animals (pets)</b>			
<b>Entertainment</b>			

**Budget for the \_\_\_\_\_ Family**

<b>Item:</b>	<b>Cost:</b>	<b>Description:</b>	<b>Amount spent:</b>
<b>Extras/Other</b>			
<b>Donations</b>			
<b>Savings</b>			
<b>Totals</b>			

G.G.L.

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?

# NOTES