Human Needs and Wants

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**Description**

A collection of activities and resources regarding the study of human needs and wants that meet state education standards and national sustainability standards for the fourth grade level.

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Human Needs and Wants

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Introduction

Grade Level

These activities are intended for a fourth grade classroom.

Discipline

These activities have a science and social studies focus.

TEKS

Content:
In Grade 4, investigations are used to learn about the natural world. Students should understand that certain types of questions can be answered by investigations and that methods, models, and conclusions built from these investigations change as new observations are made. Models of objects and events are tools for understanding the natural world and can show how systems work. They have limitations and based on new discoveries are constantly being modified to more closely reflect the natural world. TEKS §112.15. Science, Grade 4. (a)(4)(A)

Students identify the role of the U.S. free enterprise system within the parameters of this course and understand that this system may also be referenced as capitalism or the free market system. TEKS §113.15. Social Studies, Grade 4. (a)(4)

Skills:
The student uses critical thinking and scientific problem solving to make informed decisions. TEKS §112.15. Science, Grade 4. (b)(3)(B)

The student understands how people adapt to and modify their environment. TEKS §113.15. Social Studies, Grade 4. (b)(9)(A)(B)(C)

The student understands the characteristics and benefits of the free enterprise system in Texas. TEKS §113.15. Social Studies, Grade 4. (b)(11)(A)(B)(C)

The student understands how Texas, the United States, and other parts of the world are economically interdependent. TEKS §113.15. Social Studies, Grade 4. (b)(13)(B)

National Education for Sustainability K-12 Student Learning Standards

2.3 ~ Economic Systems ~ Human Needs and Wants

Human Needs and Wants
Objective

Students will learn that there are different standards of living within their culture and in other countries. They will learn that there are differences between needs and want, and that some needs depend on the availability of earth’s natural resources. Also they should understand the difference between renewable and non-renewable resources.

Key Words

Quality of Life
Needs
Wants
Choice
Trade-offs
Consumption
Income
Waste
Resources
Free Enterprise System
Profit
Economics

Description of Activities

The following activities have been compiled to address the topic of “Human Needs and Wants” in fourth grade classrooms. The activities meet the state and national education standards for fourth grade, and are intended to supplement pre-existing curricula, with a focus on integrating sustainability topics. The activities can be used in conjunction or alone.
Activities

Activity 1: What Does The Good Life Mean to You?

Introduction

In this activity, students will learn that there are many interpretations of what constitutes a good life within the United States, and also internationally. They will examine similarities and differences between their country’s cultural viewpoint and others by reading different countries citizens’ quotes about what it means to live a good life. Then, students will simulate experiences and decisions facing families in different parts of the world. They will compare and contrast standards of material wealth and living situations in various countries and will examine how these relate to and influence sustainable development worldwide. These activities should be used together, but may be split up over several days.

Materials

Poster Board or Paper
Old News Magazines and Newspapers
Rulers
Scissors
Glue
Drawing Materials
Computer/Internet Access
Handouts: “What Makes the Good Life...”
“If What Makes a Hard Life...”
“World Map”
“Family #1- China”
“Family #2- India”
“Family #3- Mali”
“Family #4- Japan”
“Family #5- Brazil”
“Family #6- USA”
“Blank Family Budget”

Products

Collage
Completed Handouts
Presentation

Process

1. Ask students
   “What are the qualities that make up a good life?” Explain that each person’s ideas may be unique. Some examples may be having family, friends, money, education, time to play, etc.
Have the class write or draw different things that contribute to making life good and happy for them.

2. Ask students:
   “What are the qualities that make up a hard or unhappy life? These are things we might wish to avoid because they decrease our quality of life.
   Again, give some examples and ask the students to write or draw a set of those things they wish to avoid in their own lives.

3. Have students share their lists by reading or describing them aloud. Write these items on the board. When an item is repeated, place a mark next to it. When the board list is complete, point out those elements that many people seemed to share and those things that were individual.

4. Read aloud the quotes from other parts of the world (Handouts- “What Makes the Good Life...” and “What Makes the Hard Life...”) and ask the class for observations or questions about any of the quotes.
   Ask students to listen carefully for similarities and differences between their own lists and the things mentioned in the quotes.
   Did they notice any similarities to their own lists? Are there things that people all over the world seem to think contribute to “the good life”.
   Were there some things indicated in the quotes that no one in the class identified? Why might that be the case?

5. Allow the students to work individually or in groups to create a poster, drawings or a written list for display representing the good life vs. a hard life.
   Posters can be composed of collages of images cut from magazines, newspapers, or their own artwork.

6. Optional: Ask students to interview different people about what makes up the good life vs. a hard life. Encourage them to ask people of different ages, races, cultures, religions and economic situations if possible.

7. Split students into groups of three or more, pass out the Handout- “World Map,” and assign each group a country displayed on the map.

8. Review the map with students, and point out similarities and differences across the highlighted countries.

9. Explain that each group will take on the identity of an average family from their assigned country. Be sure to explain that every family is different and students should not use these cases to stereotype people from their assigned country.

10. Give each group a family profile handout, and explain that it contains basic information about the family from their assigned country. Explain that the handouts show the family’s daily routine, possessions, home, work, concerns, income, needs, and wants. Encourage students to research their country and learn more about the lives of the people who reside there. Students will complete the needs and wants table for their family, using the family’s income to decide which needs and wants can be met. The family’s budget cannot exceed its income, and not all families will have all of their needs and wants

Human Needs and Wants

[CC BY-NC]
11. Have each group give a short presentation about their family. Students should introduce the family, and discuss how they made their decisions regarding needs and wants. Students may also present on the culture of their country.

12. Give each group the handout “Blank Family Budget”, and help them fill it out according to the average family from your state. Census information (https://www.census.gov/hhes/www/income/data/statemedian/) would be helpful for this piece of the activity. They may also use personal experience and their own family’s information to complete the handout.

13. Engage students in a class discussion comparing the family situations across the six countries. Ask the following questions to encourage students to think about sustainable development.

   Which families had the most savings? Why were some families able to save money, and some were not?

   Which families had the best/worst health care and hygiene? (While access to health care and hygiene products is the standard in some countries, it is considered a luxury in other countries, such as Mali and India.)

   Which families best protect the environment and natural resources? (Individuals in some countries (Mali and India, in this activity) may need to make short-term decisions that negatively impact the environment, such as burning charcoal or using outhouses. In other countries (the United States) individuals can afford to pay for clean water, clean burning fuels, and clean air, but because of this, they consume more resources over time than the other countries.)

   Which families produce the most waste? (The American and Japanese families. The other families cannot afford to waste any resources, and will often re-purpose or reuse objects.)

   Which families consumed the most energy resources? (The American and Japanese families use energy resources to power cars, heat and cool their homes, etc.)

   Which families had the best education and job opportunities? (The United States and Japan require children to receive a high school education, and because it is compulsory, it is free. In Africa and India, schools charge fees, and many families cannot afford to send their children. Stronger economies usually have more and better job opportunities.)

   Which families spent the most time together? (Wealthier countries typically afford less family time, as jobs and school separate the family for most of the day. In countries like Mali, China and India, which have large rural populations, this is not usually the case.)

