

Social Experiment Course

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OVERVIEW OF COURSE

Learning objective 1: To improve understanding of the effects of poverty on people.

Learning objective 2: To understand how easy it is for people to become homeless when they are working at low-paying jobs.

Overview of Activities

Students will assume mock identities of people working at minimum wage to \$8 an hour. Half of the students will be single people and half will be single parents of one child. These mock identities will be randomly selected from a basket. The students' goal is to try to remain in housing for one semester.

The students will have a limited social network with only one significant other that they can rely on for a small amount of financial help or other kind of assistance. However, the significant other must be someone in their own socio-economic strata.

Students must "rent" an apartment they can afford within the first two weeks of the semester. While the students will not really pay for and lease the apartment they must document the apartment they selected from want ads or some other source.

Students will keep journals on their activities, including their monthly budgets. They will select random "life chances" from a basket twice during the semester. These will be intervening events that affect them economically. Half of the options are positive and half negative.

Students are also encouraged to "access" services they can use to help them during the course of the semester. These services can be used to supplement their monthly budgets.

Those who cannot pay their rent at any time during the semester will go through mock intakes at homeless shelters and will seek mock services at homeless-serving organizations. The instructor will have to set up these appointments with the shelters. Two possibilities follow:

Hope House	Director Ken Schmidt	414-645-2122
Repairers of the Breach	Director MacCanon Brown	414-934-9305

It is highly recommended that the students view the documentary, *Can We Become Homeless?*

It is recommended that the size of the class for this course not exceed 25 people. Less would work even better.

MOCK IDENTITIES

(To be drawn randomly by students from a basket)

Mock bio

Identity Number 1

Family Situation. I am a single person living alone.

Job and past experience. I have past experience working in group homes for the elderly, and right now I work full time for the “Cedar House” community in Milwaukee. I cook, clean and arrange activities for 8 residents in this home. I love my work and my job and hope that a public service masters degree will one day open doors for me to run a house of my own, or become a leader in policy development for older adults. My bachelors degree was in psychology from UW-M. *I have a work contract through June 2008*, and have some flexibility in my work hours.

I occasionally do childcare for neighbors for \$5 an hour—it averages 2-4 hours a week.

INFORMATION I MUST FILL OUT ON MYSELF

Identity Number _____

Description of my significant other (must be someone in your own socioeconomic status).

My academic situation (am I eligible for grants/scholarships, etc.?)

Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour).

Mock bio

Identity Number 2

Family Situation. I am a single person living alone.

Job and past experience. I received an associate degree in administrative/clerical work as a young person and have done this ever since. I currently work for “Whistle Dry Cleaning” doing filing and computer data entry for the Waukesha company. The job is mindless and this is good because I am also in school. I work third shift and sometimes when the workload is low I can even do some homework. I am anxious to leave this line of work when I get my masters. My bachelor’s degree was in Literature from UW-Green Bay. *I have a work contract through June 2008.*

I occasionally do word processing for my computer-illiterate friends, and this gives me an extra \$20 a week when I have the time.

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My academic situation (am I eligible for grants/scholarships, etc.?)

Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour).

Mock bio

Identity Number 3

Family Situation. I am a single person living alone.

Job and past experience. I had no work history until the current job. I work for the “Merry Little Maids” cleaning service in Milwaukee. I work first shift. They provide me with all my equipment, such as cleaning supplies and a vacuum cleaner, and I take the equipment to homes from Fox Point to Franklin and do the cleaning. I usually do two complete cleanings a day, and my travel time is included in my hours. I am not allowed to exceed 40 hours a week. Do I like my work? Well, my goal in the public service program at Marquette is to learn enough about systems to finesse my way into a position where I can formally organize all the “merry little maids” in this state into their own union. I am talking to them about organizing already. I’m looking elsewhere for work, but have no other experience (my bachelors degree from Marquette was in philosophy).

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Mock bio

Identity Number 4

Family Situation. I am a single person living alone.

Job and past experience. I have past experience working as a trainer, both privately and for fitness firms. My current job is for the “Tone and Tanning Salon” in Milwaukee. They send me out to people all over the county (and sometimes beyond) to help them with their training programs. I love my job. I hope to someday turn my masters degree into some kind of healthcare administration that will focus on preventive medicine. I have some flexibility in my work hours. My bachelors from UW-M was in physical education.

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Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 5

Family Situation. I am a single person living alone.

