



MYLIFE Junior Homepage



- Home
- Housing
- Transportation
- Groceries
- Clothing
- Entertainment
- Insurance
- Savings

MYLIFE Junior is a web-based life planning program for Middle School Students, designed to demonstrate how lifestyle choices can affect career choice. Through this activity, students will develop a simulation of their fantasy future by calculating all their future monthly bills including rent or house payments, car payments, car maintenance, gasoline, insurance, utilities, groceries, clothes, and finally entertainment. After all the monthly bills are totaled, students will determine the wages needed to support their lifestyle choices. Completion of this activity opens the door to career exploration to determine which occupations will support the chosen lifestyle. When beginning this activity, students should pretend they are 18 years old and living independently on their own. Good luck and have fun!

[\(Click here for a printable copy of this worksheet\)](#)

Worksheet Living Independently

Student's Name:

Today's Date:

Directions: Click on the link within each question below to complete the worksheet. After you have completed the worksheet, write the total in the space provided at the end of each question.

1. Housing: Click [here](#) to view your choices, make your housing decision, and write your total monthly housing cost in the space provided on the right. Monthly Cost \$

2. Transportation: Click [here](#) to view your choices, make your transportation decision, and write your total monthly vehicle payment, car insurance, registration & license fee, car maintenance, and monthly cost of gasoline in the spaces provided below. [Hint:](#) (use the space for your total monthly vehicle payment for the car or truck payment, motorcycle, scooter or bicycle payment, or the monthly cost of a bus pass. If you choose the bicycle or bus passes as your transportation option, you will not need to fill in the blanks for Insurance, Registration & License Fee, Maintenance Cost, and Gasoline).

Monthly Cost
+ \$

Monthly Vehicle Payment:

Monthly Cost
+ \$

Total Monthly Car, Truck, Motorcycle or Scooter Insurance:

Monthly Cost
+ \$

Total Monthly Registration & License Fee:

Monthly Cost
+ \$

Total Monthly Car Maintenance Cost:

To determine the total monthly cost of gasoline: multiply (x) the current cost per gallon of gasoline by the number of gallons used each month. [Hint:](#) (the number of gallons used each month is listed in the *Breakdown of Cost: Gasoline* section below each vehicle choice on the Transportation page. This is based on driving the vehicle an average of 12,000 miles per year).

Monthly Cost
+ \$

Cost per gallon of gasoline \$ _____ X # of gallons = **gasoline cost per month:**

Total Monthly Cost
= \$

Total Monthly Cost of Owning Your Vehicle:

3. Groceries: Click [here](#) to view your food plan choices. You must then make a decision on which food plan is best for you and write your total average monthly food cost plus the cost of non-food items in the space provided on the right. Non-food items could be such things as soap, cosmetics, toothpaste, laundry soap, etc.

Total Monthly Cost
\$

4. Clothing: Click [here](#) to view the clothing apparel cost for each item listed under Shopping Spree. Decide how many of each item you want to purchase and multiply (x) that number by the cost for each to determine the total cost for each clothing apparel item. Then add all your totals together to determine a total yearly cost of clothing and divide (÷) by 12 months to determine a monthly average cost for clothes. Hint: (it is ok to leave some spaces blank if this is something you do not need).

Clothing Apparel Items:

Men's Shirt	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>
Women's Top or Shirt	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>
Sweater (men's or women's)	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>
Sweat Shirt (men's or women's)	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>
Casual Slacks (men's or women's)	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>
Blue Jeans (men's or women's)	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>
Women's Skirt or Dress	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>
Belt (men's or women's)	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>
T-Shirts (men's - new only)	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>
Underwear (men's or women's - new only)	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>
Women's Undergarments (Bra - new only)	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>
Handkerchief (men's or women's - new only)	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>
Socks (men's or women's)	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>
Shoes (men's or women's)	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>
Suit (men's or women's)	How Many <input style="width: 40px; height: 20px;" type="text"/>	x	\$	Cost for each <input style="width: 60px; height: 20px;" type="text"/>	=	+	\$	Yearly Cost <input style="width: 100px; height: 20px;" type="text"/>

