

PART 5

Three Numbers. One Lesson.

Bring your totals from Parts A, B, and C here.

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

HOW TO USE THIS WORKBOOK

Complete Parts A, B, and C first. Each one has its own workbook.

Part A — Your personal monthly spending

Phone, clothes, food, transportation, school, health.

Part B — What someone outside your family spent on you

The total — and whether the math made sense.

Part C — What your family spends to raise you

Housing, utilities, food, health, education, clothing, transportation.

Then bring all three totals here.

1

Transfer Your Totals

Bring your grand total from each workbook.

PART A — YOUR SPENDING	PART B — OTHERS SPENT	PART C — FAMILY COST
\$ _____ ____/month	\$ _____ ____/month	\$ _____ ____/month
\$ _____ /year	\$ _____ /year	\$ _____ /year

2

The Combined Picture*Add your Part A and Part C totals together.*

WHAT YOU ARE CALCULATING	FORMULA	ANSWER
Part A — Your personal spending (monthly)	<i>From Part A workbook</i>	_____
Part C — What your family covers (monthly)	<i>From Part C workbook</i>	_____
Combined monthly total (Part A + Part C)	<i>Add the two rows above</i>	_____
Combined annual total	<i>Monthly total × 12</i>	_____
Part B — What others spent on you (total)	<i>From Part B workbook</i>	_____

THE EQUATION

Part A (what you spend) + Part C (what your family covers) = Your full monthly cost

Part B sits outside this — it is money someone else chose to spend on you.

The question Part B asks: why did they spend it? Does the math make sense?

3

The Hours Question*What your costs mean in actual work time.*

At Colorado minimum wage (\$14.42/hour). Use your combined monthly total (Part A + Part C).

WHAT YOU ARE CALCULATING	FORMULA	ANSWER
Hours to cover Part A monthly	$Part A \div \$14.42$	_____
Hours to cover Part C monthly	$Part C \div \$14.42$	_____
Total hours for combined monthly costs	$(A + C) \div \$14.42$	_____
Weeks of full-time work to cover one month	$Total\ hrs \div 40$	_____
Annual hours needed at minimum wage	$Monthly\ hrs \times 12$	_____
Years of full-time work to sustain one year of your life	$Annual\ hrs \div 2080$	_____

4

From Your Budget to Your City's Budget*The same three lines. A different scale.*

You have now mapped the finances of one life — yours. Housing, food, health, education, movement.

Your city runs the same calculation. Money coming in: taxes, grants, fees. Money going out: services, salaries, infrastructure. And a gap when the second line is larger than the first.

THE PARALLEL**Your household budget**

Money in — allowance, job, support from family

Money out — phone, food, clothes, transportation, health

Gap — what you cannot currently cover yourself

Colorado Springs city budget

Money in — taxes, federal grants, fees

Money out — roads, police, parks, social services, salaries

Gap — when services exceed what the city has allocated

The structure is identical. The scale is different.

A person who can read one can read the other.

YOUR CIVIC RESEARCH

Go to bocc.elpasoco.com and find the most recent CDAC meeting minutes.

Find one line item for a social services organization.

Write down what they requested. Write down what they received.

The difference is the gap. That number belongs to your community.

The gap ÷ \$ _____ (your combined monthly total) = _____ months of you

That number is not a guilt trip. It is a sense of scale.

You now understand the gap in terms of something you know personally.

5

Reflection

What this all means.

Looking at your combined monthly total — what surprises you most?

Is there one expense across any of the three workbooks you feel ready to contribute to?

After Part B — do you see any relationship in your life differently now?

What is one thing you want to understand better before you are living on your own?

What is one civic action — attending a meeting, writing a comment — that feels within reach?

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. Use it.