



# RECEIVING INCOME FROM GOVERNMENT PROGRAMS



*“Take Charge of Your Finances” Advanced Level*

RECOMMENDED GRADE LEVELS	AVERAGE TIME TO COMPLETE	EACH FEFE LESSON PLAN IS DESIGNED AND CONTINUALLY EVALUATED “BY EDUCATORS, FOR EDUCATORS.” THANK YOU TO THE FOLLOWING EDUCATORS FOR DEVELOPING SPECIFIC COMPONENTS OF THIS LESSON PLAN.
10-12	<p><b>Anticipatory Set &amp; Facilitation:</b> 45 minutes</p> <p><b>Conclusion/Assessment Options:</b> 30-90 minutes</p>	

NATIONAL STANDARDS	LESSON PLAN OBJECTIVES
<p>For additional national standard or specific state standard alignment information, visit <a href="http://www.fefe.arizona.edu/">http://www.fefe.arizona.edu/</a></p> <p><b>National Family and Consumer Sciences:</b> 1.1.6, 2.1.6, 2.5.4, 2.6.1, 2.6.3, 3.3.6</p> <p><b>National Council on Economic Education Teaching Standards:</b> 16</p> <p><b>National Standards for Business Education:</b></p> <ul style="list-style-type: none"> <li>▪ Economics: IV.1, IV.2</li> <li>▪ Personal Finance: III.2, V.2, VIII.1, VIII.3, VIII.4</li> </ul>	<p>Upon completion of this lesson, participants will be able to:</p> <ul style="list-style-type: none"> <li>▪ Identify government programs where individuals in need can receive income support</li> <li>▪ Analyze how many programs are designed to provide income safety nets for temporary situations</li> <li>▪ Evaluate the different ways government programs are funded</li> <li>▪ Explain benefits of employment to individuals and families who receive government benefits</li> </ul>

MATERIALS		
MATERIALS PROVIDED WITHIN THIS LESSON PLAN	MATERIALS SPECIFIC TO THIS LESSON PLAN BUT AVAILABLE IN A SEPARATE DOWNLOAD AT <a href="http://www.fefe.arizona.edu/">HTTP://WWW.FEFE.ARIZONA.EDU/</a>	MATERIALS THAT MAY NEED TO BE ACQUIRED SEPARATELY
<ul style="list-style-type: none"> <li>▪ Vocabulary Self-Awareness Chart 1.20.2.A1</li> <li>▪ Laura’s Story Reflection 1.20.2.A2</li> <li>▪ Calvin’s Story Reflection 1.20.2.A3</li> <li>▪ Swenson Family Reflection 1.20.2.A4</li> <li>▪ Receiving from Government Scenario Creation 1.20.2.A5</li> <li>▪ Receiving from Government Scenario Creation Outline 1.20.2.A6</li> <li>▪ Receiving from Government Scenario Creation Digital Story Board Rubric 1.20.2.B1</li> <li>▪ Receiving from Government Scenario Creation Story Rubric 1.20.2.B2</li> </ul>	<ul style="list-style-type: none"> <li>▪ Receiving Income from Government Programs Answer Key 1.20.2.C1</li> <li>▪ Receiving Income from Government Programs Information Sheet 1.20.2.F1</li> <li>▪ Receiving Income from Government Programs PowerPoint Presentation 1.20.2.G1</li> <li>▪ Receiving Unit Test Bank 1.20.0.M1</li> <li>▪ Receiving Income from Government Educator Guide 1.20.2.O1</li> </ul>	<ul style="list-style-type: none"> <li>▪ 1 piece of butcher paper per every 2-3 participants</li> <li>▪ 1 marker per participant</li> <li>▪ Computers and internet access for every participant</li> </ul>

Material List Continued on Page 2

<ul style="list-style-type: none"> <li>▪ Receiving Income from Government Programs Vocabulary List 1.20.2.E1</li> <li>▪ Laura’s Story 1.20.2.E2</li> <li>▪ Income and Expense Statement for Laura 1.20.2.E3</li> <li>▪ Calvin’s Story 1.20.2.E4</li> <li>▪ Income and Expense Statement for Calvin 1.20.2.E5</li> <li>▪ The Swenson Family 1.20.E6</li> <li>▪ Income and Expense Statement for the Swenson Family 1.20.2.E7</li> <li>▪ What if... Life Event Cards 1.20.2.H1</li> <li>▪ Receiving Income from Government Programs Note Taking Guide 1.20.2.L1</li> </ul>		
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### SUPPLEMENTAL RESOURCES






<b>FEFE RESOURCES</b> <i>May be found in the download material section at <a href="http://www.fefe.arizona.edu/">http://www.fefe.arizona.edu/</a></i>	<b>OTHER RESOURCES</b>
<p style="text-align: center;"><b>Similar lesson plans at different levels and different time frames:</b></p> <ul style="list-style-type: none"> <li>▪ Perez Family Receiving Income from Government Programs Case Study 1.20.3</li> </ul>	<ul style="list-style-type: none"> <li>▪ Storybird: <a href="http://storybird.com/">http://storybird.com/</a></li> <li>▪ Animoto: <a href="http://animoto.com/">http://animoto.com/</a></li> <li>▪ For more information about each government program including the application process: <a href="http://www.govbenefits.gov">www.govbenefits.gov</a></li> </ul>
<p style="text-align: center;"><b>Additional FEFE resources that may supplement this lesson plan:</b></p> <ul style="list-style-type: none"> <li>▪ Guest Speaker Active Learning Tool 5.0.47</li> <li>▪ Technology Integration Options 1.0.9</li> </ul>	

### CONTENT

<p style="text-align: center;"><i>FEFE is a project of the Take Charge America Institute at the University of Arizona. All content used in FEFE lesson plans has been developed in collaboration with personal finance experts.</i></p>	
<b>EDUCATOR READING</b>	<b>PARTICIPANT READING</b>
<p><i>Reading materials are provided to help educators gain a better understanding of background information for this lesson. The educator reading includes a complete list of references.</i></p> <ul style="list-style-type: none"> <li>▪ Receiving Income from Government Programs Educator Guide 1.20.2.O1</li> </ul>	<p style="text-align: center;"><i>Participant textbook</i></p> <ul style="list-style-type: none"> <li>▪ Receiving Income from Government Programs Information Sheet 1.20.2.F1</li> </ul>

### LESSON FACILITATION

<p style="text-align: center;"><i>FEFE lesson plans are designed in a ready-to-teach manner that allows educators to easily customize instruction to fit their classroom needs. To assist in this process, icons are provided to help navigate the facilitation section. A description of each icon can be found at <a href="http://www.fefe.arizona.edu">http://www.fefe.arizona.edu</a>.</i></p>	
<b>VOCABULARY ACTIVITY (OPTIONAL)</b>	<b>TIPS</b>

