### Housing with Utilities

- **live with relatives sharing cost of utilities (no phone)**
  - [ ]
- **share an apartment or house with others, including basic utilities (no phone)**
  - [ ]
- **rent place of your own, including basic utilities (no phone)**
  - [ ]

### Communications

- **No phone**
  - [ ]
- **Phone with limited long distance calls**
  - [ ]
- **Phone with many long distance calls**
  - [ ]
- **Cell phone**
  - [ ]
- **High-speed Internet**
  - [ ]

### Gifts

- **Make your own**
  - [ ]
- **Purchase cards or small gifts occasionally**
  - [ ]
- **Purchase frequent gifts for family and friends**
  - [ ]

### Savings

- **Change in piggy bank**
  - [ ]
- **Five percent of income**
  - [ ]
- **Ten percent of income**
  - [ ]
- **Invest for retirement**
  - [ ]
- **Contribution to charities and religious groups**
  - [ ]

### Furnishings

- **Borrow from relatives or friends**
  - [ ]
- **Rent furniture or live in furnished apartment**
  - [ ]
- **Buy at a garage sale or thrift shop**
  - [ ]
- **Buy new furniture**
  - [ ]

---

**Insurance**

- **Auto**
  - Liability coverage only
    - [ ]
  - Complete coverage
    - [ ]

- **Health and Disability**
  - No coverage
    - [ ]
  - Fringe benefits of job
    - [ ]
  - Basic health coverage
    - [ ]
  - Individual health & disability coverage
    - [ ]

- **Renters**
  - Property and liability coverage
    - [ ]

---

Gold Star denotes Required Category

Utah State University is an affirmative action/equal opportunity institution.
### Recreation

<table>
<thead>
<tr>
<th>Activity</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hiking, walking, visiting friends or library</td>
<td>No cost</td>
</tr>
<tr>
<td>TV, snacks, picnics, driving around</td>
<td></td>
</tr>
<tr>
<td>Cable TV, sports and movies</td>
<td></td>
</tr>
<tr>
<td>Fishing, hunting, hobbies</td>
<td></td>
</tr>
<tr>
<td>CDs/music, books, DVDs</td>
<td></td>
</tr>
<tr>
<td>Concerts, vacations &amp; spectator sports</td>
<td></td>
</tr>
</tbody>
</table>

### Personal care

<table>
<thead>
<tr>
<th>Category</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic products like soap, shampoo, toothpaste, make-up, etc.</td>
<td></td>
</tr>
<tr>
<td>Occasional professional haircuts, basic personal care products</td>
<td></td>
</tr>
<tr>
<td>Regular professional hairstyling, name brand personal care products</td>
<td></td>
</tr>
</tbody>
</table>

### Clothing & Laundry

**Clothing**
- Wear present wardrobe: No Cost
- Use your sewing skills:       
- Buy at a discount store, thrift shop, or used clothing store:       
- Buy at a department store:       
- Shop for designer clothes:       

**Laundry**
- Do laundry at parents: No Cost
- Use Laundromat; some dry cleaning:       
- Rent or purchase washer or dryer:       

### Food

<table>
<thead>
<tr>
<th>Meal Type</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cook at home; dinner out once a week</td>
<td></td>
</tr>
<tr>
<td>Frequent fast food lunches and weekly dinner out; cook other meals at home</td>
<td></td>
</tr>
<tr>
<td>All meals away from home</td>
<td></td>
</tr>
</tbody>
</table>

### Transportation

<table>
<thead>
<tr>
<th>Mode of Transport</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Walk or bike</td>
<td>No cost</td>
</tr>
<tr>
<td>Ride bus or join a carpool</td>
<td></td>
</tr>
<tr>
<td>Buy fuel for family car</td>
<td></td>
</tr>
<tr>
<td>Buy used car and fuel</td>
<td></td>
</tr>
<tr>
<td>Buy new car and fuel</td>
<td></td>
</tr>
</tbody>
</table>

### More choices

- Books or other items purchased on installment plan:       
- Newspaper and magazine subscriptions:       
- New TV, DVD player or iPod:       

扰乱星号(*) denotes Required Category