Job and past experience. This is actually my first job. I am working as a nurse's aide in the Milwaukee Westmont Facility, which is really a nursing home. The work is pretty difficult, but I have always enjoyed caring for others, so this is a plus. I am supposed to get insurance once I have been on the job for six months, which is an absolute must for me, as we have a family history of major health problems including cancer. My bachelors degree was in theology at Marquette. I have some flexibility in my work hours. I hope to use my masters degree to land an administrative job in healthcare.

I occasionally do childcare for neighbors for \$5 an hour—it averages 2-4 hours a week.

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Social services I can access if I can demonstrate eligibility below

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Mock bio

Identity Number 6

Family Situation. I am a single person living alone.

Job and past experience. I am a back-up mover working for “Heavyweight Champions” in Milwaukee. I am the truck driver and I also do some of the moving when they need to add another person. I have been in moving all my life and have no experience with anything else. However, they pay no insurance other than the required Workman’s Comp and I’ve had so many muscle injuries over my five years with this company, that I am really looking elsewhere—not to mention the terrible pay. My bachelors degree was in political science. I am hoping one day to use my degree and my new masters to land a position in the social services. Because I am the back-up mover, my hours are pretty flexible, which also helps me keep up with my school homework.

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Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 7

Family Situation. I am a single person living alone.

Job and past experience. I drive a flower truck for “All in Bloom” in Fox Point. My work averages 40 hours a week and is first shift, but I have some times when I have to work long hours, even missing my classes. This happens around many holidays, and the worst is at Valentine’s Day. I am a kind of loner, so driving a truck is a nice life for me. I studied economics at UW-M for my bachelors, but never figured out how to turn this into a job. I have no idea right now what I’m going to do with the masters. This is why I like my job as a flower truck driver. It gives me time to think about my future. I really don’t want to leave this job if I can help it. I have always driven a truck, except for a period of time when I worked shoveling horse manure for a stable on east National Avenue.

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Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 8

Family Situation. I am a single person living alone.

Job and past experience. I have the best job in the world. I work for an animal shelter called "Cats R Us." I bring home abandoned and sick cats and kittens and nurture them until they are adoptable. I usually have 6-8 felines at a time at my place, and, except for the nearly hourly dumping of kitty litter, I have a great time. I have worked here all my adult life and see that if I continue to get education they are likely to make a place for me here at the shelter. I really believe this will happen when I get my masters. The shelter estimates my hours at 40 a week and pays me this way, and of course my hours are most flexible. Once a week I go and deliver the adoptable cats and pick up new ones to take home. Animal work has always been my dream. My bachelors degree was in zoology at UW-M.

I occasionally sketch my little cats and sell the drawings at local farmers markets.

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My academic situation (am I eligible for grants/scholarships, etc.?)

Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 9

Family Situation. I am a single person living alone.

Job and past experience. I have always been a store clerk. Now I work a 9-5 job in a lingerie store on Wisconsin Avenue. I really hate this job, and I don't get the impression my employer is fond of me either. My bachelors degree was in peace studies at UW-M. This experience in this lingerie shop has made me realize how far the woman's movement has NOT come, hence I hope to eventually use my public service degree to work on feminist issues—not sure what yet.

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Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 10

Family Situation. I am a single person living alone.

Job and past experience. I have a job that I thought would be meaningful. I do AIDS testing at homeless shelters. My hours vary and are flexible. I do the swab tests and return these to my agency, which is the AIDS Service Center in Racine. But I have learned that the work just depresses me too much. In fact, I believe I have been in a clinical depression for the past several months. I have actually been too depressed (as well as too overworked with school and the job) to look for something else. I was once a cook at a George Webb's and suppose I could work the grills again. But I will have the masters in a year and I need some resume items if I am ever to get out of this cycle I am in. My BS at UW-M was in social welfare, but I honestly think I don't have what it takes to deal with human problems. I need to look creatively at the masters I'm pursuing and figure out what will work for me in the future. I did like cooking, but I don't know how that might fit in. Right now my depression is getting worse and I have no insurance for treatment.

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Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 11

Family Situation. I am a single person living alone.

Job and past experience. I work in the “Tiny Tots Daycare Center.” I really love the work, except the pay is awful and there are no benefits, and the center is located in one of the worst neighborhoods where my car gets broken into all the time. I’ve had the job for three years and it’s the only one I have ever had. My BA was in music and I still play the clarinet, but not well enough I guess to play in an orchestra. I suspect I’ll use my masters to do something in children’s policy, but I am not sure what.

I occasionally do childcare for neighbors for \$7 an hour—it averages 2 hours a week.