<p><b>Vocabulary Self-Awareness Activity</b></p> <p><b>Approximate time:</b> 15 minutes before instruction. 15 minutes at the conclusion of instruction.</p> <ol style="list-style-type: none"> <li>1. Provide each participant with a <i>Vocabulary Self-Awareness 1.20.2.A1</i>.</li> <li>2. Have participants use the <i>Receiving Income from Government Programs Information Sheet 1.20.2.F1</i> to identify 5 vocabulary words.</li> <li>3. For each word, participants must personally assess their understanding of the word.             <ol style="list-style-type: none"> <li>a. If they know the word well, put a “+” next to the word, give an accurate example of the word and write the definition in their own words.</li> <li>b. If they are somewhat sure of the word, put a “✓” next to the word and give either an example of the word or write the definition in their own words.</li> <li>c. If the word is new to them, put a “-” next to the word.</li> </ol> </li> <li>4. During the lesson, have participants compare what they are learning to their word chart.</li> <li>5. Upon completion of this lesson have participants:             <ol style="list-style-type: none"> <li>a. Ensure the words they knew well were accurately recorded</li> <li>b. Add either an example or a definition to the words they knew somewhat well</li> <li>c. Provide both an example and a definition for the words that were new to them.</li> </ol> </li> </ol>	<div style="text-align: right;">     </div> <p>To help participants focus upon essential terms within the lesson, provide them the <i>Receiving Income From Government Programs Vocabulary List 1.20.2.E1</i>.</p>				
<b>ANTICIPATORY SET</b>					
<p><b>What If... Activity</b></p> <p><b>Approximate time:</b> 15 minutes</p> <ol style="list-style-type: none"> <li>1. Present the <i>Receiving Income from Government Programs PowerPoint Presentation 1.20.2.G1</i>.</li> <li>2. Divide participants into groups of 2-3.</li> <li>3. Slide 2: What if...Activity             <ol style="list-style-type: none"> <li>a. Provide each group with a marker and sheet of butcher paper.</li> <li>b. Have each group divide their butcher paper into four sections with the appropriate labels:</li> </ol> <table border="1" data-bbox="240 1228 1042 1411" style="margin-left: 40px;"> <tr> <td style="text-align: center;">Event</td> <td style="text-align: center;">The impact an event would have on an individual/family's life or lives</td> </tr> <tr> <td style="text-align: center;">Family, Friends, and Non-Profit Support</td> <td style="text-align: center;">Government Programs</td> </tr> </table> </li> <li>4. Provide each group with a <i>What if... Life Event Activity Card 1.20.2.H1</i>.</li> <li>5. Slide 3: Accidents and unplanned events can happen to anyone at anytime             <ol style="list-style-type: none"> <li>a. In small groups, have participants write their event in the event box on their butcher paper and brainstorm the impact the event would have on an individual or families life or lives. Consider the emotional, financial, and physical implications of the event.</li> <li>b. Have each group share their event and the impact with the class.</li> <li>c. Stress how many of the accidents and events described are not a respecter of age, sex or race. They can happen to anyone at any time.</li> <li>d. Identify that sources of outside support and resources will be discussed during this lesson.</li> </ol> </li> </ol>	Event	The impact an event would have on an individual/family's life or lives	Family, Friends, and Non-Profit Support	Government Programs	<div style="text-align: right;">      </div> <p>Create a panel of speakers from local agencies to talk about the local, state and federal programs from which individuals within your community are benefiting. Use the <i>Guest Speaker 5.0.47 FEFE</i> active learning tool to prepare participants.</p>
Event	The impact an event would have on an individual/family's life or lives				
Family, Friends, and Non-Profit Support	Government Programs				

**RECOMMENDED FACILITATION**

**Approximate time:** 30 minutes

**Part 1: Sources of Support**


1. **Optional:** Pass out one *Receiving Income from Government Programs Note Taking Guide 1.20.2.L1* to each participant.
2. Continue presenting the *Receiving Income from Government Programs PowerPoint Presentation 1.20.2.G1*.
  - a. Slide 4: Sources of Support
    - i. When people are in need, most rely on family and friends first with non-profits available to provide additional support.
    - ii. A variety of sources of support are essential in communities to help individuals/families recover financially, emotionally and physically from accidents and unplanned events.
    - iii. In small groups, identify ways family, friends and non-profits in your local community could provide support for the *What if... Life Event Activity Card 1.20.2.H1*.
  - b. Slide 5: Examples of the Most Common Government Benefit Programs
    - i. This is a list of some of the most common government programs. They will be discussed more in-depth later in the lesson.
    - ii. Identify that this list is not comprehensive. Additional programs are available.
  - c. Slide 6: Features of Most Government Programs
    - i. Indicate that most programs have time or payout limits and are designed to provide short-term support for individuals.
    - ii. Although some individuals rely upon government support long-term, they are eventually better off in the workplace.

**Part 2: How Government Programs are Funded**

- d. Slide 7: All Government Programs are Funded by Taxpayers
  - i. Indicate that the United States tax structure provides funding support at the federal, state and local levels through a variety of types of taxes to fund assistance programs.
  - ii. Identify that not all states have income, property and/or sales tax.
  - iii. Have participants brainstorm examples of items they have paid taxes on.
- e. Slide 8: Federal Programs
  - i. Examples include Social Security, Medicare and SNAP.
- f. Slide 9: State Programs
  - i. Examples include TANF and unemployment insurance.
  - ii. Have participants brainstorm examples of state taxes.
- g. Slide 10: Local Programs
  - i. Have participants brainstorm examples of programs specific to your community.

**Part 3: Common Government Programs**

- h. Slide 11: 7 Common Programs
  - i. For each government program presented on the following slides, briefly describe the demographic for which each program is designed,

  
 Have participants discuss their event cards with an adult to analyze the impact the event would have on a family/individual and local programs that may provide support.

- how it is funded, and the program’s purpose.
- ii. After each program is described pause to have participants determine if the program would potentially be a source of support for their *What if... Life Event Activity Card 1.20.2.H1*.
    1. If so, instruct participants to add that program to the “Government Programs” section of their table and share their event with the class.
  - iii. Participants may reference their *Receiving Income from Government Programs Information Sheet 1.20.2.F1* for additional details.
- i. Slide 12: Social Security
    - i. This program could potentially support the scenarios in What if... Event Cards 1, 2, 4, 5.
    - ii. If appropriate to your audience, discuss benefits counseling. This is a free service offered across the country for people with disabilities receiving SSI or Social Security Disability benefits to help them understand the impact of work on their benefits and how to use work incentives to become more financially independent.
      1. This is discussed in more depth in both the Receiving Income from Government Programs Information Sheet 1.20.2.F1 and the Receiving Income from Government Programs Educator Guide 1.20.2.O1.
  - j. Slide 13: SNAP
    - i. This program could potentially support the scenarios in What if... Event Cards 1, 6, 7, 8.
  - k. Slide 14: TANF
    - i. This program could potentially support the scenarios in What if... Event Cards 1, 6, 7, 8.
  - l. Slide 15: Unemployment Insurance
    - i. This program could potentially support the scenarios in What if... Event Cards 3, 7.
  - m. Slide 16: Medicaid vs. Medicare
    - i. Medicaid – This program could potentially support the scenarios in What if... Event Cards 1, 6, 7, 8.
    - ii. Medicare – This program could potentially support the scenarios in What if... Event Cards 2, 4.
  - n. Slide 17: Earned Income Tax Credit
    - i. This program could potentially support the scenarios in What if... Event Cards 1, 5, 6, 7, 8.
  - o. Slide 18: In Review...
    - i. Ask participants to share any other government programs they are familiar with that have not been discussed.
    - ii. Emphasize how events that cannot be managed without the support of outside resources can happen to anyone.
    - iii. Discuss how the overall goal of most government programs is to provide a temporary safety net while encouraging citizens to achieve maximum self-sufficiency, independence, and health.

For more information about each government program including the application process, visit the Government Benefits website. Refer to the resources section for the website address.

Or, review the chart in the *Receiving Income from Government Programs educator guide 1.20.2.O1*.