Dress Shirt (men's or Women's)	How Many		Cost for each		Yearly Cost
	<input type="text"/>	x	\$ <input type="text"/>	= + \$	<input type="text"/>
Men's Tie	How Many		Cost for each		Yearly Cost
	<input type="text"/>	x	\$ <input type="text"/>	= + \$	<input type="text"/>
Pajamas/Nightgown (men's or women's)	How Many		Cost for each		Yearly Cost
	<input type="text"/>	x	\$ <input type="text"/>	= + \$	<input type="text"/>
Bath Robe (men's or women's)	How Many		Cost for each		Yearly Cost
	<input type="text"/>	x	\$ <input type="text"/>	= + \$	<input type="text"/>
Slippers (men's or women's)	How Many		Cost for each		Yearly Cost
	<input type="text"/>	x	\$ <input type="text"/>	= + \$	<input type="text"/>
Athletic Apparel (men's or women's)	How Many		Cost for each		Yearly Cost
	<input type="text"/>	x	\$ <input type="text"/>	= + \$	<input type="text"/>
Swim Suit (women's)	How Many		Cost for each		Yearly Cost
	<input type="text"/>	x	\$ <input type="text"/>	= + \$	<input type="text"/>
Swim Suit (men's)	How Many		Cost for each		Yearly Cost
	<input type="text"/>	x	\$ <input type="text"/>	= + \$	<input type="text"/>
Athletic Shoes (men's or women's)	How Many		Cost for each		Yearly Cost
	<input type="text"/>	x	\$ <input type="text"/>	= + \$	<input type="text"/>
Winter Coat (men's or women's)	How Many		Cost for each		Yearly Cost
	<input type="text"/>	x	\$ <input type="text"/>	= + \$	<input type="text"/>
Cap (men's or women's)	How Many		Cost for each		Yearly Cost
	<input type="text"/>	x	\$ <input type="text"/>	= + \$	<input type="text"/>
Gloves or Mittens (men's or women's)	How Many		Cost for each		Yearly Cost
	<input type="text"/>	x	\$ <input type="text"/>	= + \$	<input type="text"/>

Total Yearly Cost

Add all of the above to determine the **Total Yearly Cost for Clothing:** = \$

Total Monthly Cost

Total Yearly Cost of Clothing divide (÷) by 12 = Total Monthly Cost of Clothing:
Total Monthly Cost for Clothing: = \$

5. Entertainment: Click [here](#) to view your entertainment options, make a decision on all your choices, and write your total monthly cost for each option in the space provided on the right. Then add all monthly cost together to determine the total monthly cost for entertainment.

Movies (Theatre or Rental):

Movie Tickets - Matinee	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	\$ 6.50	= + \$	<input type="text"/>
Movie Tickets - Adult	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	\$ 8.50	= + \$	<input type="text"/>
Refreshments	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	\$ 5.00	= + \$	<input type="text"/>
Movie Rentals - (new releases)	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	\$ 4.49	= + \$	<input type="text"/>

Movie Rentals - (older movies)	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 2.99"/>	= + \$	<input type="text"/>

Vending Machines:

Beverages (water/soda/juice)	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 2.00"/>	= + \$	<input type="text"/>

Snacks (candy bar/chips/cookies)	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 1.00"/>	= + \$	<input type="text"/>

Restaurants:

Fast Food	# of Visits		Cost per visit		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 6.00"/>	= + \$	<input type="text"/>

Family Restaurants	# of Visits		Cost per visit		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 12.00"/>	= + \$	<input type="text"/>

Pizza	# of Visits		Cost per visit		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 15.00"/>	= + \$	<input type="text"/>

Specialty Themed Restaurants	# of Visits		Cost per visit		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 20.00"/>	= + \$	<input type="text"/>

Fine Dining	# of Visits		Cost per visit		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 45.00"/>	= + \$	<input type="text"/>

Concerts/ Sporting Event Tickets:

Concerts (Broadway Play/ Musical)	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 135.00"/>	= + \$	<input type="text"/>

Concerts (Ballet & Dance)	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 70.00"/>	= + \$	<input type="text"/>

Concerts (Rock Concert)	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 135.00"/>	= + \$	<input type="text"/>

Sporting Events (NFL Tickets)	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 85.00"/>	= + \$	<input type="text"/>

Sporting Events (NBA Tickets)	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 45.00"/>	= + \$	<input type="text"/>

Sporting Events (Pro or semi pro)	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 30.00"/>	= + \$	<input type="text"/>

Sporting Events (College Sports)	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 10.00"/>	= + \$	<input type="text"/>

Sporting Events (High School)	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 5.00"/>	= + \$	<input type="text"/>

Museum Tickets	How Many		Cost for each		Monthly Cost
	<input type="text"/>	x	<input type="text" value="\$ 35.00"/>	= + \$	<input type="text"/>

Telephone (land line):

Please write in your telephone (land line) Monthly Cost: Monthly Cost
+ \$

Cell Phone:

Please write in your Cell Phone Plan # and Monthly Cost: Cell Phone Plan #: Monthly Cost
+ \$

Cable/Dish TV:

Write in your Cable/Dish Service Provider below: Cable/Dish TV Plan #: Monthly Cost
 + \$

Internet Service:

Please write in your Internet Plan # and Monthly Cost: Internet Plan #: Monthly Cost
+ \$

Vacation Plan:

Please write in your Vacation Plan # and Monthly Cost: Internet Plan #: Monthly Cost
+ \$

Health Club Membership:

Please write in the Monthly Cost for any other entertainment activities: Monthly Cost
+ \$

Other:

Please write in the Monthly Cost for any other entertainment activities: Monthly Cost
+ \$

Other:

Please write in the Monthly Cost for any other entertainment activities: Monthly Cost
+ \$

Total Monthly Cost for Entertainment: Monthly Cost
= \$

6. Insurance: Click [here](#) to view health, life, and dental insurance choices. Decide which plan is best for you, and write your total monthly premium in the space provided on the right. Monthly Cost
\$

7. **Retirement Savings Plan** : Click [here](#) to view retirement savings plan options. Decide which plan is best for you, and write your total monthly savings in the space provided on the right. It is also a good idea to set aside a little extra cash for emergencies.

