



Independent Living Program

MOVING OUT

*A Budgeting Guide
For Transitional Housing and Beyond*



"Balancing Your Budget"

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For more info, visit us at : www.youthandfamily.info/our_programs/independent_living.php

~START-UP COSTS~

Last up-dated 5/01/06

- 1. Apartment Deposit:** Also known as a cleaning deposit or damage deposit. This is money paid up front when moving into a rental unit for any damage that may occur while you are living there. If, when you move, there has been no damage, and you have cleaned the apartment well, this money is refunded to you. Often money will be deducted for carpet or blind cleaning, spot removal, etc... (the remainder will usually be refunded to you within three weeks). In addition to paying a cleaning deposit up front, some rental agents may also require last month's rent ("first, last, deposit"). They do this to ensure that you will give a full 30 days notice before moving from the property. This money is not refundable, but counts as payment for your last month's rent. *Estimate and add up the deposit, plus last month's rent (if required) and enter it into line one of your start-up costs on page three.*
- 2. Utilities Deposit:** When moving into a rental unit, you need to contact Pacific Gas & Electric (PG&E) to have gas and electric power turned on. If you have no prior credit history, PG&E will require either a co-signer or a deposit. The deposit is usually two times the average monthly bill at a rental unit, and needs to be paid in full within six weeks of starting services. The deposit is refundable, and will be returned to you when you discontinue services (with the deduction of any outstanding balance). *Call PG&E to find out the deposit for your rental unit. Enter this amount into line two of your start-up costs on page three.*
- 3. Cable TV Deposit:** Without having cable installed in your rental unit, you will be able to receive two to four channels (with an antenna only). With basic cable, you will be able to receive about twenty channels. As of February 2006, basic cable service is \$13.97 a month through Comcast Cable in Chico. Standard (expanded basic) cable services for the Chico area is \$48.30 a month and offers channels 2-99. The installation fee for basic and standard cable is \$31.00 and is non-refundable. For each additional outlet there is a one time cost of \$16.99. *If you choose to have cable, enter the monthly service amount you wish you purchase and the installation fee into line three of your start-up costs on page three.*
- 4. Telephone Deposit:** Transitional Housing requires that you have a telephone. As of February 2006, SBC (1-800-310-2355) does a credit check to see if a deposit is needed. The installation fee is \$33.01 (which can be broken up over the course of three months). Basic monthly service is \$12.69 with tax. There is a low income service. If you qualify as low

income (single person making under \$20,600 annually) this fee is reduced to \$5.34 a month with a \$10.00 installation fee. Long distance, call waiting, and caller ID services are not included in the basic packages and cost extra. *Enter the telephone installation fee and the expected monthly bill due for the first month into line four of your start up costs below.*

5. Furniture: The Transitional Housing Program as well as ILP will help you furnish your apartment (within reason). This means that locating thrift stores, garage sales, and friend/family contributions is highly encouraged. *Complete the work sheet on page seven for your total furniture costs. Enter the total from the bottom of page seven into line five of your start-up costs below.*

6. Misc. Household Supplies: There are so many little things that are needed when you first move out on your own. These are generally one-time start-up purchases easily forgotten about which can end up costing you a few hundred dollars (easily). *Complete the worksheets on pages eight through ten. Add together the two totals on page ten. Enter these totals into line six of your start-up costs below.*

7. Total: Add lines one through six below to determine your start-up costs. This is the one-time total it will cost you to move into your rental unit. *Enter this figure into the space provided below.*

~START-UP COSTS~

1. Apartment Deposit	\$
2. Utilities Deposit	\$
3. Cable Deposit	\$
4. Telephone Deposit	\$
5. Furniture	\$
6. Misc. Household Supplies	\$

TOTAL \$: _____

~MONTHLY BUDGET~

- 1. Rent:** *Enter the amount of your expected monthly rent payment into line one of your monthly budget worksheet on page six.*

- 2. Utilities:** *You can obtain the average monthly utility rate on a rental unit by calling PG&E or the resident manager of the rental unit. Enter the estimated utility cost into line two of your monthly budget worksheet on page six.*

- 3. Cable TV:** *As of February 2006 basic cable service is \$13.97 a month through Comcast Cable in Chico. Standard cable service for the Chico area is \$48.30 a month. If you decide to order cable, enter the estimated monthly cost into line three of your monthly budget worksheet on page six.*