**Part 4: Scenario: Laura**




- p. **Optional:** Slides 19-23: Meet Laura

<ul style="list-style-type: none"> <li>i. Provide each group with <i>Laura’s Story Scenario</i> 1.20.2.E2 and <i>Income and Expense Statement for Laura</i> 1.20.2.E3.             <ul style="list-style-type: none"> <li>1. The <i>Laura’s Life Reflection</i> 1.20.2.A2 is provided as well but is not necessary to use if facilitating the activity with the PowerPoint presentation.</li> </ul> </li> <li>ii. Have each group read Laura’s story.</li> <li>iii. Use the discussion prompts embedded into the PowerPoint to engage participants in a discussion about Laura’s life and how government programs helped her temporarily and long-term.</li> </ul>	
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**CONCLUSION OPTIONS**

<p><b>Receiving Income from Government Programs Scenarios</b>  <b>Approximate time:</b> 30-45 minutes</p> <p>Option one: work in small groups</p> <ol style="list-style-type: none"> <li>1. Have participants work in small groups.</li> <li>2. Select one or both scenarios for the small groups to assess how the government programs benefited the individual/family in the scenario.             <ul style="list-style-type: none"> <li>o <i>Calvin’s Story</i> 1.20.2.E4 and <i>Income and Expense Statement for Calvin</i> 1.20.2.E5.                 <ul style="list-style-type: none"> <li>▪ Single father receiving TANF, SNAP and Medicaid support.</li> </ul> </li> <li>o <i>Swenson Family</i> 1.20.2.E6 and <i>Income and Expense Statement for the Swenson Family</i> 1.20.2.E7.                 <ul style="list-style-type: none"> <li>▪ Family of four with the father receiving unemployment.</li> </ul> </li> </ul> </li> <li>3. Have the participants discuss the scenario. Worksheets are available to guide the discussion.             <ul style="list-style-type: none"> <li>o <i>Calvin’s Story Reflection</i> 1.20.2.A3</li> <li>o <i>Swenson Family Reflection</i> 1.20.2.A4</li> </ul> </li> <li>4. As an entire class have each group report their discussion.</li> </ol> <p>Option two: work independently</p> <ol style="list-style-type: none"> <li>5. Have participants assess a scenario and complete the corresponding worksheet independently at home. If time allows, set aside fifteen minutes for the class to discuss the scenarios.</li> </ol>	<p>Use the <i>Perez Family Receiving Income from Government Programs Case Study</i> 1.20.3 to discuss additional government programs.</p> 
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**ASSESSMENT OPTIONS**

<p><b>Receiving from Government Scenario Creation</b>  <b>Approximate time:</b> 45-90 minutes</p> <p>Two options are available for the completion of the activity- creating a digital story board (requires the use of technology) <u>or</u> writing a story. Use the Storybird or Animoto websites to complete the digital story board. Links to the websites are available in the supplemental resources section of this lesson plan.</p> <ol style="list-style-type: none"> <li>1. Distribute <i>Receiving from Government Scenario Creation</i> 1.20.2.A5 and <i>Receiving from Government Scenario Creation Outline</i> 1.20.2.A6 to each participant or group.             <ol style="list-style-type: none"> <li>a. Discuss the assignment and inform participants which option (digital storyboard or story) they will be completing.</li> <li>b. Instruct participants to complete both worksheets.</li> <li>c. <b>Optional:</b> Provide each participant with the <i>Receiving Income through</i></li> </ol> </li> </ol>	<p>Refer to the <i>Technology Integration Options</i> 1.0.9 for assistance with Storybird and Animoto.</p>   <p>Provide each participant with a <i>What if.. Life Event Activity Card</i> 1.20.2.H1 to guide their story.</p> 
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*Government Programs Chart* from the educator guide 1.20.2.O1 to assist groups during the research process.

- d. Grade the finished product using either the *Receiving from Government Scenario Creation – Digital Story Board Rubric 1.20.2.B1* or *Receiving from Government Scenario Creation – Story Rubric 1.20.2.B2*



## Receiving Income from Government Programs Vocabulary List

	TERM	DEFINITION
1	Government	The system of governance that provides structure, protection, and services to people residing in a nation, state, county, or municipality
2	Income Tax	A tax on earned income, usually at the federal or state level in the United States
3	Non-profits	Organizations that exist for human service, conservation, religious, or other charitable purposes to benefit others These organizations are not required to pay taxes
4	Property Tax	A tax on property such as land, houses, or cars
5	Sales Tax	A tax on items purchased in retail stores
6	Taxpayer	A person who pays a tax to national, state, county or municipal governments



# Vocabulary Self-Awareness Chart

	Total Points Earned
15	Total Points Possible
	Percentage

Name \_\_\_\_\_

Date \_\_\_\_\_

Class \_\_\_\_\_

**Directions:**

1. Use the *Receiving Income from Government Programs* information sheet 1.20.2.F1 to identify 5 vocabulary words.
2. Personally assess your understanding of each word.
  - a. If you know the word well, put a “+” next to the word, give an accurate example of the word and write the definition in your own words.
  - b. If you are somewhat sure of the word, put a “✓” next to the word and give either an example of the word or write the definition in your own words.
  - c. If the word is new to you, put a “-” next to the word.
3. Upon completion of this lesson, ensure all information previously recorded is correct. Complete the chart for any words you were previously *somewhat sure about* or those that were *new* to you.

Word	+	✓	-	Example	Definition in Your Own Words

## What if... Life Event Cards

<p><b>1. You are a teenager whose mother recently passed away. Your father is now struggling to pay the bills alone.</b></p>	<p><b>2. You had an accident which resulted in a disability and prevents you from being able to work full-time.</b></p>
<p><b>3. Through no fault of your own, you were laid off from your job.</b></p>	<p><b>4. You have a disabled child who can't care for himself.</b></p>
<p><b>5. You are elderly and need medical care that you can't afford.</b></p>	<p><b>6. You are a teenage parent with limited income while you work to finish high school.</b></p>
<p><b>7. You are a single parent who was laid off from your job. You have not been able to find a replacement job yet and have run out of money in your emergency savings fund.</b></p>	<p><b>8. You cannot afford medical care for your two young children.</b></p>

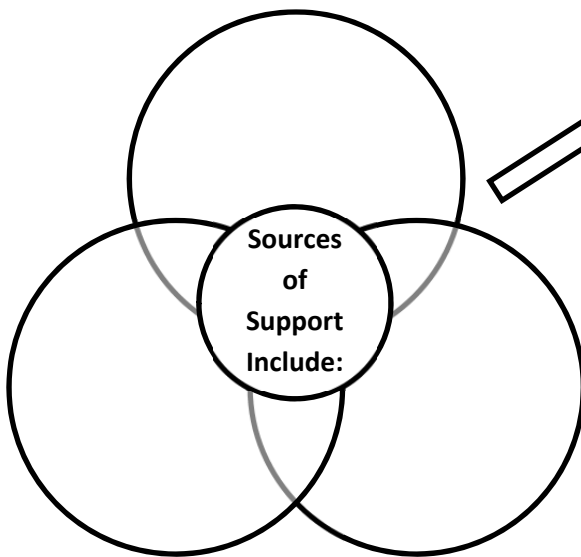
# Receiving Income from Government Programs Note Taking Guide