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My academic situation (am I eligible for grants/scholarships, etc.?)

Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 12

Family Situation. I am a single person living alone.

Job and past experience. I am a stand-up comedian working for a local musician that does gigs in senior centers and nursing homes. We do gigs in Milwaukee and Waukesha Counties. I do “grandma jokes” that pick good-natured fun of the aging process, but the sets usually end with some cracks at the “younger generation.” It is a blast and I feel like I perform a good service. My 40-hours are usually during the day, but are flexible. My bachelors degree was in theater arts at UW-M. I want this “social service” comedy to be my career, but the pay is not there and I need to find a way to use my public service masters to help me stay in comedy while earning a decent income. I am really trying to put something together. I’d pick up some other gigs, but schooling just doesn’t give me the time.

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Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 13

Family Situation. I am a single parent of a 4-year old child, and we live alone.

Job and past experience. I do cleaning for the “Merry Little Maids.” I carry around cleaning supplies and a vacuum cleaner to clean houses that are mainly in Cudahy, St. Francis, and Franklin. The firm has been good to me and I’ve been there for six years. The only other experience I have is in childcare. My child is not yet in school and the firm gives me some places to clean where the householders don’t mind if I bring my child, as long as there are no behavior problems. This saves me about half in childcare expenses. But I wish I could get a job that would give me experience in some field that would help me take advantage of my masters when I get it. My bachelors was in home economics at UW-Waukesha. Right now I don’t know how to use my experience to get work that will pay enough to keep us out of debt and give us benefits. There is one maid who is trying to organize our maids into a union, but I think someone is about to get fired.

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Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 14

Family Situation. I am a single parent of a 4-year old child, and we live alone.

Job and past experience. I am an usher at a downtown Milwaukee theater. I work second shift, 40 hours, four days a week. This helps me to be at home with my child days, during the preschool years. I used to work as a teachers aide. I have no other job experience. My BA was in sociology at UW-Waukesha. I would consider other jobs that were second shift. At the theater I've imagined many ways that public theater might be used to promote social justice. I wonder if I can't figure out a way to use my experience and education at Marquette to figure out a job that will pay a little and give us benefits when my child is in school.

I sometimes get free tickets to shows and I can sell them. This brings me a little money now and then, but never more than \$50 a month.

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Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 15

Family Situation. I am a single parent of a 4-year old child, and we live alone.

Job and past experience. I've been a telemarketer since I was in high school. Right now I work for "Supertime Marketing," a Milwaukee-based company that sells burial plots for a number of Washington County cemeteries. This experience has really helped me to understand needs of our older adults, and I hope to use my masters in public service to work in policy for seniors. Of course, the job pays almost nothing and brings us no benefits. But they let me do some follow-up calls from my phone at home in the evening, and this cuts about ¼ of my childcare expenses. My bachelors degree was in communication at Marquette, and I hope this will also help my future career.

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Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 16

Family Situation. I am a single parent of a 4-year old child, and we live alone.

Job and past experience. I work as a greeter in a restaurant in Brown Deer, first shift. The work is easy, but the pay is awful and there are no benefits. I was in Job Corps right after high school where I was trained in the hospitality industry (like being a greeter here). Then I got an on-line degree at Phoenix in communications. I'm not sure what any of this will lead to when I finish my degree in public service. I want to be in healthcare, but just don't know how I will build my resume to get me there. Childcare expenses and gas money are killing me. I fear I'll become homeless before I get my degree. Then what?

INFORMATION I MUST FILL OUT ON MYSELF

Identity Number _____

Description of my significant other (must be someone in your own socioeconomic status)

My academic situation (am I eligible for grants/scholarships, etc.?)

Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 17

Family Situation. I am a single parent of a 4-year old child, and we live alone.

Job and past experience. I've worked for "Merry Little Maids" for six years and never had another job. It's full time and days. It has an advantage because sometimes they let you take your child along to your houses, if the people don't mind. This cuts down on childcare expenses—almost half. But I have a dilemma. They want me to consider taking a scheduler's job, which would pay \$1.00 an hour more, but then I could not bring my child to work. I will just have to turn it down. People tell me I should just arrange to clean the houses of the people I know through the company and then cut out the middleman, but we all had to sign contracts we would never do this. I'm not sure what I am going to do to get out of the hole financially. I'm also not building a resume for any solid work when I get my masters. Those without kids take on volunteer or internship work, but obviously I can't. My BA was in languages—German.

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Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 18

Family Situation. I am a single parent of a 4-year old child, and we live alone.