   Can we tell which families had the best “non-material” quality of life? Which have the most fun, strongest family and community ties, most laughter and happiness? (No. It is impossible to tell how happy a family is by simply looking at their material wealth.)
Activity 2: Where Did That Pencil Come From?

Introduction

Students will learn about the natural resources of different states by interactively exploring maps online.

Materials

Computer/Internet Access
Handout- “Natural Resources”

Products

Resource Reports

Process

1. Ask students: Have you ever considered where your desk came from? Did you ever wonder how your pencil became a pencil? Where your water was before it came out of your faucet? Which items in nature give us our desks, pencils and tap water? (The students may mention trees, lakes, and rivers, etc.)

2. Tell the students that these items are called natural resources. Direct students to the following link to read the definition of natural resources (the teacher can also read it to them if internet access is an issue): http://www.econedlink.org/lessons/economic-glossary-definition.php?term=Natural+Resources.

3. Tell students they will learn about the availability of natural resources in various states (although each student will only research one state), and will be able to determine which goods people in their selected state can produce in order to make a profit. Students will access the State Maps page (http://www.worldatlas.com/webimage/countrys/namerica/us.htm) and choose which state they want to research from the list of states provided. Note: This site provides maps of different types for every state. The highway maps and topographic relief maps are the best choices for identifying natural features. The highway maps show where such natural features as lakes, rivers, forests and mountain ranges are located. The topographic relief maps provide a better understanding of how these features affect the landscape. Be sure to help the students with the interpretation of the maps. Each state also has a department of natural resources, which may be found here: http://www.fw.msu.edu/employmentresources/er_nragents.html.

4. Students will need copies of the handout “Natural Resources” to transcribe their findings from the maps they have chosen. In section 1 of the worksheet the students do the following:
   - List any major rivers, lakes, mountain ranges, valleys or plains.
   - List natural resources that would be near these features.
   - List finished goods that can be produced by refining these natural resources.

5. To complete section 2 of the handout, the students should do the following:
   - Choose a natural resource.
   - Draw pictures to show how this resource can be processed to produce a finished good.
   - Write a short description of the process they have just illustrated.
6. Once the students have completed their worksheets, ask them to share their findings with the entire class. Encourage the students to describe and explain the process of production associated with the respective natural resources. Taken together, the students' reports should inform the class about a wide variety of resources and production processes.

7. If desired, students can bring goods from home and describe how they came from a natural resource, or the teacher can bring a natural resource to class, and students can transform it into a good (for example, a teacher may bring in a fresh corn cob, dry it, and then make popcorn; a few links for this idea include: http://www.ehow.com/how_4842541_make-popcorn-kernels.html, http://www.ehow.com/how_6233605_dry-corn-popcorn.html, and http://www.ehow.com/how_7879419_make-popcorn-corn-cob.html). The teacher may also show videos regarding the use of natural resources or goods production (http://www.sciencechannel.com/tv-shows/how-its-made, or https://www.youtube.com/watch?v=7IP0Ch1Va44, for example).
Additional Resources

Online Resources

Primary Resources


http://susdev.agecon.vt.edu/curriculum/Global Good Life.pdf

http://susdev.agecon.vt.edu/curriculum.htm

Secondary Resources

https://www.census.gov/hhes/www/income/data/statmedian/


http://www.fw.msu.edu/employmentresources/er_nragencies.html

http://www.ehow.com/how_4842541_make-popcorn-kernels.html

http://www.ehow.com/how_6233605_dry-corn-popcorn.html


Educational Literature

“A New Coat for Anna” by Harriet Ziefert

“Alexander, Who Used to Be Rich Last Sunday” by Judith Viorst

Educational Videos

TED Talks: Anna Leybina

https://www.youtube.com/watch?v=_dM9s8KHWo

“How It’s Made”

http://www.sciencechannel.com/tv-shows/how-its-made

“How Paper is Made”

https://www.youtube.com/watch?v=7IP0Ch1Va44
Instructional Games

“What do you need? What do you want?”
What Makes

The GOOD Life....

Quotes from Around the World

“A better life for me is to be healthy, peaceful and to live in love without hunger. Love is more than anything. Money has no value in the absence of love.”
- a poor older woman in Ethiopia.

“Being well means to not worry about your children... to have a house and livestock ....to know you can sell your output; to sit and chat with friends and neighbors.”
- a middle aged man in Bulgaria.

“Well being is a life free from daily worries about lack of money.”
- a Russian man.

A Bolivian says...
“Quality of life is high when you have a family, to feel supported and understood. You can have money but without a family it’s worth nothing.”

A Brazilian says that quality of life is -
“Not having to go through so many rough spots. When there is cohesion, no quarrels, no hard feelings, happiness, peace in life - that is the good life.”

What Makes 
A HARD Life....

Quotes from Around the World

“My children were hungry and I told them the rice is cooking, until they fell asleep from hunger.”
- an older man in Egypt.

“There is no control over anything, at any hour a gun could go off, especially at night.”
- a woman in Brazil.

“Each day there is a funeral in a nearby village because of distance to the hospital.”
- a Zambian woman.

A group of young Jamaican men said...
“Poverty. It means we don’t believe in self, we hardly travel out of the community...so frustrated, just locked up in the house all day.”

“Poor people cannot improve their status because they live day by day, and if they get sick then they are in trouble because they have to borrow money and pay interest.”
- a Vietnamese man

Family #1 - China

The SHEN Family
FATHER: Shen Zhu
SON: Shen Li Rong
GRANDCHILDREN: Shen Bin, age 4 and Shen Ling Ho, age 7
Two adult daughters of Shen Zhu and Jin Wu Li are married and living with their husband's families.

CHINA
MOTHER: Jin Wu Li
SON'S WIFE: Li Wen Ho

Housing
The family lives in a rural village of 800 people two miles from the nearest town. The house is brick with a clay tile roof. Shen Zhu and Jin Wu Li live on one side of the house and their son's family lives on the other. Each has their own kitchen and bedrooms but the family shares a living room and outdoor courtyard. The house was built by the family on land rented from the government.

Clothing
In the older generation men and women wear the same things: loose pants, a buttoned shirt and a warm cotton jacket buttoned to the collar. This was the style of clothing recommended by the government during and after the communist revolution in China. The younger generation wears western-style clothing including dresses and sport clothes. This reflects the increasing openness of China to the outside world.

Food
The most important food is rice. It is served at every meal. The family eats a wide range of things with rice including vegetables, tofu, fish, eggs, pork and chicken. They eat pickles, sauces, soups and stews that are flavored with garlic, onion, soy sauce, fish sauce and many other spices. Family members usually drink water, tea and fruit juice with meals. The family eats their food from small bowls using chopsticks instead of a fork.

Water
Water is piped into one faucet in the central courtyard of the house. Here the family collects water in pots and buckets for cooking, drinking, bathing and cleaning. The family washes clothing in the river that runs past the house.

Fuel
The home has electricity that is used for lights, radio and televisions. Cooking takes place over a gas stove and heat in winter comes from a kerosene heater.

