**COST OF HAVING A BABY – POST ANALYSIS**

1. Which item surprised you the most in terms of cost per item?
2. Which item surprised you the most in terms of quantity needed?
3. Brainstorm 5 additional items that you were not asked to price, that you might need during the first year of life.

1.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

2.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

3.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

4.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

5.\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Take your total cost for one year and divide that into 12 months. What is your cost per month according to the items you priced? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
2. Now take your individual salary per year ($18661.50 divided by 2) and divide that into 12 months. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

**BELOW IS AN EXPENSE TABLE FOR YOU AS A TEENAGEER. ASSUME YOU HAVE TO PAY THE FOLLOWING EXPENSES.**

|  |  |
| --- | --- |
| EXPENSE | AMOUNT OF MONEY PER MONTH |
| Child care – *think about the following:*   * How much will you need for a daily babysitter if you are in school? * What about if you play sports? * What about if you want to go out with friends on the weekend? |  |
| Food – *assume you live with your family & they pay for your “at home food.”*   * *Include money needed for fast food, restaurants, gas station pit stops, etc* |  |
| Gas |  |
| Car insurance |  |
| Clothing |  |
| Cell Phone |  |
| Social interests *(ie movies, bowling, etc)* |  |
| Savings Account  Will you save for college?  Will you save for future purchases?  Will you save for emergencies (for you and your child)? |  |
| Misc. |  |
|  |  |
|  |  |
| ANSWER FROM #4 (MONTHLY CHILDCARE EXPENSES) |  |
| TOTAL PERSONAL MONTHLY EXPENSES |  |

WHAT 2 MAJOR EXPENSES HAVE I LEFT OUT OF ALL OF THIS (*think health care and how you pay for it)*:

1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**IF YOU ARE A SENIOR, ANSWER QUESTION 6 AND SKIP QUESTION 7. IF YOU ARE A JUNIOR, SKIP TO QUESTION 7.**

1. Please explain in a minimum of five sentences your post high school intentions. Include your first FIVE years out of high school. So if you are going to college, assume you graduate in four years – what will you do in that first year out of college as well?
2. Please explain in a minimum of five sentences what you intend to accomplish over your next FIVE years? That includes your senior year of high school, as well as the next four years that follow.
3. Let’s assume that you got pregnant, or your partner got pregnant – TODAY! Looking at your life right now, outline for me how you could still accomplish what you answered in question 6 or question 7.

Answer this in paragraph form (5 sentences minimum). Be specific – list what you would need to sacrifice, what changes you would need to make, who you would go to for help, etc.

1. Finally, explain in paragraph form (5 sentences minimum) how you can put together a close, intimate relationship, while still remaining abstinent.