	Total Points Earned
	Total Points Possible
	Percentage

Name \_\_\_\_\_

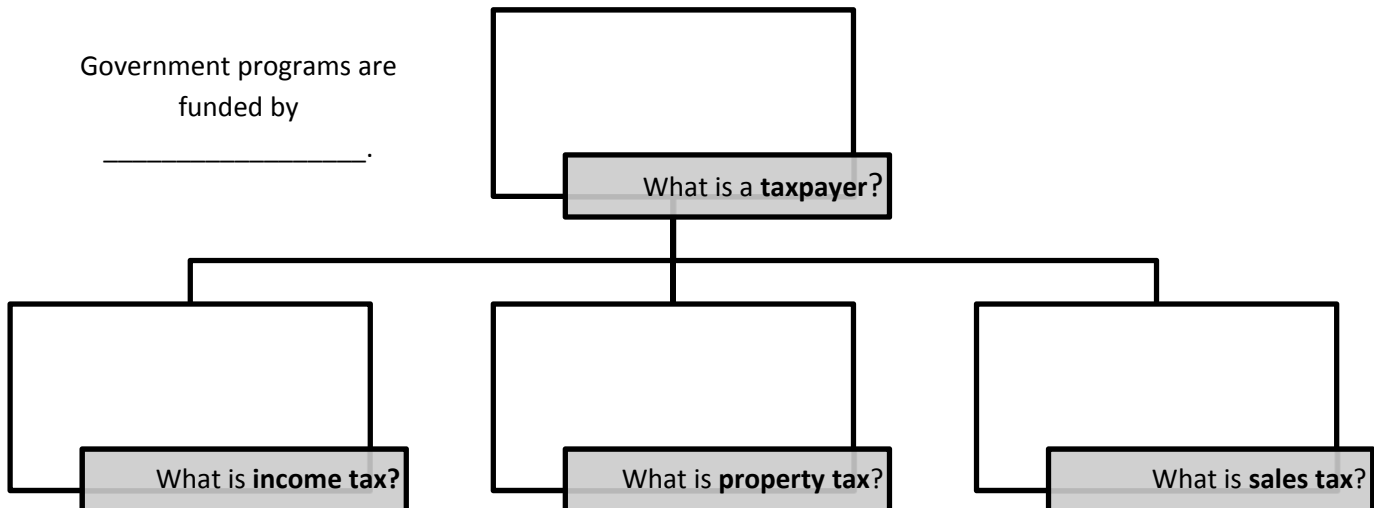
Date \_\_\_\_\_

Class \_\_\_\_\_



Examples of Government Support Includes:
1.
2.
3.
4.
5.
6.
7.

Government programs provide \_\_\_\_\_ assistance to those in need.  
Individuals are encouraged to achieve maximum \_\_\_\_\_, \_\_\_\_\_ and \_\_\_\_\_.





	Federal Programs	State Programs	Local Programs
<b>Characteristics</b>			
<b>Common Government Programs</b>			
Government Program	Designed for?	Funded by?	Purpose?
Social Security Retirement			
Disability			
Survivors			
SNAP			
TANF			
Unemployment Insurance			
Medicaid			
Medicare			
Earned Income Tax Credit			

## Laura's Story

My name is Laura. I'm a special education teacher, an avid push rim wheelchair racer and oh, I have spina bifida (SB). Spina bifida means that at birth my spine was unformed and the nerves connecting my spine to other parts of my body don't work the way they should. I've had more surgeries than I care to count and even at the age of 22, I still have an occasional surgery to help my chronic kidney disorder, which is a result of SB. I've worked hard to overcome the obstacles thrown my way as a result of spina bifida, but I'm pretty proud of who I've become regardless of my physical limitations.

I grew up in a small midwestern town. My dad was a retired aviation mechanic before he died from colon cancer when I was 18. My mom and I have supported each other physically, emotionally and financially since his death.

You're probably thinking I've been dealt some pretty rotten cards in life, but in reality I've gotten along just fine. Sure I'm 22 and a wheelchair user 24/7, but I have an exciting new career, a tight circle of friends and quite a few medals from the races in which I've competed.

When I was 10, I saw my dad run one of his last marathons. It was the first time I saw competitors in the push rim wheelchair division and from that day I knew that I would race, too. The group of doctors Mom works for sponsored a 5K in my honor and raised enough funds to purchase my "pride and joy"....a Bromakin Aero Racer. This year I'm hoping to complete a marathon myself and qualify for the Boston Marathon. That is my number one goal! Mom says I live and breathe racing and, well, she's right! I try to compete at least six times a year, but with race registration close to \$100 per entry and unexpected expenses like repairing flat tires and ground gears, I've decided to cut back to three races for this year. I've met some pretty fantastic people all around the midwest at various races and wouldn't give it up for anything, except maybe my second passion....teaching.

While I was in high school, my parents' dependence on me grew due to Dad's illness. I knew I had to get a part-time job. The trick was to find a meaningful job with an employer who'd hire a teenager who uses a wheelchair. My high school counselor suggested I look into a job as a classroom aid for elementary kids with physical disabilities. I jumped at the opportunity and never looked back. It was then I decided to get a degree in special education and work with kids who, like me, are physically disabled.

After my dad died in the summer after my senior year in high school, I became eligible for a Childhood Disability Benefit (CDB) (a Social Security check based on my disability and my dad's work history and his death), and Supplemental Security Income (SSI) (a check based on my disability and limited income and assets). These programs also qualified me for medical benefits: CDB gave me Medicare (after a two-year wait) and SSI gave me Medicaid (with no waiting period). Medicare and Medicaid cover all of my medical expenses, and I'm not sure what I would do without them.

Through my free Social Security benefits counseling, I discovered a Social Security program called "Plan for Achieving Self Support (PASS)" that would help me reach a career goal. I worked with a vocational rehabilitation counselor who helped me set up work and academic goals for college. Through PASS, I was

able to increase my SSI cash benefits to help offset my out-of-pocket costs for tuition, books and supplies for my online coursework from a local college. Most of my coursework was completed in the evenings and on weekends which enabled me to keep working in the elementary classroom 20 hours a week. I loved working with “my kids” and couldn’t imagine the day when I’d have to leave them to pursue a full time job after I earned my degree. While in college, I continued to live at home and helped pay for household expenses. This allowed me to not only support my grieving mom but also prevented me from needing to take out any student loans.

Six months ago I received my bachelor’s degree in Special Education and moved upstate to where I landed my first full-time teaching job! My starting salary is \$33,830 per year which allows me to send my mom a little money per month to help out with small expenses. I live with a good friend in an old factory building converted into apartments. My share of the rent is \$825 a month which includes all utilities. I registered with the Circuit Breaker Program that provides a free ride program for people with disabilities. Even though my salary is high enough to make me ineligible for my old Social Security cash benefits, my medical expenses continue to be covered by my Medicaid and Medicare benefits. These benefits are worth over \$15,000 to me each year and the benefits are not taxed. I’m living the life I preach every day to my students: “The best way to predict your future is to create it!”

## Income and Expense Statement for Laura

Time Period: September	After Dad Died	After College Degree
<i>Earned Income</i>		
Wages or salary before withholding, during college 20 hours per week at \$7.50 per hour	\$ 650	\$
Wages or salary before withholding, after college	\$	\$ 2819
<i>Income Received from Other Sources</i>		
Income from Supplemental Security Income (SSI) (PASS increases SSI to help offset college expenses)	\$ 674	\$
Income from Social Security program, Childhood Disability	\$ 375	\$
<b>Total Income</b>	<b>\$ 1699</b>	<b>\$ 2819</b>
<b>Expenses</b>		
<i>Saving and Investing (Pay Self First)</i>		
Contribution to savings and investments	\$ 10	\$ 280
<i>Deductions Often Taken from Paychecks</i>		
Contribution to a retirement program (401 (k))	\$	\$ 141
Individual retirement account (IRA) contribution	\$	\$ 50
Federal income tax	\$ 60	\$ 388
FICA (social security)	\$ 105	\$ 175
Medicare	\$ 25	\$ 41
State income tax	\$ 22	\$ 95
<i>Insurance Premiums</i>		
Health Insurance, Medicare & Medicaid	\$	\$
Property Insurance (renters)	\$	\$ 10
Life insurance	\$	\$ 15
<i>Housing Costs</i>		
Housing, (rent, mortgage) living at home, helping mom	\$ 200	\$
Housing, (rent, mortgage) living in an apartment with utilities provided	\$	\$ 825
Utilities (gas, electricity, water, garbage), helping mom	\$ 50	\$
Household furnishings	\$	\$ 30
Household repairs, cleaning, and care	\$	\$ 20
<i>Food Costs</i>		
Food at the grocery store	\$ 184	\$ 184
Meals out at restaurants	\$ 15	\$ 60
Snacks eaten out (coffees, treats)	\$ 15	\$ 40
Party and entertainment foods	\$	\$ 20
Non-food kitchen supplies (plastic wrap, dish soap)	\$	\$ 12
<i>Family Member Care</i>		
Personal allowances	\$ 10	\$ 50
<i>Communication and Computers</i>		
Cell phone equipment and plan	\$ 25	\$ 50
Internet monthly fee	\$ 10	\$ 10
Computer equipment	\$ 10	\$ 15