Sanitation
The family uses an outhouse as their bathroom. All waste (including what comes from the pigs and chickens) is treated and put on the soil to increase its fertility.
Family #1 - China

**Work**

All adults in the family are farmers. Together they rent land from the government and grow rice, vegetables and fruit. They raise pigs and chickens and have a small fish pond. Shen Zhu worked for the government during the revolution as the chief of production for his village. Jin Wu Li and her daughter-in-law work on the farm but also cook, clean the house, care for the children and take vegetables and fruit to the town market twice a week. Each year the family grows enough rice to meet their own needs and sells the extra for profit.

**Income**

The family earns about $2,100 in local currency (yuan) each year.

**Possessions**

- Chairs (8)  Fan (1)  Sewing machine (1)
- Beds (3)  Wooden dressers (2)  Couches (2)  Tables (4)
- Moped (1)  Bicycles (3)  Radios (2)  Television (1)
- Children’s toys: 2 dolls, plastic truck, tricycle, wooden horse, blocks, paints
- Clothes: several sets for each family member
- Shoes: two pair per family member
- Farm animals: 5 pigs, 100 fish, 25 chickens
- Kitchen goods: kettle, 2 cooking pans, bowls, rice cooker, bamboo steamers, baskets, clay pots, buckets, knives, spoons, chopsticks
- Farm tools: hoe, shovel, machete, ax, fishing nets, ox plow
- Other: Quilts (3), pillows (5), sheets, towels (3)

**Religion**

Do not practice religion.

(Practicing religion was discouraged under the communist government.)

**Education**

Shen Zhu and Jin Wu Li both completed the sixth grade. Their son and daughters went to school for 9 years and learned math, Chinese, communist ideology and did work projects for the community. Shen Bin and Shen Li Ho are studying at the local primary school. There is a law in China that all children must attend school for at least 9 years.

**Family structure**

In China it is common for several generations to live together in one household. Often sons will stay with their parents after they are married and grandparents help to care for the children. Daughters usually go live with their husband’s family. In China it is very important to respect elders.

**Fun and entertainment**

The family usually spends two hours each evening watching television. The whole family, especially the grandparents, like to play with and pay attention to the grand children. Jin Wu Li makes visits to elderly friends in the village where she helps them clean and do laundry while they talk. Shen Ling Ho is in a dance troupe at her school. They perform for the village during national holidays and for the Chinese New Year.
## Budget for the Shen Family

These are the wants and needs of the family this year. You must decide what the family can afford.

**Yearly income: $2,100.00 (after taxes paid to the government)**

<table>
<thead>
<tr>
<th>Item:</th>
<th>Cost:</th>
<th>Description:</th>
<th>Amount spent:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Food</strong></td>
<td>$1,281</td>
<td>To meet the basic nutritional needs of the family ($900)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>For sodas, snacks, tobacco and alcohol ($381)</td>
<td></td>
</tr>
<tr>
<td><strong>Rent/house payments</strong></td>
<td>$300</td>
<td>Paid to the government each year for the land.</td>
<td></td>
</tr>
<tr>
<td><strong>Fuel (electricity, gas, wood and other)</strong></td>
<td>$140</td>
<td>To government for electricity ($48 per year), to buy canisters of cooking gas ($18 per year), to heat the house in winter with kerosene ($38), gasoline for moped ($40)</td>
<td></td>
</tr>
<tr>
<td><strong>Water and sanitation</strong></td>
<td>$24</td>
<td>Fee paid to government for water ($2 per month).</td>
<td></td>
</tr>
<tr>
<td><strong>Clothes and shoes</strong></td>
<td>$150</td>
<td>Buys one complete outfit for each family member ($20) and one pair of shoes for each family member ($5 each).</td>
<td></td>
</tr>
<tr>
<td><strong>Medicine and health care</strong></td>
<td>$0</td>
<td>Paid by the government</td>
<td></td>
</tr>
<tr>
<td><strong>For the farm</strong></td>
<td>$300</td>
<td>Rental of oxen for plowing ($30), fertilizers for crops ($100), new seeds ($30), new tools and tool repairs ($140)</td>
<td></td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
<td>$25</td>
<td>For repairs to moped ($15), for repairs to 3 bicycles ($10)</td>
<td></td>
</tr>
<tr>
<td><strong>Education expenses</strong></td>
<td>$0</td>
<td>Education is paid for by the government</td>
<td></td>
</tr>
<tr>
<td><strong>Animals (pets)</strong></td>
<td>$120</td>
<td>To pay for 4 new baby pigs ($15 each) and 20 baby chickens ($3 each), these can be used for food or sold at a profit later.</td>
<td></td>
</tr>
<tr>
<td><strong>Entertainment</strong></td>
<td>$30</td>
<td>For going to see 4 opera performances in the town ($3 each), 2 cassettes of popular music ($5 each), 3 plastic toys for the children ($2 each).</td>
<td></td>
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GG 6
# Budget for the Shen Family

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extras/Other</td>
<td>$115</td>
<td>Bolt of cloth for sewing clothes ($20), decorations and firecrackers for New Year's celebrations ($10), a trip to the big city to visit relatives ($50), a new set of bowls and dishes ($20), two new carved chairs for the living room ($15 each)</td>
</tr>
<tr>
<td>Donations</td>
<td>$20</td>
<td>To help a poor relative.</td>
</tr>
<tr>
<td>Savings</td>
<td>$100</td>
<td>To save up for better farm equipment in the future.</td>
</tr>
</tbody>
</table>

**Totals**

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?
Family #2 - India

**The MEHTA Family**
- Father: Shankar Mehta
- Mother: Asha Mehta
- Children: Dipali (11), Sujha (9), Sanjay (6), Naveen (2)
- Other Family Members in Household: Shankar's brothers: Dilip and Mohan

**Housing**
The family lives in a small village in the countryside. They bought land for the house and farm with the money from Asha’s wedding dowry. The family built the walls of the house themselves from hard-packed dirt. The roof is made from clay tiles and the floor is also dirt. The house is several rooms arranged around a central courtyard.

**Clothing**
Women dress in long colorful skirts and tight blouses called “saris”. The sari is a long cloth that can be wrapped to make a skirt. The end becomes a shawl or head covering. Men wear long cotton shirts and either loose fitting pants or a wrap-around skirt. Shoes are usually sandals or flip flops.

**Food**
The family eats rice and a flat round bread called “chapati” with every meal. Along with this go different vegetable and bean sauces. Occasionally the family eats chicken or fish but they never eat beef. In the Hindu religion of India, it is forbidden. They do eat yogurt, cheese, milk and butter. The family usually eats with their hands, using the chapati to scoop up rice, vegetables and sauce. Everyone in the family likes their food spicy hot!

**Water**
Water comes from a well in the courtyard with a hand pump connected to it. This well water is used for cooking, drinking, washing, bathing and for doing laundry in the courtyard.

**Fuel**
The Mehta home got electricity a few years ago but the family only uses it for electric lights and the radio. Food is cooked over a wood fire. The weather stays warm all year so no fuel is necessary for heat and the family does not own a car or motorcycle. They travel by foot, bicycle, bus or train.