Job and past experience. I am a security guard for a check-cashing place on Milwaukee's north side. I work five days a week, nights. This lets me stay at home with my preschooler during the day. I intend to find a way to "use" this gig as a resume item in a future criminal justice job. Before this I was a security guard that escorted the elderly to and from their banks. My BS was in criminal justice and I hope my masters at Marquette will help me land a good position in some correctional institution. My big problem now is surviving financially until I've got the masters and can apply for some of these jobs.

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Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 19

Family Situation. I am a single parent of a 4-year old child, and we live alone.

Job and past experience. I work at a fast food restaurant in Brookfield. My work hours are somewhat flexible, but I have to clear everything with my childcare center. I used to work for “Merry Little Maids,” but one of the Maids was creating a lot of problems threatening to organize us into a union and we were afraid we’d lose our jobs if we went along, but also afraid we’d be in trouble with our co-workers if we didn’t. I support a four-year old child and two beagles and couldn’t take chances. I have a BS degree in social welfare from UW-M and I know this sounds like a stretch, but I’m hoping to use my work in fast foods as a resume item to get a job in some nutrition-related job when I get my PUBS masters

I can take home left over fried chicken at night to help me feed my dogs and child.

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Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 20

Family Situation. I am a single parent of a 4-year old child, and we live alone.

Job and past experience. I am the assistant manager of a government surplus store in Butler. I am the person who makes the contacts to get the government surplus and negotiates prices. I want to use this job to land a government job after I get my masters in public service. My bachelors degree from UW-Stevens Point was also in public service. I already have many contacts and feel that if I can survive financially here until I get my degree, I'll finally be able to support the two of us. But surviving is the key. My childcare expenses take up so much of my small income. I work first shift, 40 hours a week.

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My academic situation (am I eligible for grants/scholarships, etc.?)

Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number _____21_____

Family Situation. I am a single parent of a 4-year old child, and we live alone.

Job and past experience. I have two years experience working as a case manager in a program for youth on Milwaukee’s South Side. The program, called “Crime Diversion” takes youth who have been cited for non-felony offenses and allows them to work off their fines doing community service. This is a very small program and cannot afford to pay people very well, but does a lot of good work. I work 40 hours a week and my hours are fairly flexible, mostly days. My educational background is in history (UW-Waukesha) and my other jobs have just been school-related work in the library. I want to hang on to this job until I get my masters at Marquette because there are a number of larger similar programs in the city that have administrative and policy-making positions in youth diversion efforts. My interest is in crime prevention policy.

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Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 22

Family Situation. I am a single parent of a 4-year old child, and we live alone.

Job and past experience. I am an interviewer working for a small research firm in West Allis. The research firm, "Evaluation Associates," conducts program assessments. I conduct telephone and in-person interviews of clients in these programs. I am hoping that my masters and my research training here in the public service degree will advance me in the company to become a research program manager. This will pay much more and although the small firm does not offer benefits, at least I will be able to afford to purchase my own. My BA is unrelated, unfortunately, but I might be able to figure out a connection. It is in Slavic studies at UW-M. It is very important that I survive financially so I can compete for a better job in this company.

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Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 23

Family Situation. I am a single parent of a 4-year old child, and we live alone.

Job and past experience. I have been in home health care since I began working. Right now I work for “Home Health Associates” in Wauwatosa. I work the day shift. I drive to my assignments and help people who are elderly or disabled with their daily routines, such as bathing, dressing, and cleaning. I also take them grocery shopping. I do not like the job, as it pays little and I sometimes have to go to neighborhoods where I feel unsafe. I am considering applying to be a cleaning person at “Merry Little Maids,” as there I would travel to homes in nice neighborhoods where I might at least feel a little safer. I have no real options because my BA was in English and I have no sound work experience. I can only hope that I can use my experience in home health to build a resume to work someday in health policy or health administration, after I have my masters.

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Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 24

Family Situation. I am a single parent of a 4-year old child, and we live alone.

Job and past experience. I work for a resume service called "Career Builders" on Wisconsin Avenue. People bring me their work experience and I develop resumes for them. I work 40 hours a week, days. I am looking to leave this job as it just does not give me the experience I need to develop my own resume. I want to manage a nonprofit one day and I just have no experience working in this area. My bachelors degree was in economics and now I'm going for the masters here. Because of my schooling, child and my pets (parrot and ferret) I have no free time to do any volunteering.

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My academic situation (am I eligible for grants/scholarships, etc.?)

