



Name: _____

My Lifestyle Choices

Accommodations



Two-bedroom trailer

Good condition, garden in place, deck, playground, close to major highways. Excellent school in neighborhood.

Cost: **\$55,000**

☐

Rent: \$350/month

☐

Mortgage: \$260/month
(\$40,000 25-year mortgage)



Brand-new, architect-designed, open-plan house

View of the ravine, two whirlpool baths, finished family room, fireplace, Italian-style kitchen. Three bathrooms. Cost:

\$320,000

☐

Rent: \$1,750/month

☐

Mortgage: \$1,535/month
(\$240,000 25-year mortgage)



Environmentally-friendly two-bedroom home minutes from downtown via bus or rail

Features solar panels, high efficiency appliances, extra insulation, heat exchanger, lower operating costs, large garden and greenhouse. Cost: **\$280,000**

☐

Rent: \$1,600/month

☐

Mortgage: \$1,448/month
(\$250,000 30-year mortgage)



Five-bedroom century farmhouse, 10 minutes to commuter station

Totally renovated house, 50 acres with barn and pond. Features country kitchen, five working fireplaces, original moldings and hardwood floors, flagstone terrace, professional landscaping, tennis court, outdoor pool. Cost: **\$450,000**

☐

Mortgage: \$2,450/month
(\$250,000 30-year mortgage)



Three-bedroom house only 20 minutes to city limits

Laundry and kitchen appliances, fenced yard, building sound but needs some cosmetics. Cost: **\$175,000**

- ☐ Rent: \$950/month
- ☐ Mortgage: \$870/month (\$135,000 25-year mortgage)



Studio loft in renovated warehouse downtown

Exposed brick, 15-foot ceilings. Close to restaurants and theaters. Cost: **\$165,000**

- ☐ Rent: \$750/month
- ☐ Mortgage: \$920/month (\$125,000 25-year mortgage)



One-bedroom-plus-den high-rise suite

Washer/dryer ensuite, dishwasher, two bathrooms. Skyline view, club-room and weight-room facilities. Cost: **\$145,000**

- ☐ Rent: \$950/month
- ☐ Mortgage: \$750/month (\$110,000 25-year mortgage)



Restored four-bedroom century home in the heritage district

Original moldings, two working fireplaces, hardwood floors, modernized kitchen and baths. Cost: **\$340,000**

- ☐ Rent: \$2,000/month
- ☐ Mortgage: \$1,810/month (\$270,000 25-year mortgage)



Two bedroom condominium in new green complex

Features latest technology to reduce ecological footprint. Adjacent to market. Walking distance to shops and services. Cost: **\$187,000**

- ☐ Rent: \$1,250/month
- ☐ Mortgage: \$1,120/month (\$175,000 25-year mortgage)



One-bedroom walk-up apartment in midtown

Close to shopping, transit, and cinemas. Utilities included.

- ☐ Rent: \$750/month



Two-bedrooms-plus-den in a renovated midtown duplex

Ten-foot ceilings, fenced yard, quiet street.

Cost: **\$240,000**

☐

Rent: \$1,400/month

☐

Mortgage: \$1,220/month
(\$100,000 25-year mortgage)



Condominium, two bedrooms

Close to shopping, transit, and theaters.

Utilities included

☐

Rent: \$1,100/month



Your Choice

☐



My Lifestyle Choices

Transportation



High-end import

- ☐ New: \$58,000 = \$1,230/month/5 years
- ☐ Used: \$25,000 = \$530/month/5 years



Four-wheel drive

- ☐ New: \$28,000 = \$595/month/5 years
- ☐ Used: \$9,000 = \$300/month/3 years



Compact Car

- ☐ New: \$24,000 = \$510/month/5 years
- ☐ Used: \$8,000 = \$265/month/3 years



Scratch and dent special

- ☐ Used: \$7,200 = \$185/month/4 years
- ☐ Used more: \$1,900 = \$90/month/2 years



Doing my part hybrid

Outstanding fuel economy, quiet ride, reduced exhaust emissions. Cost: **\$32,700**

- ☐ Lease: \$574/month/4 years
- ☐ Purchase: \$631/month/5 years



Van

- ☐ New: \$23,500 = \$490/month/5 years
- ☐ Used: \$8,500 = \$280/month/3 years



My own convertible!

- ☐ New: \$60,000 = \$1,270/month/5 years
- ☐ Used: \$14,000 = \$460/month/3 years



Motorcycle

- ☐ New: \$6,000 = \$290/month/2 years
- ☐ Used: \$2,000 = \$95/month/2 years



Pickup

- ☐ New: \$19,300 = \$410/month/5 years
- ☐ Used: \$6,500 = \$215/month/3 years



Taxi

- ☐ 1 to 5 times a week: \$40 to \$240/month
- ☐ 10 to 20 times a week: \$400 to \$800/month



My Lifestyle Choices



Sporty ride, outstanding fuel economy, low operating costs.