**Sanitation**
The family uses an outhouse off the courtyard of the house. Everyone bathes once a day in the courtyard behind a small wall for privacy.
Family #2 - India

**Work**

Shankar is a farmer. He grows rice and vegetables on a small plot of land owned by the family. Usually he grows enough rice to feed the family for the year but when the weather is bad there may not be enough food. If there is extra he sells it to men who come to the village to buy grain. To earn extra money he carves small wooden boxes that can be sold in the city.

Asha spends most of her time in the house. She cooks, cleans, cares for the children, collects firewood, shops for food at the village market. Shankar’s brothers help him with the farm; they will stay with the Mehtas until they get married.

**Income**

The family earns about $700 in local currency (Rups) each year.

**Possessions**

- Bed/couches - called “charpis” (4)
- Chairs (3)
- Bicycle (1)
- Small radio (1)
- Cooking and eating utensils (pots, pans, clay water jugs, metal bucket, knives, spoons, cups and plates)
- Pictures of Hindu gods and goddesses which decorate the walls
- Wooden statue of a Hindu god
- Clothing (3 sets for Asha, 3 shirts, 2 pants and 1 wrap for Shankar, two changes of clothing for each child, bracelets, earrings, rings)
- Farm tools (ox plow, ax, hoe, shovel, wheel barrow, buckets)
- Baskets
- Broom
- Ladder

**Religion**

Hindu.

**Education**

Asha did not go to school. Shankar attended only 5 years of schooling. Their children go to the village school where they learn reading, writing and mathematics. The school is too small to fit all of the students so they have to sit outside under trees to learn.

**Family structure**

The Hindu religion warns against caring too much about wealth. To the Mehtas collecting material things is not given much importance. Family, customs and tradition are more important to the family and a happy year is one in which everyone is healthy and has plenty to eat. It is common for family members to come and stay and much respect is given to elders. Shankar goes to seek the advice of his uncles whenever he makes a major decision.

**Fun and entertainment**

Asha and the children enjoy visits from family and neighbors. Men and women usually have separate friends. When Asha’s friends come to visit they talk and joke while they paint decorations on their hands and feet or plait one another’s hair. Shankar belongs to a wrestling club in the village and he enjoys sitting with the men and talking about farming and politics.

Once in a while, if the family has extra money, they go to see a movie in the nearest town. The children play games outdoors and look forward to visits to the village of storytellers, snake charmers and the man who brings a trained monkey to do tricks.
# Budget for the Mehta Family

These are the wants and needs of the family this year. You must decide what the family can afford.

**Yearly income: $700.00**

<table>
<thead>
<tr>
<th>Item:</th>
<th>Cost:</th>
<th>Description:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Food</strong></td>
<td>$364</td>
<td>To maintain minimum nutritional requirements for family.</td>
</tr>
<tr>
<td><strong>Rent/house payments</strong></td>
<td>$0</td>
<td>Land and house are owned by the family.</td>
</tr>
<tr>
<td><strong>Fuel (electricity, gas, wood and other)</strong></td>
<td>$0</td>
<td>Electricity ($1 per month), wood and dung ($2 per month)</td>
</tr>
<tr>
<td><strong>Water and sanitation</strong></td>
<td>$100</td>
<td>For materials and labor to build a new and better outhouse which will help protect family health.</td>
</tr>
<tr>
<td><strong>Clothes, shoes, jewelry</strong></td>
<td>$88</td>
<td>Will buy one new sari for Asha ($20), two new shirts for Shankar ($10 each) and one outfit plus shoes for each child ($12 per child)</td>
</tr>
<tr>
<td><strong>Medicine and health care</strong></td>
<td>$20</td>
<td>The government runs a free clinic in the nearest town. The family goes there to see a doctor but they must pay for their own medicines. In the typical year the family must spend $20 to keep everyone well.</td>
</tr>
<tr>
<td><strong>For the farm</strong></td>
<td>$130</td>
<td>Will pay for fertilizers ($70), new seeds ($30) and some new farm tools ($30)</td>
</tr>
<tr>
<td><strong>For the woodcarving business</strong></td>
<td>$15</td>
<td>To buy a new set of knives ($10) and special oils to stain and polish the wood ($5)</td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
<td>$30</td>
<td>To pay for bus and train passes to the city to sell wood carvings and buy materials ($20), maintenance for bicycle ($10).</td>
</tr>
<tr>
<td><strong>Education expenses</strong></td>
<td>$30</td>
<td>The 3 oldest children attend the free village school. Cost of books, pens and paper is $10 per child. The children would get a much better education and have a chance to earn more money in the future if they go to boarding school in the town. Cost of boarding school is $80 per child per year.</td>
</tr>
<tr>
<td><strong>Entertainment</strong></td>
<td>$10</td>
<td>Will pay for the family to go to 2 movies a year in the town.</td>
</tr>
</tbody>
</table>
### Budget for the Mehta Family

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extras/Other</td>
<td>$80</td>
<td>Makeup, coconut oil, jewelry, dyes for hands and feet ($25 per year), flowers for the religious festivals ($5 per year), bicycle repairs ($10 per year). To buy a gas stove so the family does not have to cut down trees or collect dung to cook with, stove and canister ($40).</td>
</tr>
<tr>
<td>Donations</td>
<td>$3</td>
<td>Cost of food given to beggars and holy men who pass through the village.</td>
</tr>
<tr>
<td>Savings</td>
<td>$10</td>
<td>Savings to go towards better education for one child.</td>
</tr>
</tbody>
</table>

**Totals**

---

**Answer the following questions:**

1. **What needs and wants were most important to you? Why?**

2. **What needs and wants did you have to give up?**
FAMILY #3

The TOURE Family

FATHER: Abubakar Toure

MOTHER: Fatima Toure

CHILDREN: Cicl (12), Mohamed (10), Brehma (7), Fatou (6), Ali (5) and Osman (1).

OTHER FAMILY MEMBERS IN HOUSEHOLD:
Abubakar’s mother
Fatima’s younger sister
Abubakar’s nephew

Housing

The house is made from mud bricks, smoothed over with more mud to make the walls and roof. It forms small rooms around a central courtyard. The front door is really a gate that opens from the narrow street into the courtyard. Since the weather is hot all year, the family spends most of its time in the courtyard. Rooms are used for sleeping, escaping rain and for storage.

Clothing

Both men and women wear long colorful robes called “bubu’s”. They are made from richly dyed and embroidered cotton. The women also wear matching scarves on their heads. The children wear shorts and T-shirts as well as bubus like their parents.

Food

The family eats together from a large communal bowl. Meals are usually rice flavored with tomato, pepper and garlic, stew made from dried fish, porridge made from millet and sorghum grains, peanuts, vegetables like spinach, onion and okra and fruit like mango and papaya. When guests come to visit it is traditional to offer them small glasses of strong, sweet, black tea.

Water

Water comes from a well in the center of the village. Women or children collect water in buckets or clay pots and carry it back to the house on their heads.

Fuel

The house has no electricity. Wood or dung is collected by the women and children and is used for cooking. The family travels by foot, donkey or bicycle and does not use fuel for a car. They do not need fuel for heat since the weather is hot all year round.