Social services I can access if I can demonstrate eligibility below

Other jobs I am considering, if I am free to do so (but you cannot exceed \$8 an hour)

Mock bio

Identity Number 25

Family Situation. I am a single parent of a 4-year old child, and we live alone.

Job and past experience. I work as a paid docent for a small museum in Milwaukee called, "Little things in my town." It is a 40-hour job and I work 10 hours on both Saturdays and Sundays, and then 4 hours a day on weekdays. I love my work to death, but the pay is not good and there are no benefits, plus my childcare bills are high. I am not totally clear how I am going to use this experience to develop my own resume in public service. But I am considering all possibilities. My bachelors degree was in art history, so perhaps one day I'll be able to get a good job organizing public arts projects or something.

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My Social Experiment

Name _____ ID# _____

SUBMISSION 1

(1) Current budget for this month

These are your MONTHLY budget items. Wherever you can access free social programs to help with these expenses, you may, but you must also justify why you are eligible. (Summarize and justify prices on a separate sheet, where you are filling in the amount.):

ITEM	COST (if left blank, you must fill in and justify)
1. Rent (indicate what this includes)	
2. Heat	
3. Electricity	\$38.00
4. Groceries (summarize)	
5. Credit card minimum payment	\$65.00
6. Car payments	\$48.00
7. Insurance (summarize)	
8. Nonfood toiletries (summarize)	
9. School tuition (summarize)	
10. Childcare (summarize)	
11. Laundry and dry-cleaning (summarize)	
12. Recreation (renting/seeing films, eating out, etc.) (summarize)	
13. School supplies/printing/photocopying (summarize)	
14. Internet and telephone expenses (summarize)	
15. Car expenses (gas, insurance, winterizing, tune-ups, oil changes) (summarize)	
16. Moving expenses (summarize)	

17. Payment on other debts	
18. Other	
19. Other	
20. Other	

TOTAL: _____

Justify:

(2) Strategies you will use to meet your budget

(3) Changes you experienced this month (drawn from the basket of life chances, if applicable)

(4) How you adapted to those changes, if applicable

(5) Strategies you are using to either stay off the streets or survive while homeless

(6) How the entire experience is affecting you personally (as your real self and as your mock self).

SUBMISSION 2

(1) Current budget for next month

These are your MONTHLY budget items. Wherever you can access free social programs to help with these expenses, you may, but you must also justify why you are eligible. (Summarize and justify prices on a separate sheet, where you are filling in the amount.):

ITEM	COST (if left blank, you must fill in and justify)
1. Rent (indicate what this includes)	
2. Heat	
3. Electricity	\$38.00
4. Groceries (summarize)	
5. Credit card minimum payment	\$65.00
6. Car payments	\$48.00
7. Insurance (summarize)	
8. Nonfood toiletries (summarize)	
9. School tuition (summarize)	
10. Childcare (summarize)	
11. Laundry and dry-cleaning (summarize)	
12. Recreation (renting/seeing films, eating out, etc.) (summarize)	
13. School supplies/printing/photocopying (summarize)	
14. Internet and telephone expenses (summarize)	
15. Car expenses (gas, insurance, winterizing, tune-ups, oil changes) (summarize)	
16. Moving expenses (summarize)	

17. Payment on other debts	
18. Other	
19. Other	
20. Other	

TOTAL: _____

Justify:

(2) Strategies you will use to meet your budget

(3) Changes you experienced this month (drawn from the basket of life chances, if applicable)

(4) How you adapted to those changes, if applicable

(5) Strategies you are using to either stay off the streets or survive while homeless

(6) How the entire experience is affecting you personally (as your real self and as your mock self).

SUBMISSION 3

(1) Current budget for next month

These are your MONTHLY budget items. Wherever you can access free social programs to help with these expenses, you may, but you must also justify why you are eligible. (Summarize and justify prices on a separate sheet, where you are filling in the amount.):

ITEM	COST (if left blank, you must fill in and justify)
1. Rent (indicate what this includes)	
2. Heat	
3. Electricity	\$38.00
4. Groceries (summarize)	
5. Credit card minimum payment	\$65.00
6. Car payments	\$48.00
7. Insurance (summarize)	
8. Nonfood toiletries (summarize)	
9. School tuition (summarize)	
10. Childcare (summarize)	
11. Laundry and dry-cleaning (summarize)	
12. Recreation (renting/seeing films, eating out, etc.) (summarize)	
13. School supplies/printing/photocopying (summarize)	
14. Internet and telephone expenses (summarize)	
15. Car expenses (gas, insurance, winterizing, tune-ups, oil changes) (summarize)	
16. Moving expenses (summarize)	

17. Payment on other debts	
18. Other	
19. Other	
20. Other	

TOTAL: _____

Justify:

(2) Strategies you will use to meet your budget

(3) Changes you experienced this month (drawn from the basket of life chances, if applicable)

(4) How you adapted to those changes, if applicable

(5) Strategies you are using to either stay off the streets or survive while homeless

(6) How the entire experience is affecting you personally (as your real self and as your mock self).