Monthly Cost
\$

8. **Other**: Please consider other monthly expenses, make a decision on all your choices, and write your total monthly cost for each option in the space provided below. Then add all monthly cost together to determine the total monthly cost for other expenses.

Hair Maintenance: You may want to add the cost of monthly hair maintenance including cuts, coloring and styling. Since this is different for each individual, please include the amount you expect to spend each month in the space provided below:

Please write in the Monthly Cost for Hair Maintenance: Monthly Cost
\$

Credit Card Payments: Visa, Mastercard, JC Pennies, American Express, etc.

Please write in the Total Minimum Monthly Payment for any Credit Cards you have: Monthly Cost
+ \$

Student Loan Payments: To estimate the cost of your future student loan payments, plan on \$10 per month payment for every \$1000 borrowed. Example: If you borrowed \$40,000.00 in student loans, this would be equal to a \$400.00 per month Student Loan Payment. (\$10.00 x 40 = \$400.00)

Please write in the Total Monthly Cost for any Student Loan Payments: Monthly Cost
+ \$

Other:

Please write in the Monthly Cost for any other entertainment activities: Monthly Cost
+ \$

Other:

Please write in the Monthly Cost for any other entertainment activities: Monthly Cost
+ \$

Other:

Please write in the Monthly Cost for any other entertainment activities: Monthly Cost
+ \$

Total Monthly Cost for Other Expenses: Monthly Cost
= \$

Total Monthly Expenses

To figure your Total Monthly Expenses, add together all total monthly cost from questions 1-7 above.

Question # 1: <u>Total Monthly Housing Cost:</u>	Monthly Cost + \$ <input type="text"/>
Question # 2: <u>Total Monthly Cost of Owning Your Vehicle:</u>	Monthly Cost + \$ <input type="text"/>
Question # 3: <u>Total Monthly Cost for Groceries:</u>	Monthly Cost + \$ <input type="text"/>
Question # 4: <u>Total Monthly Cost for Clothing:</u>	Monthly Cost + \$ <input type="text"/>
Question # 5: <u>Total Monthly Cost for Entertainment:</u>	Monthly Cost + \$ <input type="text"/>
Question # 6: <u>Total Monthly Premium for Health/Life/Dental Insurance:</u>	Monthly Cost + \$ <input type="text"/>
Question # 7: <u>Total Monthly Contributions for your Retirement Savings Plan:</u>	Monthly Cost + \$ <input type="text"/>
Question # 8: <u>Total Monthly Cost for Other Expenses:</u>	Monthly Cost + \$ <input type="text"/>
<u>Total Monthly Expenses:</u>	Total Monthly Cost = \$ <input type="text"/>

Putting It All Together

Calculate your Gross Monthly Wage: Gross pay is the money you make before you pay Taxes to the government. Net pay is your take home pay after all the Taxes are taken out of your paycheck. Please use the [Gross Pay Calculator](#) to calculate your gross wages per Month. After clicking on the link for the Gross Pay Calculator, you will need to choose your tax year and state and then fill in the spaces provided using the following information:

General Information:

- Net Pay - your Total Monthly Expenses from above
- Gross Salary YTD - leave blank
- Pay Frequency - Monthly
- Federal Filing Status - Single
- # of Federal Allowances - 0
- Additional Fed. Withholding - leave blank
- Round Federal Withholding - no
- I am exempt from - leave blank

State and Local Information for (North Dakota or the State you are living in):

- Filing Status - Single
- Allowances - 0

- Additional State W/H - leave blank

Voluntary Deduction Section:

- Use 0 voluntary deduction(s) for my paycheck - type 0 in the drop down box. This will change the last section and eliminate the rest of the questions.
- Click **Calculate** and record your Monthly Gross Wage in the space provided below.

Total Monthly Gross Wage:

Monthly Gross Wage

= \$

Total Hourly Wage: The average person works 40 hours per week times (x) 4 weeks per month for a total of 160 hours worked per month. To figure your total hourly wage, take your Total Monthly Gross Wage and divide (\div) by 160 hours = Total Hourly Wage. Record your total hourly wage in the space provided on the right.

Total Hourly Wage

= \$

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