- 4. Phone:** *Basic monthly service is \$12.69 a month with tax. There is a low income service. If you qualify as low income (single person making under \$20,600 annually) this fee is reduced to \$5.34 a month with a \$10.00 installation fee. Long distance, call waiting, and caller ID services are extra. Call SBC (1-800-310-2355) to estimate your total. Enter this amount into line four of your monthly budget on page six.*

- 5. Internet:** *There is a wide variety of internet services available in the Chico area (e.g., Net Zero, American Online, Comcast, SBC, etc.). Internet providers prices vary widely and each offer different plans. If you expect to purchase the internet, determine which internet provider best suits your needs. Then enter the monthly cost into line five of your monthly budget on page six.*

- 6. Food/Clothing/Personal:** *There are more costs than you think that fall into this category. Complete the exercises on pages eleven through thirteen to find your average monthly food, clothing and personal expenses. Add together the totals on pages twelve and thirteen and enter these amounts into line six of your monthly budget on page six.*

- 7. Laundry:** *How many loads of laundry do you do each month (including sheets, blankets, towels and clothes)? With your average load of laundry costing approximately two dollars to wash and dry, how much money will this cost you each month? Estimate your monthly laundry expenses and enter this amount into line seven of your monthly budget on page six.*

8. Transportation: Do you own your own car, take the bus, or carpool? Do you purchase a monthly bus pass, or pay someone gas money? *Estimate your monthly transportation costs and enter this amount into line eight of your monthly budget on page six.*

9. Entertainment/Misc: How often do you go out each month (movies, football games, dinner, etc...)? What about unexpected expenses such as a birthday present? *Estimate the average amount you spend on entertainment and unexpected miscellaneous items in an average month. Enter this amount into line nine of your monthly budget on page six.*

10. Savings: It is very important to put money into a savings account each month. Often people call this “saving for a rainy day”, but more than likely this money will end up seeing you safely through a financial emergency (job loss, medical expense, extra large phone bill, etc.). *Estimate the amount of money you can afford to put into savings each month and enter this amount into line ten of your monthly budget on page six.*

11. Total: Add together the total amounts on lines one through ten of your monthly budget on page six. *Enter this number at the bottom of page six. This is your total monthly budget. Good luck!*

Now, turn to page fourteen.....

PARENTING COSTS!!!

Learn how much it costs to have a baby and live on your own at the same time.

~MONTHLY BUDGET~

1. Rent	\$
2. Utilities	\$
3. Cable TV (optional)	\$
4. Phone	\$
5. Internet (optional)	\$
6. Food/Personal/Clothes	\$
7. Laundry	\$
8. Transportation	\$
9. Entertainment/Misc.	\$
10. Savings	\$

TOTAL \$: _____

~FURNITURE~

KITCHEN	Have	Need	Don't Need	Est. \$\$
Table & Chairs				\$
Microwave				\$
Toaster				\$
				\$
				\$
				\$

BEDROOM	Have	Need	Don't Need	Est. \$\$
Bed				\$
Dresser				\$
Night Stand				\$
Lamp				\$
Alarm Clock				\$
				\$
				\$
				\$

LIVING ROOM	Have	Need	Don't Need	Est. \$\$
Couch				\$
Chair				\$
Coffee Table				\$
End Table				\$
TV Stand				\$
TV				\$
VCR				\$

MISCELANEOUS	Have	Need	Don't Need	Est. \$\$
Vacuum				\$
Iron & Board				\$
Radio				\$
Phone				\$
Answering Machine				\$

TOTAL \$: _____

~HOUSEHOLD SUPPLIES~

KITCHEN SUPPLIES	Have	Need	Don't Need	Est. \$\$
Pots & pans				\$
Dishes				\$
Utensils				\$
Cups & Mugs				\$
Measuring Cups				\$
Measuring Spoons				\$
Spatula				\$
Colander				\$
Knife				\$
Ice Trays				\$
Zip Lock Bags (large and small)				\$
Dish Rack				\$
Dish Towels				\$
Pot Holders				\$
Aluminum Foil				\$
Plastic Wrap				\$
Tupperware				\$
Trash Can				\$
Trash Bags				\$

BATHROOM SUPPLIES	Have	Need	Don't Need	Est. \$\$
Towels				\$
Bath Mat				\$
Plunger				\$
Shower Curtain				\$
Toilet Paper				\$
Toilet Brush				\$