SUBMISSION 4

(1) Current budget for next month

These are your MONTHLY budget items. Wherever you can access free social programs to help with these expenses, you may, but you must also justify why you are eligible. (Summarize and justify prices on a separate sheet, where you are filling in the amount.):

ITEM	COST (if left blank, you must fill in and justify)
1. Rent (indicate what this includes)	
2. Heat	
3. Electricity	\$38.00
4. Groceries (summarize)	
5. Credit card minimum payment	\$65.00
6. Car payments	\$48.00
7. Insurance (summarize)	
8. Nonfood toiletries (summarize)	
9. School tuition (summarize)	
10. Childcare (summarize)	
11. Laundry and dry-cleaning (summarize)	
12. Recreation (renting/seeing films, eating out, etc.) (summarize)	
13. School supplies/printing/photocopying (summarize)	
14. Internet and telephone expenses (summarize)	
15. Car expenses (gas, insurance, winterizing, tune-ups, oil changes) (summarize)	
16. Moving expenses (summarize)	

17. Payment on other debts	
18. Other	
19. Other	
20. Other	

TOTAL: _____

Justify:

(2) Strategies you will use to meet your budget

(3) Changes you experienced this month (drawn from the basket of life chances, if applicable)

(4) How you adapted to those changes, if applicable

(5) Strategies you are using to either stay off the streets or survive while homeless

(6) How the entire experience is affecting you personally (as your real self and as your mock self).

LIFE CHANCES #1

HAS A CHILD

Life chance option #1

The gas station on your corner is giving a week-long offer to residents on your block. For this week you can purchase gas for \$1.50 a gallon.

Life chance option #2

The faith community in your neighborhood got a large donation of capons and 5-lb hams. They will be delivering one of each to all parents that live in the neighborhood.

Life chance option #3

Your Great Aunt Tillie just passed away. She left you her coin collection worth \$1000. This coin collection has been going up in value at a rate of 25% for the past two years due to one rare coin in the collection, but you cannot sell only one coin in the collection (per the will). You can keep the collection for your child's future and hope it continues to earn 25% per year or will you can cash the collection in for 75% of its value to a coin dealer.

Life Chance option #4

Your job evaluation was better than you had expected. Beginning April 1 your employer will be raising your pay to \$8 an hour. Note that you will have to reconfigure some of your benefits for April.

Life Chance option #5

Your ne'er do well other parent of your child is trying to catch up on child support. You received an unexpected payment of \$150 this week.

Life Change option #6

Your child's birthday was last week and friends sent cards and checks. The total was \$330, to be used for winter clothing and a new car seat.

Life Chance Option #7

Your child has a bad case of the flu. Your daycare provider refuses to take care of the child. Your boss has given you permission to take the week off to care for the child. However, you will not be paid for the week. Sick days are only for yourself, unfortunately. You are really hoping your child won't need medical care on top of this.

Life Chance Option #8

Your regular babysitter was just arrested for domestic violence. You need someone instantly to do the childcare. You are going to have to use up the totality of your future help benefits from your significant other (\$ and staying with the person) to get the significant other to care for your child for the next month—even though you will pay the significant other. This is because the significant other will have to give up too much to help you out here. You also have to shop for a new childcare arrangement during the month. This will take up 3 of your 5 hours each week for the month.

Life Chance Option #9

Things were tight for you last month. You wrote three checks hoping they did not clear before you got paid. Unfortunately, they did clear before you deposited your check. Each check bounced leaving you with a total of \$75 in returned check fees deducted from your bank account.

Life Chance Option #10

Your child support check did not arrive this month. You will be short for March.

Life Chance Option #11

Your significant other is having hip surgery and has asked you to take care of his/her dog for three months. You must figure out a way to work the dog walks, expenses, and other care issues into your complex life. This will take up two of your five available hours each week.

Life Chance Option #12

Your child has been acting out for weeks. You are sure it is because you have been too exhausted to give the child quality time. You must decide how you are going to fix this problem.