<i>Medical Costs Not Covered by Insurance</i>			
Dental care	\$		\$ 10
Care for eyes (check-ups, glasses, contact lenses)	\$		\$ 10
Over-the-counter medications	\$	5	\$ 5
Prescription drugs	\$	15	\$ 15
<i>Transportation Costs</i>			
Public transportation, Circuit Breaker, no cost	\$		\$
<i>Clothing and Personal Care</i>			
Clothing	\$	40	\$ 100
Personal care (shampoo, haircuts, cosmetics, etc.)	\$	10	\$ 30
Laundry (Laundromat, detergent, dryer sheets)	\$	10	\$ 30
<i>Educational Expenses</i>			
Tuition for private school or higher education	\$	500	\$
Educational supplies (books, news)	\$	100	\$ 20
Dues to professional organizations	\$		\$ 10
<i>Entertainment</i>			
Cable tv, share with roommates	\$		\$ 10
Movies and other entertainment	\$	10	\$ 30
Multimedia equipment and supplies	\$		\$ 30
Vacations	\$		\$ 60
Books, magazines	\$		\$ 20
Push rim wheelchair race: Entry fee, transportation, repairs	\$	158	\$ 240
<i>Gifts and Charitable Contributions</i>			
Gifts to family members	\$	30	\$ 60
Gifts to others	\$	15	\$ 20
Charitable contributions other than religious	\$	15	\$ 50
Charitable contributions to religious organizations	\$		\$ 30
<b>Total Expenses</b>	\$	<b>1699</b>	\$ <b>2820</b>
Income less Expenses	\$	-	\$ -
- <b>(If negative, borrowing has occurred)</b>			
- <b>(If positive, income is greater than expenses)</b>			

## Laura's Story Reflection

	Total Points Earned
15	Total Points Possible
	Percentage

Name \_\_\_\_\_

Date \_\_\_\_\_

Class \_\_\_\_\_

Directions: Read *Laura's Life* scenario 1.20.2.E2 and *Income and Expense Statement for Laura* 1.20.2.E3. Answer the following questions:

1. After reading Laura's story, underline three events within the story that have shaped Laura's life. (3 points)
2. In Laura's story, circle each government program from which Laura currently receives or has received support in the past. Explain below how each government program supports Laura. (5 points)
  
3. While Laura was in college, how much government income was Laura receiving? (1 point)
4. How did the Social Security "Plan for Achieving Self Support (PASS)" benefits allow Laura to "invest in herself?" (1 point)
5. How did living at home while in college help Laura financially? (1 point)
  
6. How much better off is Laura financially now that she has her college degree and a full-time job compared to when she was receiving Social Security benefits? (1 point)
7. Identify three changes in Laura's spending and life style as a result of her current higher income. (3 points)
  - a.
  - b.
  - c.

## Calvin's Story

Mine is kind of an unusual story. I was raised by military parents who showed me the world through Air Force travel. I've lived in 7 different countries and used to speak three languages. I know I can't blame my parents for the situation I'm in now, but I often wonder if moving so often while growing up contributed to my inability to settle down.

My name is Calvin and I'm a single father of two very sweet little girls, Micah and Josie. Their mother, Sophia, and I were married when I was 18 and she was 21. I know, I know. What were we thinking? We were in love! She was going to a private D.C. university pursuing a law degree, and I was what you'd call a "townie" with no desire to pursue anything but a football afternoon with my Washington Redskins. While Sophia studied for hours and occupied her time going from class to class, I worked the lunch and dinner shifts at a great Italian Bistro in the West End neighborhood of Washington, DC. It's where we first met. My hourly wage wasn't much, but the tips were pretty good and the free food I took home at the end of an evening helped our budget.

I had never really lived on a budget growing up. My parents supported me all the way through high school, basically giving me money for all the things I thought I needed, but, more to the point, wanted. I never gave that arrangement a moment's thought, which is why I was left ignorant about balancing income, expenses and spending. In high school, my parents' silent expectation was that I would follow in my sister's footsteps and go off to a state university. What they didn't know was that all the moving around we did while I was growing up left me with a taste for more travel, more excitement, and more freedom. Senior year in high school was punctuated with long discussions about the value of a degree followed by arguments of why I needed time off from school, which then typically escalated into shouting matches that lasted well into the night. That's when they cut me off, and that's when I left home.

Well, I actually just moved across the Potomac River into the District, but for the first time in my life I was on my own with no parent-provided income and no real skill set to land me a real job. Scary? Absolutely. But, that's when I met Sophia. She walked into the Bistro late one night, cell phone to ear, backpack full of books slung over one shoulder and music playing loudly from a discarded ear bud dangling from her iPod. She ordered a late night carry-out dinner but realized she had left her wallet in her apartment earlier that day. I offered to walk the food to her apartment, collect the charge and walk back to work. The problem was I never went back that night. Sophia and I talked through the night and well into the morning. We fell in love that night. I kept my job while she worked towards her law degree.

Fast forward to today, four years later. I'm a single dad, with an 18-month-old and a three-and-a-half year old. Over the last three years, my skill set developed into diaper changing, housecleaning and play dates. Eight months ago Sophia earned her law degree and began clerking for a Justice when one unusually warm day in February (while being her typically disorganized and daydreaming kind of girl), she stepped out onto M Street in Georgetown just as a taxi rounded the corner. Witnesses say she never looked up. The driver said he never expected a pedestrian to keep on walking right out in front of him. As a result he never slowed and Sophia is now gone forever.

I've moved back across the river to a small D.C. suburb where my girls and I live in public housing. I couldn't afford our D.C. apartment any longer. Money tucked away from Sophia's paychecks was gone and I was frantic.

Recently I heard about a program called Temporary Assistance to Needy Families (TANF). It's a government program that supports single parents who want to get back to work while raising small children. I spotted the flyer one day at our local public library. So I called them. I was desperate to start playing the role of the responsible dad. I have to admit I

was a little skeptical about this whole TANF program, but it looked like the temporary safety net I needed. I was given my own counselor who listened to my story, let me talk about the girls and what I thought the future would hold for them, but most of all I talked about Sophia and the plans we had made over the last four years.

I was told TANF is available to temporarily help out families with small kids while helping the parent get back to work. It's a welfare-to-work program, but it comes with some strings attached, too. That was OK with me. The counselor explained that I had to be enrolled in some kind of job-related program and that my benefits couldn't last more than 60 months. I thought, "Man, we're in trouble if I can't get my act together in five years!"

The job counselors helped me enroll in a computer technician training program at a local community college. I wanted to land a job that would eventually allow the three of us to be on the same schedule when the girls went off to school. The TANF counselor told me about the huge IT departments many of the area's very large school districts employ. So, my goal was to get this IT degree and get a job with one of them. Because I go to school on-line, I had to buy my own computer and I had to get Internet service. I take nine credits each semester and I do most of my work while the girls are sleeping at night. During finals week, I get some child care help from a babysitting co-op. At other times, I help the members of the co-op with child care they need.