- ☐ New: \$16,400 = \$340/month/5 years
- ☐ Used: \$7,700 = \$189/month/4 years



Luxury sedan

- ☐ New: \$52,000 = \$1100/month/5 ye
- ☐ Used: \$14,000 = \$360/month/4 years



Bicycle

- ☐ New mountain bike: \$800 = \$75/month/1 year
- ☐ Second-hand: \$120 = \$20/month/1 year (includes parts)



Train or Bus

- ☐ Monthly pass: \$80



Walking

- ☐ Walking Free!



Your Choice

☐ _____



My Lifestyle Choices

Name: _____

Leisure Items



Seasonal home

Cost: \$145,000.

- ☐ Rent: \$900/month (summer only)
- ☐ Mortgage: \$720/month/25 years (\$110,000 25-year mortgage)



Horse

- ☐ Purchase and upkeep: \$450/month



Runabout/fishing boat

- ☐ New: \$26,000 = \$540/month/5 years
- ☐ Used: \$7,000 = \$230/month/3 years



10-speed hybrid bike

- ☐ New: \$650 = \$60/month/1 year
- ☐ Used: \$125 = \$11/month/1 year



Pool table

☐ New: \$5,000 = \$220/month/2 years



Sailboat

☐ New: \$35,000 = \$735/month/5 years

☐ Used: \$15,000 = \$380/month/4 years



Laptop

☐ New: \$1500 = \$75/month/2 years

☐ Used: \$650 = \$60/month/1 year



Sound system

☐ Decent: \$900 = \$40/month/2 years

☐ Discount model: \$450
(\$25/month/2 years)



Home computer system

☐ State of the art: \$2,900
(\$140/month/2 years)

☐ Less powerful model: \$1,500
(\$70/month/2 years)



Motor home

☐ New: \$85,000
(\$970/month/10 years)

☐ Used: \$18,000
(\$205/month/10 years)



All-season weekend retreat

Cost: \$140,000

☐

Rent: \$850/month, plus utilities

☐

Mortgage: \$770/month/25 years
(\$120,000 25-year mortgage)



Alpine Snow Skis

☐

New: \$450.00 = \$40/month/1 year

☐

Used: \$120.00 = \$10/month/1 year



Camera equipment

☐

New: \$650 = \$60/month/1 year

☐

Used: \$200 = \$20/month/1 year



Pets

☐

Vet, food, grooming, treats
(\$30/month/pet)



Smart Phone

☐

\$60/month



Xbox 360

☐

Cost: \$425 = \$37/month/1 year



iPod / MP3

☐ Cost: \$295 = \$26/month/1 year



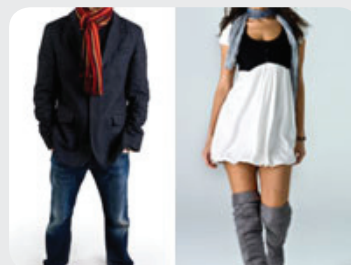
Designer Shoes

☐ \$175/month



Cell Phone

☐ \$40/month



Designer Clothes

☐ \$250/month



Sports Event Season Tickets

☐ \$75/month/season



Your Choice

☐ _____



My Lifestyle Choices

Name: _____

Leisure Activities

Choose as many activities as you wish in each of the categories below. As you enter your personal choices, put a comma between each. For example, in Sports and Recreation, and might enter: Hiking, Mountain Climbing, Volleyball. Then enter the total hours per week you'd like to do these, and a realistic estimate of the total weekly cost for all of them. In some categories (i.e., Part-time Job, Hobbies) your choices could earn money each week.



Sports and Recreation

(Biking, swimming, working out, racquet sports, skating, team sports, dancing, golfing, running, roller-blading, travel etc.)

My Choice: _____

Hours Per Week: _____

Money Spent Per Week: _____



Part-Time Job

(Waiter/waitress, taxi driver, baby-sitter, cake baker, elections worker etc.)

My Choice: _____

Hours Per Week: _____

Money Earned Per Week: _____

Money Spent Per Week: _____



Entertainment

(Movies, video rental, concerts, galleries, theatre, attending athletic games etc.)

My Choice: _____

Hours Per Week: _____

Money Spent Per Week: _____



Quiet Time

(Reading, board games, watching TV, chess, worship, computer games, napping etc.)

My Choice: _____

Hours Per Week: _____

Money Spent Per Week: _____



Family and Friends

(Socializing, conversation, family projects, eating out or eating in...)

My Choice: _____

Hours Per Week: _____

Money Spent Per Week: _____



Volunteer Work

(Hospital, environmental group, service club, political party, animal welfare, seniors' home, Big Sister/Big Brother etc.)

My Choice: _____

Hours Per Week: _____

Money Spent Per Week: _____



Out-of-Doors

(Hiking, bird watching, fishing and hunting, camping etc.)

My Choice: _____

Hours Per Week: _____

Money Spent Per Week: _____



Education

(Evening or weekend classes, part-time college, First Aid, second language, computers etc.)

My Choice: _____

Hours Per Week: _____

Money Spent Per Week: _____



Hobbies

(Photography, music, woodworking, needlework, drawing, gardening, acting etc.)

My Choice: _____

Hours Per Week: _____

Money Earned Per Week: _____

Money Spent Per Week: _____