

PART A

# How Much Do You Cost?

*A personal budget exercise — starting with you, right now.*

The Import Economy Series · The Dais / StorySeed · 2026

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Part A — You	Part B — Others	Part C — Your Year	Summary
--------------	-----------------	--------------------	---------

**BEFORE YOU START**

This is not a judgment. It is not a test.  
 It is a map of where money flows in your life right now.  
 The goal is to see it clearly — as a number.

*All amounts are MONTHLY. Annual items: divide by 12. Weekly: multiply by 4.3.  
 A question mark is honest. A blank is avoidance.*

**1**

**Your Phone and Everything On It**

*The most expensive thing you touch every day.*

EXPENSE	HOW TO FIND THIS NUMBER	MONTHLY \$
<b>THE DEVICE</b>		
Phone — retail price ÷ months owned	Look up your exact model new. Even if you got it free.	\$
Phone case + screen protector	Retail price ÷ months owned.	\$
Earbuds / headphones	Retail price ÷ months owned.	\$
<b>1A Subtotal — Device</b>	Add rows above ↑	<b>\$</b>
<b>PHONE PLAN</b>		
Monthly phone bill — your line	Ask your parent what your specific line costs.	\$
Data overages this year ÷ 12	Any overages this year? Total ÷ 12.	\$
<b>1B Subtotal — Plan</b>	Add rows above ↑	<b>\$</b>
<b>APPS AND SUBSCRIPTIONS</b>		
Spotify / Apple Music / Tidal	Monthly cost.	\$
Netflix / Hulu / Disney+ — your share	Family plan ÷ number of users.	\$
Gaming subscriptions	Xbox Live, PlayStation Plus, Nintendo Online...	\$
iCloud / Google storage	Monthly cost.	\$
In-app purchases (monthly average)	Check your purchase history. Be honest.	\$
Other subscriptions	Settings → [Your Name] → Subscriptions. All of them.	\$

EXPENSE	HOW TO FIND THIS NUMBER	MONTHLY \$
<b>Section 1 Total — Phone &amp; Tech</b>	<i>Add rows above ↑</i>	\$

**REALITY CHECK**

iPhone: Settings → [Your Name] → Subscriptions

Android: Play Store → Subscriptions

*Most people find at least one they forgot about.*

*That forgotten subscription is the budget lesson in one line.*

2

## What You're Wearing Right Now

Look down. Everything on your body costs something.

EXPENSE	HOW TO FIND THIS NUMBER	MONTHLY \$
<b>ON YOUR BODY TODAY</b>		
Shoes	Brand and model. Look it up new.	\$
Pants / jeans / skirt	Brand. Retail price ÷ months owned.	\$
Shirt / top / hoodie	Brand. Retail price ÷ months owned.	\$
Jacket or coat	Retail price ÷ months owned.	\$
Accessories / watch / jewelry	Retail value ÷ months owned.	\$
<b>2A Subtotal — On Your Body</b>	Add rows above ↑	\$
<b>HAIR AND GROOMING</b>		
Haircuts	Cost per cut × cuts per year ÷ 12.	\$
Hair products	Shampoo, conditioner, styling. Monthly.	\$
Makeup / skincare	Monthly spend.	\$
Cologne / perfume	Retail price ÷ how long it lasts.	\$
<b>2B Subtotal — Grooming</b>	Add rows above ↑	\$
<b>ANNUAL CLOTHING</b>		
Back-to-school annual ÷ 12	Everything bought for the school year ÷ 12.	\$
Prom / tux / formal ÷ 12	Annual special occasion clothing ÷ 12.	\$
Sports uniform / gear ÷ 12	Annual cost ÷ 12.	\$
<b>Section 2 Total — Clothes &amp; Grooming</b>	Add rows above ↑	\$

3

### Food, Drinks, and the Little Things

*The sneakiest category. Small amounts every day.*

EXPENSE	HOW TO FIND THIS NUMBER	MONTHLY \$
<b>DAILY DRINKS AND SNACKS</b>		
Coffee / energy drinks	<i>How many per week × price × 4.3</i>	\$
Drinks at school / vending machine	<i>Daily average × 30.</i>	\$
Fast food — lunch	<i>How often per week × average cost × 4.3.</i>	\$
Fast food — after school	<i>Separate line. Be honest.</i>	\$
<b>3A Subtotal — Daily</b>	<i>Add rows above ↑</i>	\$
<b>RESTAURANTS AND DELIVERY</b>		
Restaurants with friends	<i>Monthly average including tip.</i>	\$
DoorDash / Uber Eats / delivery	<i>Monthly total including fees and tips.</i>	\$
Coffee shops — studying or hangout	<i>Monthly total.</i>	\$
<b>3B Subtotal — Going Out</b>	<i>Add rows above ↑</i>	\$
<b>HOME FOOD</b>		
Your share of groceries	<i>Monthly household bill ÷ people in house.</i>	\$
School lunch	<i>Daily rate × 20 school days per month.</i>	\$
<b>Section 3 Total — Food</b>	<i>Add rows above ↑</i>	\$

