

PART C

# What It Costs to Raise You

*A year in the life — by the numbers.*

The Import Economy Series · The Dais / StorySeed · 2026

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

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

Part A — You	Part B — Others	<b>Part C — Your Year</b>	Summary
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**BEFORE YOU BEGIN**

This workbook is not a guilt trip.

It is a map of what it costs for one person — you — to be housed, fed, clothed, educated, and cared for in a given year.

Most adults did not learn this until they were already on their own and struggling.

You are learning it now, while you still have time to prepare.

*For things you cannot find, write your best guess and a ? next to it.*

*Monthly column: average per month. Annual: monthly × 12.*



**Home**

*Roof, lights, water — before everything else.*

EXPENSE	HOW TO FIND THIS NUMBER	MONTHLY \$
<b>HOUSING</b>		
Rent or mortgage — your share	<i>Monthly rent or mortgage ÷ people in house.</i>	\$
Renters / homeowners insurance	<i>Monthly premium ÷ household members.</i>	\$
Property tax (if owned) ÷ 12	<i>Annual amount ÷ 12 ÷ household members.</i>	\$
<b>1A Subtotal — Housing</b>	<i>Add rows above ↑</i>	<b>\$</b>
<b>UTILITIES</b>		
Electricity — your share	<i>Monthly bill ÷ household members.</i>	\$
Gas / heating — your share	<i>Monthly bill ÷ household members.</i>	\$
Water and sewer — your share	<i>Monthly bill ÷ household members.</i>	\$
Internet — your share	<i>Monthly bill ÷ household members.</i>	\$
Trash collection — your share	<i>Monthly or quarterly ÷ household members.</i>	\$
<b>Section 1 Total — Home</b>	<i>Add rows above ↑</i>	<b>\$</b>

**SOMETHING TO NOTICE**

The average one-bedroom in Colorado Springs runs \$1,100-1,400/month before utilities.

At Colorado minimum wage (\$14.42/hr), that is 80-100 hours of work just to keep the lights on and the door locked.

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**Food***Easy to take for granted when someone else is buying it.*

EXPENSE	HOW TO FIND THIS NUMBER	MONTHLY \$
<b>HOME MEALS</b>		
Your share of groceries	Monthly grocery bill ÷ people in house.	\$
Household staples — your share	Soap, toothpaste, toilet paper ÷ household members.	\$
School lunch	Daily rate × 20 school days per month.	\$
<b>2A Subtotal — Home Meals</b>	Add rows above ↑	\$
<b>EATING OUT</b>		
Family restaurant meals — your share	Monthly family dining ÷ number of people.	\$
Food delivery — your share	Any delivery orders that include food for you.	\$
Food you buy yourself	Snacks, drinks, fast food you personally buy.	\$
<b>Section 2 Total — Food</b>	Add rows above ↑	\$

# 3 Health

*Invisible until it isn't.*

EXPENSE	HOW TO FIND THIS NUMBER	MONTHLY \$
<b>INSURANCE</b>		
Your share of health insurance	Ask a parent what adding you costs on the family plan.	\$
Dental insurance — your share	Your portion of the family dental plan.	\$
Vision insurance — your share	Your portion of the family vision plan.	\$
<b>3A Subtotal — Insurance</b>	Add rows above ↑	<b>\$</b>
<b>MEDICAL CARE</b>		
Annual physical ÷ 12	Copay or full cost ÷ 12.	\$
Dentist cleanings × 2/yr ÷ 12	Twice per year cost ÷ 12.	\$
Eye exam / glasses / contacts ÷ 12	Annual cost ÷ 12.	\$
Prescriptions — monthly	All medications, monthly.	\$
Urgent care / ER visits ÷ 12	Total this year ÷ 12.	\$
Orthodontics / braces	Monthly payment if applicable.	\$
Over-the-counter medicine	Monthly average.	\$
<b>Section 3 Total — Health</b>	Add rows above ↑	<b>\$</b>

**THE NUMBER NOBODY TALKS ABOUT**

Average cost of health insurance for a child on a family plan: \$200-400/month before copays.

A single ER visit without insurance: \$1,500-3,000.

A broken arm without insurance: \$2,500-7,500.