I'm also getting some help with food stamps through a program now called SNAP (Supplemental Nutrition Assistance Program). While I realize all of this help is temporary until I can get my feet back on the ground and begin working a meaningful job to support the three of us, I'm grateful for the help these programs provide me. Just the other night Josie woke with a fever and ear problems. Sure enough it was an infection. My Medicaid benefits paid the emergency room bill. Medicaid is there to help people like me who are categorized as "low-income" individuals with kids. I guess that's the polite way of saying I can't pay my bills. That's OK with me. I just have to stay focused and know that these benefits programs are a bridge to a brighter future when I have a full-time job with medical benefits and can afford to put a better roof over our heads.

Two weeks ago, I landed a part-time job at a local computer repair shop. I work 15 hours a week and earn \$9 an hour. I was a bit concerned about losing my government aid benefits, but these programs **encourage** you to get out there and find a job. Before I got the job, we got \$574 a month from TANF. Now that I'm working, I earn about \$520 a month after taxes and get \$250 a month from TANF. Our food stamps went from \$396 a month to \$353 a month. I found out our rent won't increase for the first year I'm on the job, so we have more money to live on now than before I started working.

I'm working enough to need child care, but I receive a child care benefit that helps me pay for the two girls to be looked after while I'm working and going to school. My food stamp allowance has been decreased slightly, but I feel a new level of pride when I can pay for at least part of the groceries with my own money. I also found out that we qualify for the Earned Income Tax Credit, which will give me a huge refund that's more than five months of my take-home pay!

All of these steps are baby steps, but I'm beginning to see the light at the end of the tunnel. And, I'm beginning to see a new beginning for Josie, Micah and me.

## Income and Expense Statement for Calvin

Time Period: May	On Benefits Before Job	On Benefits With Job
<i>Earned Income</i>		
Wages or salary before withholding	\$	\$ 585
<i>Income Received from Other Sources</i>		
Scholarships/grants, Pell grant, per month tuition and fees	\$	\$ 277
SNAP Program (food stamps)	\$ 396	\$ 353
Temporary Assistance to Needy Families (TANF)	\$ 574	\$ 250
Child care subsidy	\$	\$ 1,332
Earned income tax credit received	\$	\$ 2,810
<b>Total Income</b>	<b>\$ 970</b>	<b>\$ 5,607</b>
<b>Expenses</b>		
<i>Saving and Investing (Pay Self First)</i>		
Contribution to savings and investments	\$ 65	\$ 2,810
<i>Deductions Often Taken from Paychecks</i>		
Federal income tax	\$	\$ 20
FICA (social security)	\$	\$ 33
Medicare	\$	\$ 8
State income tax	\$	\$ 25
<i>Insurance Premiums</i>		
Life insurance	\$ 40	\$ 40
<i>Housing Costs</i>		
Housing, Section 8 low-income apartment	\$ 148	\$ 148
Household repairs, cleaning, and care	\$ 5	\$ 5
<i>Food Costs</i>		
Food at the grocery store	\$ 364	\$ 367
Meals out at restaurants	\$ 20	\$
Snacks eaten out (coffees, treats)	\$	\$ 10
Non-food kitchen supplies (plastic wrap, dish soap)	\$ 10	\$ 10
<i>Family Member Care</i>		
Child care	\$	\$ 1,332
<i>Communication and Computers</i>		
Telephone land line	\$ 20	\$
Cell phone equipment and plan	\$	\$ 40
Internet monthly fee	\$	\$ 32
Computer equipment	\$	\$ 25
<i>Medical Costs Not Covered by Insurance</i>		
Over-the-counter medications	\$ 5	\$ 5
<i>Transportation Costs</i>		
Public transportation	\$ 80	\$ 100
<i>Clothing and Personal Care</i>		
Clothing and diapers	\$ 80	\$
Personal care (shampoo, haircuts, cosmetics, etc.)	\$ 15	\$ 15
Laundry (Laundromat, detergent, dryer sheets)	\$ 55	\$ 100

<i>Educational Expenses</i>			
Tuition for private school or higher education	\$		\$ 277
Dues to professional organizations	\$		\$ 30
<i>Entertainment</i>			
Movies and other entertainment	\$	15	\$ 20
Multimedia equipment and supplies	\$		\$ 20
Books, magazines	\$		\$ 10
<i>Gifts and Charitable Contributions</i>			
Gifts to family members	\$	40	\$ 20
Gifts to others	\$		\$ 10
Charitable contributions other than religious	\$	5	\$ 5
<b>Total Expenses</b>	\$	<b>970</b>	\$ <b>5,607</b>
Income less Expenses	\$	-	\$ -
- <b>(If negative, borrowing has occurred)</b>			
- <b>(If positive, income is greater than expenses)</b>			

## Calvin's Story Reflection

	Total Points Earned
20	Total Points Possible
	Percentage

Name \_\_\_\_\_

Date \_\_\_\_\_

Class \_\_\_\_\_

Directions: Read *Calvin's Story* scenario 1.20.2.E4 and *Income and Expense Statement for Calvin* 1.20.2.E5. Answer the following questions:

1. Questions about Calvin's Income and Expense Statement. (10 points)
  - a. What is Calvin's total monthly income prior to his job?
  - b. What is Calvin's total monthly income after he gets a job (not including the Earned Income Credit he receives at the end of the year)?
  - c. When Calvin takes a job, how much do his TANF and SNAP benefits decrease?
  - d. Is Calvin better off financially with or without a job? By how much?
  - e. When Calvin takes a job his income goes up but so do some of his monthly expenses. Which expenses go up and by how much? Is he still better off working rather than staying at home and relying only on his public benefits?
  - f. Why does Calvin get such a large amount in May from the Earned Income Tax Credit? Will he get this every month? What did he do with this money?
  
2. According to the story, Calvin and his parents no longer have a positive relationship, and it appears they have not communicated since he left home after high school. Would his situation be different if he was able to depend on family? In what ways? Discuss ways a family network could support adults in situations similar to Calvin's. (10 points)

## The Swenson Family

You've heard the saying, "had the rug pulled right out from underneath you?" Well, that's kind of how my family felt six months ago when my dad came home from his job and told all of us that he had been laid off. I guess that's the right term, "laid off", except I always thought being laid off was something that happened to guys digging ditches or to people building cars. But my dad was an architect! Needless to say life as we knew it changed.

My name is Chloe Swenson. I have an older sister named Samantha and a younger brother named Dylan. I live in a small town on the Eastern Shore. We're not too far from a big metropolitan area, but far enough away that we don't have the big city hassles. My mom was the classic "stay at home" mom when we were younger but eventually went to work at a local small college working in the admissions department. She has done really well with that job and has become the Director of Admissions. It is a good thing she worked full-time because with my dad being laid off, her income of \$4,000 per month is important to us. She doesn't make what Dad made, but the money she makes keeps us going and she was able to add us to her health insurance program.

About 10 years ago when I was 5 my dad and mom moved us into what was basically a rundown farmhouse on 20 acres in the middle of nowhere. I remember the crinkle in the corners of my dad's eyes as he walked from room to room talking through the design he envisioned. After all, he was an architect and saw every crooked doorway, leaning wall and uneven floor as an opportunity to do something magical. He built a barn, bought us horses and cleared land near the house for a horse rink. Samantha, Dylan and I took lessons and had the best tack money could buy. We traveled with my parents from one end of the state to the other competing in horse shows and bringing home trophies that validated the money spent on riding lessons.

Today, our farmhouse is our pride and joy. Every nook and cranny has a purpose and every room built with maximum efficiency. My high school friends hang at my house all the time. They say it has a surprise around every corner. My dad was always changing something to better fit the family. That was until six months ago when he got laid off. Now you're most likely to find him staring at the computer screen hoping a job that fits his experience and skills pops up.