Sanitation

The family uses an outhouse called a “nyegar” for their bathroom that stands apart from the house but is also made from mud bricks. They bathe and wash clothes in the river.
Family #3 - Mali

**Work**
The family business is buying and selling grain. Abubakar buys large sacks of grain from local farmers and takes it by donkey and boat to sell at a profit in the town market each week. He also fishes in the river and sells whatever the family does not eat. Fatima helps him with grain sales, pounds grain, cooks, carries water, collects firewood and dung for fuel, sweeps the compound, cares for the children and grows vegetables on a small plot of land. She is helped by Abubakar’s mother and the older children. Abubakar’s nephew repairs bicycles and gives most of his income to the family.

**Income**
The family earns about $800 (in local currency) each year.

**Possessions**
- Chairs / wooden stools (4)
- Beds (one wood platform and several woven mats)
- Stove (2 small wood stoves)
- Radio (1 battery powered)
- Bicycle (1)
- Farm animals: Donkey (1), Sheep (2), Goats (4), Chickens (10)
- Clothes: One formal outfit per person, two work outfits for each adult.
- One set of play clothes for each child.
- One pair of shoes for each adult and the oldest four children. No shoes for the two youngest children.
- Tools: Fishing net, calculator, ax, shovel, hoe, pens and notebook.
- Other: cooking pots, water pots, spoons, knives, eating bowl, tea pot, cups, woven baskets, pestle and mortar (to grind grain), buckets, plastic washing tubs.

**Religion**
Islam. The family prays five times a day and fasts during the day for one month each year in the religious festival of Ramadan.

**Education**
Both Abubakar and Fatima went to religious school for 9 years. The school taught them reading, writing, mathematics and the verses of the Koran (the holy book of Islamic religion). Mohamed, Brehma and Fatou attend this school now but Cidi stays home to help with the housework.

**Family structure**
Family is very important to the Toure family. They welcome parents, brothers, sisters, nieces, nephews and cousins in to their home to visit or to stay - no one is turned away. Family members are expected to help one another by sharing money, food and caring for the children.

**Fun and entertainment**
Laughing, joking and playing pranks are common in the Toure household. Visiting or receiving visits from family and friends is the most common form of entertainment. When visitors come, Abubakar offers them sweet tea and many hours are spent telling stories, joking and talking about current events. Abubakar also likes to listen to soccer games and news on his small radio.

There are many religious festivals in the village. During festivals, the family dresses in their best clothes. They dance to drums and traditional music; listen to folktales and sing traditional songs all day and into the night.

Fatima and her sister like to gather with other women from the village in the shade of a big mango tree to do one another’s hair and exchange news and gossip.
# Budget for the Toure Family

These are the wants and needs of the family this year. You must decide what the family can afford.

*Yearly income: $800.00 (after business expenses)*

<table>
<thead>
<tr>
<th>Item:</th>
<th>Cost:</th>
<th>Description:</th>
<th>Amount spent:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>$456</td>
<td>To maintain minimum nutritional requirements for family.</td>
<td></td>
</tr>
<tr>
<td>Rent/house payments</td>
<td>$0</td>
<td>Family owns land and built the house themselves.</td>
<td></td>
</tr>
<tr>
<td>Fuel (electricity, gas, wood and other)</td>
<td>$25</td>
<td>To buy wood for cooking to add to what can be collected for free. Less money means more time spent collecting fire wood or dung.</td>
<td></td>
</tr>
<tr>
<td>Water and sanitation</td>
<td>$50</td>
<td>Would provide materials and labor to build a better outhouse. This would be better for the health of the family.</td>
<td></td>
</tr>
<tr>
<td>Clothes and shoes</td>
<td>$110</td>
<td>This amount would provide one bubu for each adult ($20 each) and a complete set of clothing plus shoes for each child ($7 each)</td>
<td></td>
</tr>
<tr>
<td>Medicine and health care</td>
<td>$60</td>
<td>The government provides cheap clinics but people must pay a small amount for each visit and buy their own medicines. On average the family must spend at least $60 in a year to treat the usual illnesses.</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td>$15</td>
<td>The family travels by bus to the nearest town to visit family and to sell extra vegetables, fruit or fish in the big market. ($1 each time). Bicycle repairs to keep it working ($5)</td>
<td></td>
</tr>
<tr>
<td>Education expenses</td>
<td>$60</td>
<td>School fees are $10 per child per year. Books, pens and paper cost $5 per child per year. This amount allows 4 of the children to go to school. (Cici stays home to help with housework and the baby is too young for school.)</td>
<td></td>
</tr>
<tr>
<td>Animals (pets)</td>
<td>$72</td>
<td>Owning animals is a kind of insurance for the family. They can be sold quickly to get money to pay for treatment of serious illness or a funeral. 2 Goats ($15 each), 2 sheep ($15 each) and 6 chickens ($2 each)</td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td>$45</td>
<td>New batteries for the radio ($3 each month), a soccer ball for the children ($5), a new tea set for entertaining guests ($5)</td>
<td></td>
</tr>
</tbody>
</table>
# Budget for the Toure Family

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extras/Other</td>
<td>$644</td>
<td>A used motorcycle ($150), to get electricity in the house ($150), a new cooking stove that uses less wood ($40) new woven mats for the floor ($4), labor and materials for a new well in the family compound ($300)</td>
</tr>
<tr>
<td>Donations</td>
<td>$10</td>
<td>It is the duty of a devout Muslim to give alms (charity) to the poorest.</td>
</tr>
<tr>
<td>Savings</td>
<td>$40</td>
<td>Would like to save for the extras listed above.</td>
</tr>
</tbody>
</table>

**Totals**

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?
Family #4 - Japan

The NORITA Family

FATHER: Koki Norita
MOTHER: Taniko Norita
CHILDREN: Aki, age 5 and Sachiko, age 8

Housing

The Noritas own a two bedroom apartment located on the outskirts of a big city. In addition to bedrooms, the apartment has a living/dining area, kitchen, bathroom, and balcony. The apartment is easy walking distance to shopping and the train station.

Clothing

Koki wears suits to work and on weekends dresses in more casual pants and shirts. Taniko wears western-style dresses, pants and shirts. Both of the girls wear uniforms to school and casual western-style clothing after school and on weekends. Each family member owns a more traditional Japanese kimono - but these are only worn on special occasions.

Food

The family eats using chopsticks and rice is a staple at most meals. They eat lots of fish and other seafood - both raw and cooked, some beef and chicken, pickled vegetables, dried seaweed, noodle soups, tofu, fruit juices, sweets and snacks. Soy sauce and horseradish are used to spice many foods. They also enjoy eating more western style food on occasion, including french fries, sandwiches and sodas.

Water

The family apartment is connected to the municipal water and sewer system. Water is piped directly into the family’s kitchen, bathroom and washing machine.

Fuel

The Noritas own one car which they mostly use to visit family or for weekend trips. Everyone in the family uses the public transportation system for most of their daily needs. Koki commutes one hour each way by train to his work in the city. Sachiko and Aki take the train to school and Taniko can do most of her shopping by foot. Electricity provides heat for home and powers all lights and appliances.

Sanitation

The bathroom has a large bathtub, flush toilet and sink. Clothes washing is done in the electric clothes washer and dryer.
Family #4 - Japan

Work

Koki Norita is an accountant who works for a manufacturing company in the city. He must leave the house at 5:30 am and often does not return until after 8:00 pm. Taniko worked as a salesperson in a shop before the children were born but now works at home caring for the girls, shopping, cooking and keeping the household going. Two days a week she volunteers at Aki's kindergarten.