**CLEANING
SUPPLIES**

	Have	Need	Don't Need	Est. \$\$
Broom				\$
Broom/Dust Pan				\$
Mop				\$
Sponges				\$
Bucket				\$
Dish Soap				\$
Window Cleaner				\$
Furniture Cleaner				\$
Comet				\$
Bathroom Cleaner				\$
Paper Towels				\$
Laundry Soap				\$
Plastic Wrap				\$
Tupperware				\$
Trash Can				\$
Trash Bags				\$

BEDROOM

	Have	Need	Don't Need	Est. \$\$
Sheets				\$
Blankets				\$
Pillows				\$
Hangers				\$
Phone				\$
Answering Machine				\$

1st Aid SUPPLIES

	Have	Need	Don't Need	Est. \$\$
1 st Aid Kit				\$
Band Aids				\$
Aspirin				\$
Cold Medicine				\$
Flu Medicine				\$
Bactine				\$
Neosporin				\$
Thermometer				\$
Q-tips				\$
Soap				\$

TOOLS/Emergency	Have	Need	Don't Need	Est. \$\$
Flash Light				\$
Batteries				\$
Fire Extinguisher				\$
Screw drivers				\$
Hammer				\$
Wrench				\$
Screw/Nail Set				\$
Duct Tape				\$
Scissors				\$
Needle/Thread				\$
Candles				\$
Matches				
Extension cords				

TOTAL \$: _____

~CONDIMENTS & BASIC INGREDIENTS~

(Add up the condiments which apply to your personal taste and estimate the total cost)

- ❖ Salt & Pepper
- ❖ Ketchup
- ❖ Mayonnaise
- ❖ Mustard
- ❖ Ranch Dressing
- ❖ Soy Sauce
- ❖ Tabasco
- ❖ Rice
- ❖ Dry Pasta
- ❖ Garlic Powder/Salt
- ❖ Oil/Butter
- ❖ Flour
- ❖ Sugar
- ❖ Vanilla Extract
- ❖ Baking Soda/Powder
- ❖ Cinnamon

TOTAL \$: _____

~WEEKLY MENU~

- ❖ Plan a menu for one week of eating.
- ❖ Please try to be as realistic as possible. This is what your monthly food budget will be based on.

	BREAKFAST	LUNCH	DINNER	SNACK
MONDAY				
TUESDAY				
WEDNESDAY				
THURSDAY				
FRIDAY				
SATURDAY				
SUNDAY				

~GROCERY SHOPPING~

- ❖ Create a shopping list from your weekly menu.
For example, hamburgers for dinner might include: Buns, hamburger, tomato, lettuce, mayonnaise, etc.
- ❖ Estimate the cost of each item and total these amounts at the bottom of the page.

Food	Estimated Cost \$\$
Breakfast	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Lunch	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
Dinner	
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$
	\$

TOTAL \$: _____

~PERSONAL EXPENSES~

✧ Do You Smoke? How many packs a week?
How much does this cost each month?

✧ How often do you purchase a quick soda, coffee or snack?
How much does this cost you each month?

✧ How often do you eat out (drive-through and school cafeteria)
How much does this cost you each month?

✧ How often do you purchase hair products (shampoo, conditioner, etc.)?
How much does this cost each month?

✧ How often do you purchase personal hygiene or cosmetic products (soap, lotion, tampons, make-up, etc.)? How much does this cost each month?

✧ How often do you purchase clothes, shoes, or undergarments, etc.?
How much does this average monthly?

✧ Do you play on a sports team, or are you involved with drama?
Are there uniform or costume fees?
If so, what is the average monthly cost?

TOTAL \$: _____

~COSTS OF HAVING A BABY~



There are several different challenges that parents face when having a baby. One of the largest challenges that teen parents face is the economic costs of having and raising a child. In our society today, having a child is very expensive and requires a lot of care. Babies require diapers, food, clothing, vitamins, doctor's visits, baby sitters, etc. These things all add up very quickly in costs and may create a burden on your monthly budget. *Use the examples provided below to estimate the cost of having a baby for the first month....Enter these monthly figures into the chart on page 18.*

Feeding Costs

Breastfeeding an infant has several benefits for the baby, mother, environment, economy, etc. Breastfeeding is a lot more cost efficient than formula feeding because it is much less expensive! Depending on which infant formula you purchase, prices may range from \$25-\$40 per week. Choose which method you would most likely feed your infant (breast feeding vs. formula feeding) and estimate the cost of each item below.