It's hard to imagine what my parents must be going through, but it's not all roses for me either. There's kind of a dull pain around the edges of the house. My mom questions all the improvements my dad made thinking he can turn the house back to its original state and get a refund. My father snips back at my mom saying that without the improvements there would be no house! Day after day someone brings up money and whether staying in the house is a real possibility. I worry that one day we'll come home to find a real estate agent pounding her "For Sale" sign in the front yard. But Dad says the house is not our concern and he will work the numbers in the family budget to make sure we can stay. What is our concern is cutting back on frivolous spending and cutting corners everywhere we can...for now.

Dad applied for and receives unemployment benefits, which means he gets cash from the government, but it's hardly a fraction of what his salary used to be as an architect. He used to earn \$7,500 per month but now he gets \$1,863 per month in unemployment benefits. During one of our "family meetings" we made a pact to work together to get through this. My parents' attitude is that as long as the government is helping us through this tough time we have to help ourselves, too. So, cable is gone, we're down to one car, and there are some pretty creative dinners being made in the kitchen each night. We have to take the bus to school now that our other two cars are gone, we pack our own lunches

and my sister, brother and I share a single cell phone. Instead of a cell phone plan with one of the large carriers we simply load a card with minutes and closely keep tabs on the minutes until the end of the month when it's loaded again with an amount determined by how much extra money we have. The land line in the house was disconnected and now my parents also share a phone although my mom rarely uses it. She depends on both the computer and phone in her office. We only go out to eat for dinner when my grandparents come to visit. My mom's not the best cook in the world, and by the time she gets home she's tired and worried. Cooking has become another shared responsibility, but with Dad home most days he's pretty much in charge. A couple of months ago we got the word from Mom to go through every drawer, closet, storage space and barn and decide what could be sold in a garage sale. It took us two weeks to price our stuff, but in the end we made close to \$2,000. That money went straight to the bank to pay the mortgage. We've cut back spending in just about every way possible. We even laugh about the 90/90 rule regarding the air conditioning. Both the air temperature and humidity has to hit at least 90 degrees before cool air flows through the vents.

What I miss the most is going into the city to shop. Clothes are a big deal to me. I used to sit by the hour poring over magazines and cutting out pictures of models or Hollywood stars wearing outfits I could put together after an afternoon in shopping malls. Those pictures are still carefully pinned to the walls of my bedroom with the hope that this lack of money doesn't stick around too long. Once a month, Mom drives us into the city where we ravage the neighborhood thrift shops. We look for clothes to buy with money my grandmother sends to each of us every month or so. At first we were shocked that this was how we were going to shop, but we've learned how easy it is to put someone's castaways together with someone else's castaways and end up looking like every other kid in school. And it's all done at a fraction of the price mall stores charge for the same look. I guess it's not so bad.

It is now February and yesterday Dad got a call from a large hotel company. He was on the phone for a long time. When he got off he and mom had a long talk about what was said. We had a family meeting that night at the large farm style kitchen table. The hotel company that called him has halted all new construction but is in need of an architect with a vision to take the old hotels and turn them into something spectacular. As we all sat and listened to my dad talk, his voice faded in the background as I looked around the house he had re-built many years ago. The job sounded perfect for him and when I looked across the table at my dad I saw something I hadn't seen in a very long time. As he talked excitedly about the prospects and this company I saw the crinkles form around the corner of his eyes. A lot of years have gone by since the first time I saw those crinkles. I'm glad to see them back again.

# Income and Expense Statement for the Swenson Family

Time Period:	Before Job Loss Per Month September	While Unemployed Per Month January
<i>Earned Income</i>		
Wages or salary before withholding, Mr. Swenson	\$ 7,500	\$
Wages or salary before withholding, Mrs. Swenson	\$ 4,000	\$ 4,000
<i>Income Received from Other Sources</i>		
Unemployment benefits for Mr. Swenson	\$	\$ 1,863
Gift from grandma	\$	\$ 75
<b>Total Income</b>	<b>\$ 11,500</b>	<b>\$ 5,938</b>
<b>Expenses</b>		
<i>Saving and Investing (Pay Yourself First)</i>		
Contribution to savings and investments	\$ 250	\$ 55
<i>Deductions Often Taken from Paychecks</i>		
Contribution to a retirement program (401(k))	\$ 500	\$ 200
Federal income tax	\$ 1,375	\$ 680
FICA (social security)	\$ 552	\$ 248
Medicare	\$ 167	\$ 58
State income tax	\$ 542	\$ 274
<i>Insurance Premiums</i>		
Health insurance	\$ 560	\$ 560
Disability insurance	\$ 20	\$ 20
Property insurance (renters or homeowners)	\$ 120	\$ 120
Automobile insurance	\$ 100	\$ 50
Life insurance	\$ 50	\$ 50
<i>Housing Costs</i>		
Property taxes (if house or condo is owned)	\$ 230	\$ 230
Housing (rent, mortgage)	\$ 1,193	\$ 1,193
Utilities (gas, electricity, water, garbage)	\$ 250	\$ 220
Household furnishings	\$ 150	\$ -
Household repairs, cleaning, and care	\$ 150	\$ 60
<i>Food Costs</i>		
Food at the grocery store	\$ 1,200	\$ 959
Meals out at restaurants	\$ 200	\$ 40
Snacks eaten out (coffees, treats)	\$ 40	\$ 10
Party and entertainment foods	\$ 50	\$ -
Non-food kitchen supplies (plastic wrap, dish soap)	\$ 30	\$ 15
<i>Family Member Care</i>		
Personal allowances	\$ 200	\$ 100
<i>Communication and Computers</i>		
Telephone land line	\$ 20	\$ -
Cell phone equipment and plan	\$ 115	\$ 50
Internet monthly fee	\$ 40	\$ 40

Computer equipment	\$	50	\$	-
<i>Medical Costs Not Covered by Insurance</i>				
Medical care	\$	50	\$	24
Dental care	\$	40	\$	15
Care for eyes (check-ups, glasses, contact lenses)	\$	40	\$	15
Over-the-counter medications	\$	10	\$	10
Prescription drugs	\$	15	\$	15
<i>Transportation Costs</i>				
Car payment	\$	315	\$	-
Gasoline	\$	130	\$	60
Car repairs and maintenance	\$	40	\$	40
<i>Clothing and Personal Care</i>				
Clothing	\$	415	\$	105
Personal care (shampoo, haircuts, cosmetics, etc.)	\$	90	\$	30
Laundry (Laundromat, detergent, dryer sheets)	\$	12	\$	12
<i>Educational Expenses</i>				
Private lessons	\$	240	\$	-
Sports fees	\$	60	\$	30
Educational supplies (books, news)	\$	35	\$	15
Dues to professional organizations	\$	10	\$	10
<i>Pet Care</i>				
Pet food, for horses	\$	360	\$	120
Veterinary services, for horses	\$	40	\$	40
<i>Entertainment</i>				
Cable tv	\$	40	\$	-
Movies and other entertainment	\$	90	\$	15
Multimedia equipment and supplies	\$	40	\$	-
Vacations	\$	250	\$	-
Books, magazines	\$	20	\$	-
<i>Gifts and Charitable Contributions</i>				
Gifts to family members	\$	200	\$	60
Gifts to others	\$	100	\$	10
Charitable contributions to religious organizations	\$	500	\$	70
Charitable contributions other than religious	\$	90	\$	10
<i>Credit Costs</i>				
Credit card payment #1	\$	114	\$	-
Total Expenses	\$	11,500	\$	5,938
Income less Expenses	\$	-	\$	-
- (If negative, borrowing has occurred)				
- (If positive, income is greater than expenses)				