Income

The family earns about $48,000 after taxes each year.

Possessions

<table>
<thead>
<tr>
<th>Car (1)</th>
<th>Dress (25)</th>
<th>Electronic Piano</th>
</tr>
</thead>
<tbody>
<tr>
<td>Televisions (3)</td>
<td>Shirts (70)</td>
<td>Antique Pottery</td>
</tr>
<tr>
<td>VCR</td>
<td>Sweaters (25)</td>
<td>Framed Pictures</td>
</tr>
<tr>
<td>Computer</td>
<td>Suits (8)</td>
<td>Wall Posters</td>
</tr>
<tr>
<td>Printer</td>
<td>Refrigerator</td>
<td>Vacuum Cleaner</td>
</tr>
<tr>
<td>Microwave</td>
<td>Coats/Jackets (6)</td>
<td>Hair Dryer</td>
</tr>
<tr>
<td>Rice Cooker</td>
<td>Shorts (15)</td>
<td>Cleaning Supplies</td>
</tr>
<tr>
<td>Stove/Oven</td>
<td>Towels, Sheets, Pillows</td>
<td>Makeup, Jewelry</td>
</tr>
<tr>
<td>Beds/Futons (4)</td>
<td>Chest of Drawers (4)</td>
<td>Kimono (4)</td>
</tr>
<tr>
<td>Tables (4)</td>
<td>CDs (100)</td>
<td>Lamps (8)</td>
</tr>
<tr>
<td>Bicycles (4)</td>
<td>Books (125)</td>
<td>Desks (2)</td>
</tr>
<tr>
<td>Chairs (6)</td>
<td>Washing Machine</td>
<td></td>
</tr>
<tr>
<td>Stereo/CD Player (2)</td>
<td>Clothes Dryer</td>
<td></td>
</tr>
<tr>
<td>Karaoke Machine (1)</td>
<td>Dishwasher</td>
<td></td>
</tr>
<tr>
<td>Quilts (7)</td>
<td>Garbage Disposal</td>
<td></td>
</tr>
<tr>
<td>Rugs/Mats (8)</td>
<td>Children's Toys</td>
<td></td>
</tr>
</tbody>
</table>

Kitchen and dining equipment: pots, pans, bowls, plates, cups, chopsticks, teapots, steamer, fryer, spoons, knives, forks.

Religion

Buddhist

Education

Koki completed high school and four years of university, getting his degree in accounting. Taniko completed high school. Both girls attend public schools. Their parents expect them to go to university one day but to get in, the girls must pass a series of very difficult exams. To improve her chances, Sachiko attends special school on Saturdays where she does exam preparation.

Family structure

The family is very close and quite traditional. Taniko is not expected to work outside the home since she is married and has children. Things may be different for her daughters though, especially if they get university education. Respect for elders is very important and Taniko and Koki expect to help care for their parents as they grow older.

Fun and entertainment

When they can, the family loves to take vacations to the countryside and to other towns and cities in Japan. They took one vacation to Hong Kong and would like to one day visit Europe and the United States. Koki socializes with friends from work. They often go out to restaurants and karaoke bars together. Taniko likes to visit her sister on weekends and belongs to a cooking club where she learns how to make international foods. The girls are very busy with after school activities such as swimming, dance and art classes. In their free time they like to watch television and play with friends.
## Budget for the Norita Family

These are the wants and needs of the family this year. You must decide what the family can afford.

**Yearly income:** $48,000.00 (after taxes)

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
<th>Description</th>
<th>Amount spent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>$12,000</td>
<td>To meet basic nutritional requirements for the family plus snacks and special foods.</td>
<td></td>
</tr>
<tr>
<td>Rent/house payments</td>
<td>$15,600</td>
<td>Monthly payments on the apartment are $1,300.</td>
<td></td>
</tr>
<tr>
<td>Fuel (electricity, gas, wood and other)</td>
<td>$2,800</td>
<td>Gas for the car ($1,000) and electricity for the household $1,800.</td>
<td></td>
</tr>
<tr>
<td>Water and sanitation</td>
<td>$500</td>
<td>Paid to the city for water, sewer and garbage service.</td>
<td></td>
</tr>
<tr>
<td>Clothes and shoes</td>
<td>$2,500</td>
<td>To buy new clothes and shoes for the children and several new sets of clothing for Taniko and Koki.</td>
<td></td>
</tr>
<tr>
<td>Medicine and health care</td>
<td>$800</td>
<td>Koki's job pays for medical care for the family except for medicines and small fees for doctor visits.</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td>$4,200</td>
<td>$3,000 pays for train fares for Koki and the girls. Car payments are $100 per month.</td>
<td></td>
</tr>
<tr>
<td>Education expenses</td>
<td>$2,150</td>
<td>Education is free through the 12th grade but the family pays extra for swimming lessons ($500), art lessons ($300), dance lessons ($350) and for Saturday exam school ($1,000).</td>
<td></td>
</tr>
<tr>
<td>Animals (pets)</td>
<td>$200</td>
<td>To pay for food and vet bills for Suki the family's cat.</td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td>$3,000</td>
<td>$1,000 pays for movies for the family (one ticket costs $10). Koki spends about $1,300 a year in Karaoke bars and the remainder is spent on toys, computer games and music.</td>
<td></td>
</tr>
</tbody>
</table>
### Budget for the Norita Family

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost: $</th>
<th>Description</th>
<th>Amount spent:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extras/Other</td>
<td>5,000</td>
<td>The family would like to visit the United States - especially Disney World, in the next year. The cost of the trip is expected to be $5,000.</td>
<td></td>
</tr>
<tr>
<td>Donations</td>
<td>200</td>
<td>To the local Buddhist temple</td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td>7,000</td>
<td>The family would like to save $7,000 to put towards retirement, travel and a new car.</td>
<td></td>
</tr>
</tbody>
</table>

**Totals**

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?
FAMILY #5

The PAULO Family

FATHER: Javier Paulo
MOTHER: Maria Paulo
CHILDREN: Santiago, age 10, Ramon, age 7 and Marta, age 2
GRANDPARENT: Rosa (Javier’s mother)

BRAZIL

Housing

The family owns an apartment in a poor neighborhood outside of the city. The apartment has three bedrooms, a bathroom, living/dining room and kitchen. The floors and walls are cement and there are bars on the windows since there are problems with theft in the neighborhood. The apartment belonged to Javier’s father and the family moved in with his mother when the father died.

Clothing

The weather is warm most of the year so family members almost always dress in summer clothes. Most of the clothing is bought in second-hand stores that sell used clothing from the United States. The children wear flip-flops and sandals or go barefoot. The adults wear flip-flops most of the time but own leather shoes for special occasions.

Food

Typical meals for the family consist of rice, beans, fried bananas, fried meats, bread, fresh juices and soda. For breakfast the family often eats bread and coffee or hot cocoa.

Water

Water is piped into bathroom and kitchen of the apartment which is used for cooking and washing. Clothes washing takes place on the roof of the apartment building where there is a cement clothes washing area and space for clothes-lines for drying.