Hint: *To get an estimated price on each item, you may need to call some of the contact numbers on the Resource page (p. 19) or visit a local grocery store.*

❖ BREASTFEEDING COSTS

Item	Need	Don't Need	Est. Cost
Breast Milk			\$
Breast Pump (optional)			\$
Bottles			\$
Bottle Accessories			\$

❖ FORMULA FEEDING

Item	Need	Don't Need	Est. Cost
Infant Formula			\$
Bibs			\$
Bottles			\$
Bottle Accessories			

Monthly Total: _____

Diaper Costs

On average, babies go through 7-10 diapers a day, averaging 200-300 diapers per month. Disposable diapers typically range from \$15-\$22 per week. Choose which kind of diapers you would choose to purchase for your child and estimate the cost of each item below as well as the total monthly amount.

Item	Need	Don't Need	Est. Cost
Disposable Diapers			\$
vs.			
Cloth Diapers			\$
Laundry Service or home laundering			
Baby Wipes			\$
Diaper Rash Cream			\$
			\$
			\$

Monthly Total: _____

Care Supplies

Estimate the average cost of each item as well as the monthly total, (include any others items you feel necessary).

Item	Need	Don't Need	Est. Cost
Baby Shampoo			\$
Soap			\$
Vitamins			\$
Lotion/Oil			\$
Other			\$
			\$
			\$

Monthly Total: _____

Clothing Costs

Estimate the average cost of each item as well as the monthly total, (include any others items you feel necessary).

Item	Need	Don't Need	Est. Cost
Booties/Shoes			\$
Undershirts			\$
Socks			\$
Hats			\$
Outfits (6)			\$
Pajamas (4)			\$
Other			\$
			\$
			\$

Monthly Total: _____

Medical Costs

Having a baby is very expensive if you do not have any form of health insurance or medical coverage. Calculate the monthly amount you would expect to pay in medical costs for the first month of your child's life.

Expenses			Est. Cost
Doctor's Visits			\$
Baby Vitamins			\$
Health Insurance			\$
Prescribed Medicines			\$
Over the counter medicines (i.e. baby aspirin)			\$
			\$

Monthly Total: _____

** How do you think this monthly amount might change if your baby were to have a serious injury, disability or other medical condition?

Miscellaneous Supplies

Most of these items are one time costs which you can usually purchase at a local thrift store (used) or you may obtain them from friends or family as “hand-me-downs”. If you were to have a baby and planned on receiving some of these items as “hand-me-downs” do not include those cost in your monthly total. Estimate the cost of the necessary items which you would be required to purchase.

Item	Need	Don't Need	Est. Cost
Car Seat			\$
Crib			\$
Stroller			\$
Monitor			\$
Diaper Bag			\$
High Chair			\$
Baby Carrier			\$
Bath Tub or Seat			\$
Changing Table			\$
Blankets			\$
			\$

Monthly Total: _____

~BABY'S MONTHLY BUDGET~

1. Feeding Costs	\$
2. Diaper Costs	\$
3. Clothing Costs	\$
4. Care Supplies	\$
5. Medical Cost	\$
6. Miscellaneous Cost	\$

Monthly Total: _____

❖ Now, add together the above amount (monthly cost of having a baby) with the monthly cost of living on your own in your own apartment on page six.

Monthly Baby Costs + Monthly Renting Costs = _____

❖ What is the total monthly amount you would expect to need???

\$ _____

RESOURCES for Pregnant and Parenting Teens...

- ✓ **WOMEN, INFANTS AND CHILDREN (WIC)**
1-800-WIC-WORKS
Chico → (530) 891-2767
Oroville → (530) 538-7455

- ✓ **BETTER BABIES**
(530) 894-5585

- ✓ **PLANNED PARENTHOOD**
(530) 342-8367

- ✓ **PUBLIC HEALTH NURSING SERVICES**
1-800-339-2941
(530) 891-2733

- ✓ **BREASTFEEDING SUPPORT CENTER**
1-800-312-1093
(530) 891-2940

- ✓ **NORTHERN VALLEY CATHOLIC SOCIAL SERVICES
TEENAGE PREGNANCY AND PARENTING (TAPP)**
1-800-339-8336
(530) 345-1600

- ✓ **CARING FOR WOMEN PREGNANCY RESOURCE CENTER**
(530) 532-9362

- ✓ **WOMEN'S HEALTH SPECIALISTS**
(530) 891-1917

- ✓ **PARENT EDUCATION NETWORK (PEN)**
(530) 893-0391

