This activity is one exercise from the SEED Facilitator Guide, designed for community members to host open conversations about economic justice.

You can find the entire guide at stocktondemonstration.org/community-engagement.
Step 2: You are faced with an unexpected expense

It is May and it is time for your oldest son’s senior prom. The prom ticket is $70, tuxedo rental is $140, and dinner with his friends beforehand is $100. This is a total added expense of $310.

Readjust the budget prepared in step 1 to account for this added expense.

Step 3: In your small group, reflect on the budgeting experience. Consider the following questions.

- What was your budgeting experience? How did you feel initially and how did that change with the new expense?
- Did you have to forego additional expenses or opportunities?
- How did you deal with the unexpected expense? What would it feel like to implement your decisions?
- How would a guaranteed income support you in both the initial budget and with the unexpected expense?
This activity is a simulation of the experiences of someone facing economic insecurity and are derived from real people. We challenge you to not only complete the budgeting exercise but to also feel how you and your household are impacted. How is your emotional and physical health affected? What happens to your relationships with your spouse, kids, friends, etc.?

These are very real situations that the millions of Americans living in insecurity face regularly.

**SCENARIO 2**

**Who Are You?**
You're a single 26-yr old renting a bedroom in a multi-family house. You work in the gig economy, as an Uber driver. You are trying to go back to school and earn your bachelor's degree and are currently enrolled part-time (6 units) at San Joaquin Delta College. Your monthly household income is $1,712.5.

**Step 1: Complete the monthly household budget based on the data below.**
Add any additional costs for a typical household. Calculate your total expenses.

*Think ... what expenses are you foregoing this month?*

<table>
<thead>
<tr>
<th>Expense</th>
<th>Cost</th>
<th>Adjusted Cost Calculations (step 2)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017 Median rent in Stockton</td>
<td>$1,003</td>
<td></td>
</tr>
<tr>
<td>2017 Average electric bill</td>
<td>$111.67</td>
<td></td>
</tr>
<tr>
<td>Average water costs</td>
<td>$70</td>
<td></td>
</tr>
<tr>
<td>City of Stockton fees</td>
<td>$67.47</td>
<td></td>
</tr>
<tr>
<td>Average internet/cable/phone</td>
<td>$165</td>
<td></td>
</tr>
<tr>
<td>Total expenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Any savings or debt?</td>
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</tbody>
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**Step 2: You are faced with an unexpected expense**
You are driving and get in an accident. You suffer minor injuries but your car has been totaled. The cost of a new used car is $3,500.

*Readjust the budget prepared in step 1 to account for this added expense.*

**Step 3: In your small group, reflect on the budgeting experience. Consider the following questions.**
- What was your budgeting experience? How did you feel initially and how did that change with the new expense?
- Did you have to forego additional expenses or opportunities?
- How did you deal with the unexpected expense? What would it feel like to implement your decisions?
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**SCENARIO 3**

**Who Are You?**

You are a two-parent household with annual post-tax income of $120,000. Your combined monthly household income is $10,000. You have three kids, 18, 14, and 12. Unlike the vast majority of Americans -- only 58% of Americans have savings of more than $1,000 -- you have a sizable amount of savings: $47,000.

**Step 1: Complete the monthly household budget based on the data below.**

Add any additional costs for a typical household. Calculate your total expenses.

*Think ... what expenses are you foregoing this month?*

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**Step 2: You are faced with an unexpected expense**

Your oldest child just graduated from high school and is off to college! After financial aid and scholarships, the expected family contribution is $12,000 per year.

*Readjust the budget prepared in step 1 to account for this added expense.*

**Step 3: In your small group, reflect on the budgeting experience. Consider the following questions.**

- What was your budgeting experience? How did you feel initially and how did that change with the new expense?
- Did you have to forego additional expenses or opportunities?
- How did you deal with the unexpected expense? What would it feel like to implement your decisions?
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SCENARIO 4

Who Are You?
You are a married couple, one working as a part-time truck driver and the other is out of the workforce because they suffer from migraines and other illnesses. Your brother lives with you but does not contribute towards rent. Your average monthly income is $3,500.

Step 1: Complete the monthly household budget based on the data below.
Add any additional costs for a typical household. Calculate your total expenses.
Think ... what expenses are you foregoing this month?

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Total expenses
Any savings or debt?

Step 2: You are faced with an unexpected expense
Your brother has been picked up on a battery charge. Bail is $10,000.
Readjust the budget prepared in step 1 to account for this added expense.

Step 3: In your small group, reflect on the budgeting experience. Consider the following questions.
- What was your budgeting experience? How did you feel initially and how did that change with the new expense?
- Did you have to forego additional expenses or opportunities?
- How did you deal with the unexpected expense? What would it feel like to implement your decisions?
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