



## Teen Pregnancy Budget Exercise

Supplies: Play money for monthly budget; stuffed animal or doll to represent a baby  
Ask for two volunteers: one boy and one girl from the audience.

(Note: not all teens are open to role play, volunteers should be selected based on knowledge of the students' personality and acceptance of the activity.)

Introduce the couple as "Paul" and "Emma" who just graduated from high school and have a baby, "Judah." Now Paul gets a full-time job after graduation as an apprentice plumber making about minimum wage. Emma babysits a neighbor family's kids part-time in addition to taking care of baby Judah.

The budget:

Paul: \$18,000 dollars per year

Emma: \$6,000 dollars per year

Total take home: \$24,000 per year

So \$2,000 per month, \$500 per week

Also assume that they will receive some sort of government insurance for well-baby check-ups/medicines/sick baby visits as well as medical care.

### Monthly Expenses

Apartment: \$600

Food: \$400

Cars/insurance: \$250

Gas: \$250

Utilities: \$200

TV/Phones/Internet: \$200

Baby Diapers/Wipes/

Toiletries/etc: \$250

Baby Formula: \$200

### Extras:

Clothing: \$100

Entertainment: \$200?

Give the couple \$2,000 in monopoly money to represent their monthly budget.

For each category call on a few and ask them to give an amount of what they think each line item cost...(For example: What do you think formula costs for 1 baby per month?)

The one that guesses the closest goes up and retrieves that amount of money and hands it to the teacher "the banker"...continue with each line item until the couple runs out of money.

Once all expenses have been taken from the couple ask: "what are you missing that you don't have any money for?" i.e. fun money for shopping, seeing movies, iPods, etc.



Other baby related fees:

- Monthly Daycare: \$768
- Infant car seat: \$100
- Basic stroller: \$129
- Front carrier: \$59
- Diaper bag: \$50
- Crib: \$230
- Changing table: \$120
- Basic bedding and blankets: \$64
- Crib mattress: \$99
- Baby monitor: \$50
- Bottles/nipples: \$60
- Highchair: \$100
- Utensils, plates, bowls: \$23
- Cups/sippy cups: \$21
- Burp cloth/Bibs: \$22

Baby's first year will cost apx \$6,500 in combined monthly and one-time costs.