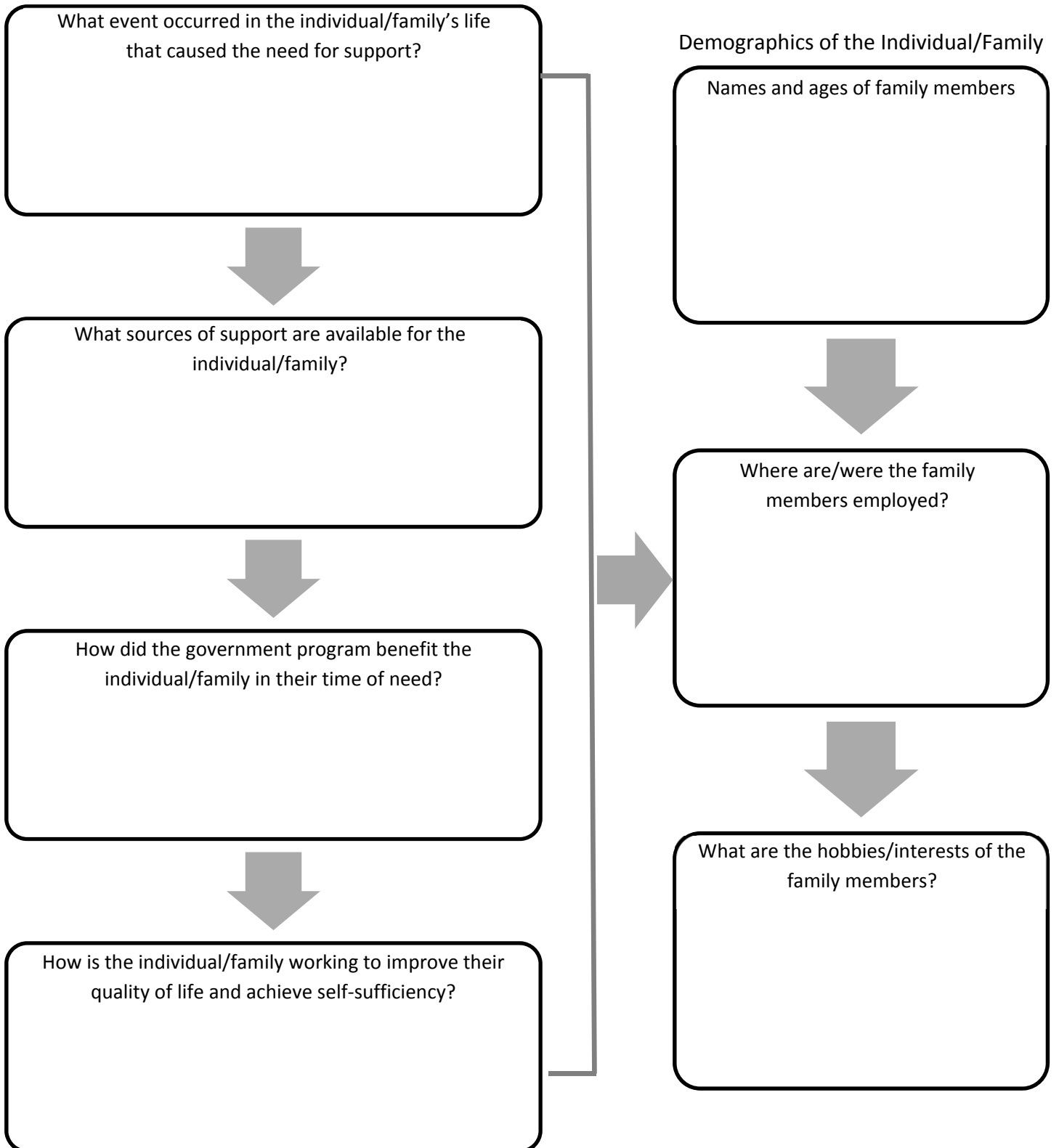


## Receiving from Government Scenario Creation

**Directions:** Create a scenario about an individual/family that has had an unfortunate event occur in which they needed government support to overcome financial instability. Create a digital story board or write a story describing the scenario, including the individual/family and the program(s) that provided support.

1. **Step one:** Select a government program to research.
  
2. **Step two:** Research the program.
  - a. Provide a description of the program, including its purpose and what it provides.
  
  - b. Identify the qualification requirements for the program.
  
3. **Step three:** Use the *Receiving from Government Scenario Creation Outline 1.20.2.A5* to create an outline about a fictitious family/individual that will benefit from the government program researched in step two.
  
4. **Step four:** Use the outline to create a digital story board or write a story about your fictitious family. The digital story board or story should include all of the following information:
  - a. demographics about the family/individual; ensure the individual/family qualifies for the government program based upon research conducted in step two.
    - i. What are the names and ages of the family members?
    - ii. Where are/were the family members employed?
    - iii. What are the hobbies/interests of the family members?
  - b. an event which occurred resulting in the need for support that is provided by the government program selected in step one
  - c. basic information about the government program that the family used for support
    - i. What is the purpose of the program?
    - ii. What does the program provide?
    - iii. Who qualifies for the program?
  - d. how your particular individual/family in need benefited from the government program you selected
  - e. steps the family/individual are taking to improve their quality of life and achieve self-sufficiency (to no longer need the government program).

# Receiving from Government Scenario Creation Outline



## Receiving from Government Scenario Creation Digital Story Board Rubric

	Exemplary - 3	Satisfactory - 2	Unsatisfactory - 1	Rating	Weight	Score
Content	The digital story board includes all five sets of information outlined in step four of the <i>Receiving for Government Scenario Creation 1.20.2.A4</i> .	The digital story board includes four of the five sets of information outlined in step four of the <i>Receiving for Government Scenario Creation 1.20.2.A4</i> .	The digital story board includes three of less of the five sets of information outlined in step four of the <i>Receiving for Government Scenario Creation 1.20.2.A4</i> .		5	
Content Accuracy	All of the information included in the digital story board is correct.	Most of the information included in the digital story board is correct.	Only some of the information included in the digital story board is correct.		5	
Use of technology	Participant utilized all aspects of the technology to create a high-quality final product.	Participant made an effort to utilize all aspects of the technology to create a high-quality final product.	Participant made no effort to utilize all aspects of the technology to create a high-quality final product.		4	
				Total Points Earned		
				Total Points Available		42
				Percentage		

# Receiving from Government Scenario Creation Story Rubric

	Exemplary - 3	Satisfactory - 2	Unsatisfactory - 1	Rating	Weight	Score
Content	The story includes all five sets of information outlined in step four of the <i>Receiving for Government Scenario Creation</i> 1.20.2.A4.	The story includes four of the five sets of information outlined in step four of the <i>Receiving for Government Scenario Creation</i> 1.20.2.A4.	The story includes three of less of the five sets of information outlined in step four of the <i>Receiving for Government Scenario Creation</i> 1.20.2.A4.		5	
Content Accuracy	All of the information included in the story is correct.	Most of the information included in the story is correct.	Only some of the information included in the story is correct.		5	
Writing Skills	Sentences are fluent and effective. Very few errors in mechanics, punctuation, and word usage.	Sentences are usually controlled. There are minor errors in mechanics, punctuation, and word usage.	Sentences are generally adequate. There are lapses in mechanics, punctuation, and grammar.		2	
Presentation and Completion	Story is easily read and neatly assembled with an introduction, body and conclusion. Presentation quality is excellent.	Story is adequate. Story may be missing, incomplete or too brief. Presentation quality is adequate.	Story is incomplete, and shows lack of attention. Presentation is sloppy.		2	
				Total Points Earned		
				Total Points Available		42
				Percentage		