*Health insurance is not optional. It is one of the first things to figure out on your own.*

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## Education and Activities

*The building is free. Everything around it is not.*

EXPENSE	HOW TO FIND THIS NUMBER	MONTHLY \$
<b>SCHOOL</b>		
School supplies — annual ÷ 12	All supplies for the year ÷ 12.	\$
Activity fees / club dues ÷ 12	All fees for the year ÷ 12.	\$
Sports fees and equipment ÷ 12	All sports costs for the year ÷ 12.	\$
Field trips ÷ 12	Annual total ÷ 12.	\$
Prom / formal events ÷ 12	Annual total ÷ 12.	\$
Tutoring or academic support	Monthly cost if applicable.	\$
<b>4A Subtotal — School</b>	Add rows above ↑	\$
<b>ACTIVITIES OUTSIDE SCHOOL</b>		
Music / art lessons / coaching	Monthly cost.	\$
Sports leagues outside school	Monthly fees, travel, equipment.	\$
Summer programs / camps ÷ 12	Annual cost ÷ 12.	\$
Religious education / youth group ÷ 12	Annual fees ÷ 12.	\$
<b>Section 4 Total — Education and Activities</b>	Add rows above ↑	\$

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## Clothing and Personal Care

*Comes in waves. Bigger than most people expect.*

EXPENSE	HOW TO FIND THIS NUMBER	MONTHLY \$
<b>CLOTHING</b>		
Back-to-school clothing ÷ 12	Everything bought for the school year ÷ 12.	\$
Shoes — all pairs this year ÷ 12	Total annual spend on all shoes ÷ 12.	\$
Seasonal / sports clothing ÷ 12	Winter coat, uniforms, gear — annual ÷ 12.	\$
Underwear and socks	Monthly average.	\$
Special occasion clothing ÷ 12	Prom, formal, holiday — annual ÷ 12.	\$
<b>5A Subtotal — Clothing</b>	Add rows above ↑	<b>\$</b>
<b>PERSONAL CARE</b>		
Haircuts	Cost × cuts per year ÷ 12.	\$
Hair and hygiene products	All products, monthly average.	\$
Feminine hygiene products	Monthly average if applicable.	\$
<b>Section 5 Total — Clothing and Personal Care</b>	Add rows above ↑	<b>\$</b>

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## Transportation

Getting you everywhere costs something every month.

EXPENSE	HOW TO FIND THIS NUMBER	MONTHLY \$
<b>YOUR SHARE OF THE FAMILY CAR</b>		
Car value ÷ years owned ÷ household members	KBB.com value. Monthly share.	\$
Car insurance — your share	What your presence on the policy adds monthly.	\$
Gas — trips taken primarily for you	School, activities, appointments.	\$
Maintenance ÷ 12 ÷ household members	Annual maintenance ÷ 12 ÷ people.	\$
<b>6A Subtotal — Car</b>	Add rows above ↑	\$
<b>OTHER TRANSPORTATION</b>		
Bus pass / transit card	Monthly if applicable.	\$
Rideshare for you	Monthly average.	\$
Bike — cost and maintenance	Purchase price ÷ years owned + monthly maintenance.	\$
<b>Section 6 Total — Transportation</b>	Add rows above ↑	\$

THE FULL PICTURE

# What One Year Costs

Transfer your section totals below.

SECTION	SUBTOTALS	MONTHLY \$
Section 1 — Home	<i>Housing + utilities</i>	\$
Section 2 — Food	<i>Home meals + eating out</i>	\$
Section 3 — Health	<i>Insurance + medical care</i>	\$
Section 4 — Education and Activities	<i>School + outside activities</i>	\$
Section 5 — Clothing and Personal Care	<i>Clothing + personal care</i>	\$
Section 6 — Transportation	<i>Car or transit section</i>	\$
<b>TOTAL — WHAT YOUR FAMILY SPENDS TO RAISE YOU</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 on this list had you never thought about before?

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Is there anything on this list you feel you could start contributing to?

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In one year — what is one expense from this workbook you could start covering yourself?

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One person you could ask how they managed these costs when they started out:

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

*Most people learn these numbers when they are already behind. You just learned them while you still have time.*

### WHAT COMES NEXT

The Summary workbook shows all three parts side by side.

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