Transportation & Fuel

The family owns a small motorcycle which uses gasoline. Javier uses it to get to and from work and for outings at night. Marta and the children walk to shopping, work and school or else take public buses or taxis. The home has electricity that is used for lights and appliances. Cooking takes place on a gas stove.

Sanitation

The family bathroom has a sink, flush toilet and a stand-up shower but no bathtub. Laundry is done on the roof of the apartment building.
Family #5 - Brazil

Work
Javier is a city bus driver and works six days a week. It usually takes him 30 minutes to get to his job by motorcycle. Maria works in a beauty salon not far from the family’s apartment. She works four days a week cutting hair.

Income
The family earns about $5,500 each year.

Possessions
Motorcycle  Book Shelves (2)
Beds (4)  Statues of the Virgin Mary and saints (4)
Tables (2)  Pictures for the wall (10)
Television  Clothes: Pants 20
Window Fans (3)  Shirts 25
Stereo  Shorts 15
Refrigerator  Dresses 12
Gas stove  Shoes 15
Couch  Makeup, jewelry
Chairs (8)
Dressers (4)
Towels, blankets, sheets, pillows
Kitchen: Pots, pans, plates, cups, glasses, large spoons, silverware, cassette tapes: 25
Children’s toys: soccer ball, dolls, toy cars and trucks.

Religion
Roman Catholic

Education
Both Javier and Maria finished school through the sixth grade. After that they began to work. Santiago and Ramon go to school near where they live. Ramon hopes to go to college one day but he knows that it will be difficult for his family to pay for him to go.

Family Structure
In Brazil family is considered very important. It is quite common for parents to live with their grown children and children are expected to care for their elderly parents. The door is always open to friends and family alike and the whole family lives a very social life.

Fun and Entertainment
Almost every weekend there are parties to go to given by friends and family that celebrate birthdays, baptisms, marriages or holidays. There is almost always dancing at parties and the whole family loves to listen to music and dance. Javier and the boys play soccer with friends and Marta and Rosa follow their favorite soap operas on the television. On special occasions Javier and Marta will go dancing together at a club.
## Budget for the Paulo Family

These are the wants and needs of the family this year. You must decide what the family can afford.

*Yearly income: $5,500.00 (after taxes)*

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost:</th>
<th>Description:</th>
<th>Amount spent:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Food</strong></td>
<td>$2,475</td>
<td>To meet the basic nutritional needs of the family plus some extras like sodas and sweets.</td>
<td></td>
</tr>
<tr>
<td><strong>Rent/house payments</strong></td>
<td>$0</td>
<td>The apartment belonged to Javier’s father, when he died Javier and his family moved in to live with and care for Javier’s mother.</td>
<td></td>
</tr>
<tr>
<td><strong>Fuel (electricity, gas, wood and other)</strong></td>
<td>$690</td>
<td>To buy gasoline for the motorcycle ($520 per year). Electricity costs $120 per year and cooking gas for the stove costs $150 per year</td>
<td></td>
</tr>
<tr>
<td><strong>Water and sanitation</strong></td>
<td>$150</td>
<td>Is paid to the city for public water and sewer service each year.</td>
<td></td>
</tr>
<tr>
<td><strong>Clothes and shoes</strong></td>
<td>$300</td>
<td>Buys school clothes and shoes for the children and at least two sets of clothing for Javier, Maria and Rosa each year.</td>
<td></td>
</tr>
<tr>
<td><strong>Medicine and health care</strong></td>
<td>$450</td>
<td>The family can go to low cost public clinics for some medical treatment but Rosa suffers from illnesses that require many different medicines. The family must buy expensive medicines from a private pharmacy.</td>
<td></td>
</tr>
<tr>
<td><strong>Transportation</strong></td>
<td>$320</td>
<td>Pays for repairs to the motorcycle ($70 per year) and travel by local bus and taxi ($250 per year).</td>
<td></td>
</tr>
<tr>
<td><strong>Education expenses</strong></td>
<td>$110</td>
<td>Buys school books and supplies for the children. Public schools are free but they do not give a very good education. Private schools are better but they are expensive ($500 per year)</td>
<td></td>
</tr>
<tr>
<td><strong>Animals (pets)</strong></td>
<td>0</td>
<td>The family does not own a pet.</td>
<td></td>
</tr>
<tr>
<td><strong>Entertainment</strong></td>
<td>$250</td>
<td>Pays for the occasional visit to a dance club by Javier and Maria ($50), parties given at home to celebrate special events ($200), and toys for the children ($40).</td>
<td></td>
</tr>
</tbody>
</table>
# Budget for the Paulo Family

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extras/Other</td>
<td>$1,700</td>
<td>Javier would like to buy a used car which costs $1,500 and Maria would like to take the whole family to visit to her parents and sister who live in a town that is 100 miles away. Travel expenses will be at least $200.</td>
</tr>
<tr>
<td>Donations</td>
<td>$90</td>
<td>Donations to the church</td>
</tr>
<tr>
<td>Savings</td>
<td>$500</td>
<td>The family would like to save some money to send Ramon to a private school so that he will have better future opportunities.</td>
</tr>
</tbody>
</table>

**Totals**

---

Answer the following questions:

1. What needs and wants were most important to you? Why?

   

2. What needs and wants did you have to give up?
FAMILY #6- USA

The HAMPTON Family

FATHER: John Hampton
MOTHER: Anna Hampton
CHILDREN: Jimmy (13), Angela (7)
OTHER: Rex the Dog.

VIRGINIA, USA

Housing
The family lives in a two story, single-family home located in the suburbs of a city. The house is brick with a private yard and a garage for the family's two cars. John and Anna borrowed money from the bank to buy the house ten years ago and must pay off a little of the loan every month. The house has three bedrooms, living room, dining room, two bathrooms, kitchen and family room.

Clothing
John usually wears a suit to work and Anna wears professional dresses and pantsuits. Jimmy and Angela wear jeans, t-shirts and shorts most of the time and the whole family dresses in casual clothes on the weekends including jeans, sweat shirts and shorts. John and Anna wear dress shoes to work but the kids wear sport shoes most of the time.

Food
When the family eats at home they usually eat cereal and milk for breakfast, sandwiches, chips, salads and soups for lunch and beef or chicken with pasta, potatoes, rice or bread and a side vegetable. The family usually eats out once or twice a week. When they do, they typically eat pizza, hamburgers, Chinese or Mexican food.

Water
The family home is attached to public water and sewer service. Water is piped directly into the family's kitchen and bathrooms.

Transportation & Fuel
The Hamptons own two cars, one small four-door and one SUV. Both cars use gasoline. The home is heated with a natural gas furnace; electricity is used for appliances and lights.

Sanitation
The family has two bathrooms in the house complete with sink, tub, shower and flush toilets for bathing and hygiene. Clothes are washed in the family's electric washer and dryer.
Family #6 - USA

Work
John is a computer technician for a company located about 15 miles from the family home. He works about 45 hours a week and is paid a salary. His job provides health, dental and retirement benefits. Anna is a part-time school counselor who works at a local public school located 3 miles from home. She is also paid a salary for her work.