SINGLE PERSON

Life Chance #13

Your job evaluation was better than you had expected. Beginning April 1 your employer will be raising your pay to \$8 an hour. Note that you will have to reconfigure some of your benefits for April.

Life Chance Option #14

The College of Professional Studies held a luncheon to celebrate the grad students. You won a door prize of \$300 toward your next semester's tuition. You can also use it at UW-M, if you wish

Life Chance Option #15

Your significant other just purchased a new car. He/she is offering to let you use the old car, which is a 5-year-old Toyota Camry in perfect condition. You may use this car indefinitely, if you wish—at least until the time that your significant other has financial difficulties and must sell the car. If you take this offer, you must decide what to do about parking (or selling?) the old car—if you still have it. If you sell it, you will have to contact your instructor for a life chance option to see if you were successful or what you got.

Life Chance Option #16

Your significant other's close relatives have come to visit and have decided to stay in the neighborhood. One of the nieces has decided to get involved in charity work. As part of this work, the niece is offering to help you by taking up donations for your next semester's tuition. She thinks she can raise enough money for one class, but you will have to check out how much she actually raised in April. Email your instructor at that time.

Life Chance Option #17

You found a \$50 bill in an old coat pocket, and are pretty sure it's the one you lost.

Life Chance Option #18

In your spare time you write poetry. You just received notice that your poem will be published in Wisconsin Poet's Journal and you will receive a \$90 prize.

Life Chance Option #19

Your furnace broke down last week in the extreme cold and you could not reach your absentee landlord. You were forced to move in with your significant other (or if already living with this person—an emergency shelter). You still cannot reach the landlord and your Feb. rent is fully paid. This will continue on through the last week in February and you will then email your instructor for a life chance option.

Life Chance Option #20

Your significant other was in recovery for substance abuse for the past decade. Unfortunately, due to stresses of his/her own, the person has gone off the wagon. For at least a month you have no plan B to rely on. Email your instructor in a month to see how this plays out.

Life Chance Option #21

Your car needs a new starter, which will cost \$220. (If you have recently sold your car, you will have to get it fixed for the buyer, as you signed an agreement that you would fix anything for the first 30 days.)

Life Chance Option #22

You just learned that you have high cholesterol. Your doctor has recommended a medication that will be an instant help, but is not covered in any medical plan you have and will cost \$40 a month. You must make decisions here. If you decide to get by without the medication, you will have to email your instructor in March for a life chances option.

Life Chance Option #23

You have serious bronchitis and have been out of work for two weeks, exhausting your personal and sick day pay. You will return to work next week, but you feel horrible. You are also way behind in your schoolwork.

Life Chance Option #24

The City Inspector has found asbestos throughout your apartment. All tenants must move by the 1st. You must seek a new place. The City requires your landlord to reimburse you for moving expenses, but he has a year to do this, and he's already indicated it will be at least six months.

Life ChanCe Option #25

You ordered a silver gravy ladle from Ebay for 99 cents. You had read the full item description. The ladle was from Tibet and the shipping and handling charges, taken from your bank account, was \$70. You must now readjust your budget.

LIFE CHANCES (2)

HAS A CHILD

Life chance option #1*

Your employer has noticed your loyal performance and has raised your pay from minimum wage to \$8 an hour, effective April 1. You will have to refigure your benefit options for your May budget

Life chance option #2*

Your child won a beauty contest and you will receive \$300 to spend specifically on the child within two weeks. You will indicate how this money will be spent in your next budget.

Life chance option #3*

Your credit card company was overcharging you for interest and a class action suit has been implemented on behalf of all cardholders. You must sign papers and you will be getting a settlement of \$110 (of course the attorneys will be getting about \$110,000). The check will arrive in 30 days.

Life Chance option #4*

Your employer is updating computers in the organization. The employer has given you one of the laptop computers free of charge.

Life Chance option #5*

Your ne'er do well other parent of your child is trying to catch up on child support. You received an unexpected payment of \$150 this week.

Life Change option #6

While going through some old papers in a drawer, you find a savings bond that was given to you years ago. It has a face value of \$400 but is matured to only \$80. You must decide to let it mature for another 3 years to the \$400 or cash it for the \$80 right now.

Life Chance Option #7*

Your child's other parent has decided to sue you for custody, alleging that you are not home enough to adequately care for the child. The court has assigned a guardian ad litem to the case. You have called this attorney and he told you flatly that it is very rare to win these cases without an attorney of your own. You must make decisions here—both family decisions and economic ones. You have one week to decide whether you will engage an attorney or not. Then you must figure out how to pay the attorney.