## 4

**Getting Around***If you drive, this section will surprise you.*

EXPENSE	HOW TO FIND THIS NUMBER	MONTHLY \$
<b>IF YOU DRIVE</b>		
Car — value ÷ months owned	Look up current value at <i>kbb.com</i> .	\$
Car insurance — your share	Ask your parent what your presence on the policy costs.	\$
Gas	Average weekly fill-up × 4.3.	\$
Maintenance / oil changes ÷ 12	Annual average ÷ 12.	\$
<b>4A Subtotal — Car</b>	Add rows above ↑	<b>\$</b>
<b>IF YOU DON'T DRIVE</b>		
Bus pass / transit card	Monthly cost.	\$
Uber / Lyft / rideshare	Monthly average.	\$
Rides from friends — gas contribution	Do you chip in? Monthly estimate.	\$
<b>Section 4 Total — Transportation</b>	Add rows above ↑	<b>\$</b>

**THE CAR MATH NOBODY DOES**

A \$15,000 car over 10 years = \$125/month before insurance, gas, or repairs.

Add teen insurance (\$80-150/mo) + gas (\$60-120/mo) + maintenance (\$30-50/mo).

*A car easily costs \$300-450 per month total.*

*Most adults never do this math. Now you have.*

5

## School, Activities, and Health

*School feels free because the building is free.*

EXPENSE	HOW TO FIND THIS NUMBER	MONTHLY \$
<b>SCHOOL</b>		
School supplies — annual ÷ 12	<i>Notebooks, pens, backpack.</i>	\$
Activity fees / club dues ÷ 12	<i>Annual total ÷ 12.</i>	\$
Sports fees and equipment ÷ 12	<i>All sports costs ÷ 12.</i>	\$
Tutoring or academic support	<i>Monthly cost if applicable.</i>	\$
5A Subtotal — School	<i>Add rows above ↑</i>	\$
<b>HOBBIES AND ACTIVITIES</b>		
Music / art lessons	<i>Monthly cost.</i>	\$
Gaming hardware / games ÷ 12	<i>Annual average ÷ 12.</i>	\$
Other hobby costs	<i>Monthly.</i>	\$
5B Subtotal — Activities	<i>Add rows above ↑</i>	\$
<b>HEALTH</b>		
Prescriptions / vitamins	<i>Monthly cost.</i>	\$
Doctor / dentist copays ÷ 12	<i>Annual average ÷ 12.</i>	\$
Contacts / glasses ÷ 12	<i>Annual cost ÷ 12.</i>	\$
Therapy or counseling	<i>Monthly cost or copay.</i>	\$
Section 5 Total — School, Activities & Health	<i>Add rows above ↑</i>	\$

FINAL COUNT

# How Much Do You Cost — Per Month

Transfer your section totals below. Then add them up.

SECTION	SUBTOTALS	MONTHLY \$
Section 1 — Phone & Technology	1A + 1B + subscriptions	\$
Section 2 — Clothes & Grooming	2A + 2B + annual	\$
Section 3 — Food & Drinks	3A + 3B + home food	\$
Section 4 — Transportation	Car or transit section	\$
Section 5 — School, Activities & Health	5A + 5B + health	\$
<b>TOTAL — THIS IS WHAT YOU COST PER MONTH</b>	<i>Add all rows</i>	<b>\$</b>
<b>ANNUAL TOTAL (monthly × 12)</b>	<i>Monthly × 12</i>	<b>\$</b>

## Questions Worth Sitting With

What number surprised you the most?

---

What is one thing you could reduce by \$20/month if you had to?

---

Is there one expense you feel ready to start contributing to yourself?

---

At Colorado minimum wage (\$14.42/hr): Your monthly total ÷ \$14.42 = \_\_\_\_\_ hours of work per month.

---

What does seeing this full number make you think about your future?

---



---

## **You are not a burden. You are a preparation.**

*Most people learn these numbers when they are already behind. You just learned them early. That is a significant advantage.*

### WHAT COMES NEXT

Part B — If someone outside your family is spending money on you, what do they want back?

Part C — What does it actually cost your family to raise you for a full year?

Summary — All three parts side by side. The whole picture at once.

*storyseedstudios.com · The Dais · Lesson Zero*