Income
The family earns about $45,000 after taxes each year.

Possessions
<table>
<thead>
<tr>
<th>Cars (2)</th>
<th>Dressers (5)</th>
<th>Bicycles (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computer</td>
<td>Beds (4)</td>
<td>Framed pictures (15)</td>
</tr>
<tr>
<td>Printer</td>
<td>Rugs (3)</td>
<td>Home decorations: many</td>
</tr>
<tr>
<td>Televisions (2)</td>
<td>Sewing Machine</td>
<td>Quilts, blankets, towels</td>
</tr>
<tr>
<td>VCR</td>
<td>Golf Clubs</td>
<td>Medicines, cleaning supplies</td>
</tr>
<tr>
<td>Refrigerator</td>
<td>Clothes: 50 pants,</td>
<td></td>
</tr>
<tr>
<td>Microwave</td>
<td>30 sweaters</td>
<td>Air conditioners (3)</td>
</tr>
<tr>
<td>Washing machine</td>
<td>60 shirts/blouses</td>
<td>Ceiling fan</td>
</tr>
<tr>
<td>Clothes dryer</td>
<td>25 dresses</td>
<td>Bookshelves (4)</td>
</tr>
<tr>
<td>Dishwasher</td>
<td>30 pairs of shoes</td>
<td>Lamps (12)</td>
</tr>
<tr>
<td>Toaster oven</td>
<td>Side tables (4)</td>
<td>Stereo CD player</td>
</tr>
<tr>
<td>Hair dryers (2)</td>
<td>Couch and chair set</td>
<td>Makeup, jewelry</td>
</tr>
<tr>
<td>Dining room table</td>
<td>Tools</td>
<td>Videos, CD's</td>
</tr>
<tr>
<td>Other tables (3)</td>
<td>Computer games</td>
<td>Chairs (10)</td>
</tr>
<tr>
<td>Books (200)</td>
<td>Lawn furniture</td>
<td>Lawn Mower</td>
</tr>
<tr>
<td>Children's toys: many</td>
<td>Flute, guitar</td>
<td>Gardening equipment</td>
</tr>
<tr>
<td>Pots, pans, plates, bowls, cups, silverware, serving dishes, glasses, knives, other utensils</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Religion
Christian (Methodist)

Education
Both John and Anna completed high school and four years of college. Angela and Jimmy go to public school and attend classes outside of school to learn how to play guitar and flute. They also attend other after school activities such as soccer, gymnastics and ballet and go to Sunday school while their parents attend church.

Family Structure
The family is so busy with work, school and other activities that sometimes it is difficult to find much time to spend all together but they always try to eat dinner together. Anna's parents live in Florida and John's parents live in New York. They try to get together for Christmas and Thanksgiving each year.

Fun and Entertainment
On weekends the family often goes out to eat together and then to a movie. John plays golf with friends and Anna enjoys gardening, crafts and doing volunteer work. The whole family enjoys watching television or videos together. Jimmy plays video games, basketball and soccer. Angela plays softball, does gymnastics and takes ballet classes.
# Budget for the Hampton Family

These are the wants and needs of the family this year. You must decide what the family can afford.

**Yearly income: $45,000.00 (after taxes)**

<table>
<thead>
<tr>
<th>Item:</th>
<th>Cost:</th>
<th>Description:</th>
<th>Amount spent:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food</td>
<td>$8,000</td>
<td>$5,000 are spent each year on groceries and the rest is spent on meals in restaurants ($3,000)</td>
<td></td>
</tr>
<tr>
<td>Rent/house payments</td>
<td>$14,400</td>
<td>The monthly house payment is $1,200</td>
<td></td>
</tr>
<tr>
<td>Fuel (electricity, gas, wood and other)</td>
<td>$3,555</td>
<td>$1,900 is spent on gasoline for both cars. $840 goes to paying for home electricity and $815 pays for heating the home with natural gas.</td>
<td></td>
</tr>
<tr>
<td>Water and sanitation</td>
<td>$500</td>
<td>Pays for public water, sewer and garbage collection service.</td>
<td></td>
</tr>
<tr>
<td>Clothes and shoes</td>
<td>$2,000</td>
<td>Will buy new school clothes and shoes for the children ($600), plus new work and play clothes for both parents and children throughout the year, especially for Christmas and birthdays.</td>
<td></td>
</tr>
<tr>
<td>Medicine and health care</td>
<td>$2,400</td>
<td>Pays for health insurance and purchase of medicines throughout the year.</td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td>$3,000</td>
<td>Pay $200 per month on car payments. The rest pays for airplane tickets for the family to visit relatives in Florida and New York.</td>
<td></td>
</tr>
<tr>
<td>Education expenses</td>
<td>$200</td>
<td>Pays for school supplies, computer programs and books for the children each year.</td>
<td></td>
</tr>
<tr>
<td>Animals (pets)</td>
<td>$500</td>
<td>Pays for dog food and visits to the vet for Rex.</td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td>$2,000</td>
<td>$600 pays for golf club fees, $360 is spent on movie tickets, $150 on video rentals, $200 on computer games, $240 on sports equipment and $450 is spent on other toys and games for the children and adults.</td>
<td></td>
</tr>
</tbody>
</table>
## Budget for the Hampton Family

<table>
<thead>
<tr>
<th>Item</th>
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<th>Description</th>
<th>Amount spent:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extras/Other</td>
<td>$4,200</td>
<td>The family would like to buy a new sofa for the living room this year ($1,200). They would also like to take a trip to Disney World for a week ($3,000).</td>
<td></td>
</tr>
<tr>
<td>Donations</td>
<td>$300</td>
<td>Goes to the church and charity groups.</td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td>$6,000</td>
<td>Would like to save $6,000 for children’s college fees and retirement.</td>
<td></td>
</tr>
</tbody>
</table>

### Totals

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?
# Blank Family Budget

**Family Budget**

These are the wants and needs of a family this year. You must decide what the family can afford.

**Yearly income: $_______________ (after taxes)**

<table>
<thead>
<tr>
<th>Item:</th>
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</thead>
<tbody>
<tr>
<td>Food</td>
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<td>Water and sanitation</td>
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<tr>
<td>Clothes and shoes</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Medicine and health care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transportation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education expenses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Animals (pets)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Entertainment</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Blank Family Budget

**Budget for the _________________ Family**

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
<th>Description</th>
<th>Amount spent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Extras/Other</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Answer the following questions:

1. What needs and wants were most important to you? Why?

2. What needs and wants did you have to give up?
Natural Resources

Section 1: Fill in the table below using data you have collected from viewing various state maps.

<table>
<thead>
<tr>
<th>Major Features (Lakes, Rivers, Mountains, Plains, etc.)</th>
<th>Possible Natural Resources (Oil, Fish, Water, etc.)</th>
<th>Finished Goods (Drinking Water, Gasoline, Corn, Wheat, etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Example: Platte River</td>
<td>Example: Sand</td>
<td>Example: Paved Roads and Highways</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section 2: Complete the set of objectives listed below.

1. Choose a natural resource that can be found in one of the natural features you have seen on the map.

2. Draw a picture of the process this resource goes through to get from nature to your house.

3. Write a short description of the process you have just illustrated.

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

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