Life Chance Option #8*

Stress has been growing in your life. You are having trouble keeping up with schoolwork, your job, your bills, and your child. You have been feeling quite fearful for unknown reasons, and during a moment of anxiety Jay Leno called your name out during his Tonight Show monologue and told you to leave your apartment, as the couple with no fingers living in your broom closet were becoming more threatening. You are not sure what to do, but you will contact your instructor this week for a life chance option. Select A, B, C, or D.

Life Chance Option #9*

While playing outside your child accidentally put a baseball through one of the windows in your flat. The landlord is not happy and is going to bill you \$90 to replace the window.

He will be adding the \$90 to this month's rent.

Life Chance Option #10*

Your child's other parent has disappeared. Your in-laws said that the parent has gone to Arizona to avoid child support payments. This month's check has not arrived and you suspect this might be the end of your support payments for some time.

Life Chance Option #11*

Your significant other just moved in with his/her past romantic liaison, with whom you always disagreed. The liaison has asked that the significant other break off the relationship with you. The significant other regrets this, but feels it is the only thing that he/she can do.

Life Chance Option #12*

The water in your apartment is off. You have contacted your landlord and the landlord has indicated that the water will be fixed as soon as all the rent checks are in. You will pay your rent on March 30, but the water will not be turned on at all. By the second week in March you will need to move out. You know your landlord will not refund the rent or the security deposit. You must decide what is best for you and your child.

SINGLE PERSON

Life Chance #13*

Your job evaluation was better than you had expected. Beginning April 1 your employer will be raising your pay to \$8 an hour. Note that you will have to reconfigure some of your benefits for May.

Life Chance Option #14*

You have received your income tax refund and the IRS computed in an additional benefit for you, which added on \$388 to your refund.

Life Chance Option #15*

You now have a second significant other. You have been making friends with someone from your class who is in a fairly stable financial situation, although only makes slightly more money than you do. This person has said that whenever you need anything you should contact her. All the significant other rules apply to her as well. You should name her.

Life Chance Option #16*

You purchased a lucky lottery ticket and won \$180.

Life Chance Option #17

Your employer has offered you three additional hours a week of work. You must decide whether you wish to work these hours.

Life Chance Option #18*

You placed an antique Christmas ornament you had been saving on E-bay and lo and behold, it bid out at \$1,118. Wow.

Life Chance Option #19*

Despite being in a 12-step program successfully for the past three years, you have been experiencing enough stress lately to convince yourself that an “occasional” beer could do you no harm. In the past two weeks the single beer a day has escalated to a 12-pack a day. Four days ago you began a binge where you drank all day and night for nearly three days, then slept for nearly two days. One of your co-workers, who witnessed you on the binge, let your employer in on your latest problem. When you tried to return to work after missing all this time without any call-ins, you were fired on the spot. You know you will never get unemployment benefits, because your co-worker has witnessed you on the binge. You take your last paycheck and begin drinking again....

When you wake up from this binge, you will email your instructor with a life chance option on your future. Select option A, B, C, or D.

Life Chance Option #20*

Your employer lost a major funding source. He has just announced that you will be laid off in two weeks. However, you can collect unemployment for three months. You must learn about your benefits and the amount you will be collecting.

Life Chance Option #21*

Your car needs new brake pads and you absolutely cannot drive it any longer. The lowest estimate is \$650. You must make a plan for what you can do.

Life Chance Option #22*

You were robbed at gunpoint on your way from a Marquette class. You had just cashed your work check and had \$220 in cash on you. You must make a plan to deal with your loss.

Life Chance Option #23*

You had an accidental grease fire in your apartment kitchen, which you put out yourself. Your landlord is not happy and claims that this is a good reason for breaking your rental agreement. You will have to move by May 1. Make plans.

Life Chance Option #24*

You absolutely cannot shake the depression you have been in and it's affecting your schoolwork and your job. You absolutely MUST seek psychological counseling. Make plans to do this on your budget. On April 15, email your instructor with information about your counseling arrangement and you will get a life chance option on how this will work out.

Live Change Option #25*

Your month was quite balanced out. While some things did not go as you would have liked, a few other things turned out better than you'd planned.

PRESENTATION RULES

1. No presentation can exceed 10 minutes
2. Each presentation must include a segment on
 - a. Your mock identity
 - b. Events you experienced as your mock identity
 - c. What you learned from this social experiment