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| COST OF LIVINGMandatory Monthly Costs |
| FOOD |
| Food on Sale (lower quality, mostly prepared)  | $150.00 per person |
| Food not on Sale (higher quality, prepared vegetables, etc.) | $250.00 per person |
| CLOTHING |
| Buying new and cleaning old | $20.00 per person (minimum) |
| SHELTER |
| Renting a 2 bedroom apartment | $900.00 per month (electric not included) |
| Renting a 3 bedroom apartment | $1,300.00 per month (electric not included) |
| Buying a 3 bedroom house | $20,000.00 down payment$1,000.00 per month$1,800.00 annual property taxes |
| UTILITIES |
| Gas/Water | $200.00 (if you own your own home) |
| Electric | $75.00 |
| Phone | $30.00 per adult & teenager |
| TRANSPORTATION |
| New Car Payment: |  |
|  Lexus RX 350 | $700.00  |
|  Honda Civic Hybrid | $400.00 |
|  Ford Fusion | $320.00 |
| Used Car | $200.00 (monthly cost for repair and service costs.) Note: if you have a used car you must also purchase at least one monthly bus pass. |
| Insurance: |  |
|  Package 1:  | $90.00 month/car$500.00 deductible No coverage for uninsured drivers |
|  Package 2: | $135.00 month/car$250.00 deductibleUninsured driver coverage |
| Gas | $200.00 car/month (minimum) |
| Bus | $47.00/month |
| EDUCATION |
| Public Elementary/Middle School | Free |
| Private Elementary/Middle School | $4,000.00/year for 1 child$6,000.00/year for 2 children$7,000.00/year for 3 children (or more)*\*Estimates based on tuition costs for St. Louis and St. Charles Catholic Elementary Schools. Varies based on parish.* |
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| Public High School | Free |
| Private High School (Catholic) | $9,540.00/year coeducation high school$13,000.00/year all-girls high school$15,300.00/year all-boys high school*\*Estimates based on average tuition costs from the St. Louis area Catholic High Schools using the Red Book from St. Louis Archdiocese*  |
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| College Tuition & Fees |  |
|  Community | $5,000/year |
|  State | $7,400/year |
|  Private | $30,000/year |
|  Ivy-League | $59,000/year |
|  Application Fees | $40.00/per application |
|  Tutor | $12.00/hour |
| HEALTH INSURANCE |
| Bronze Plan | $90.00/individualCovers 60% of the cost |
| Silver Plan | $150.00/individualCovers 70% of the cost |
| Gold Plan | $300.00/individualCovers 80% of the cost |
| Platinum Plan  | $400.00/individualCovers 90% of the cost |
| CHILD CARE |
| Basic care (no activities or educational programs) | $250.00 (1 child); $450.00 (2+ children)  |
| Quality care (activities and educational programs) | $900.00 (1 child); $1,200.00 (2+ children) |
| MISCELLANEOUS PERSONAL AND HOUSEHOLD EXPENSES  |
| Cost for everything from toothpaste to home repairs | $81.25/person |
| Taxes | $50.00/person |
| Credit Card Bills | $125.00/month (minimum payment) |
| OPTIONAL EXPENSES |
| Cable | $50.00/month |
| Broadband Internet | $30.00/month |
| Netflix/Hulu subscription | $8.00/month |
| Going out to Movies | $20.00/adult; $15.00/child |
| Donations (religious organizations, charities) | You determine amount. |
| Personal (haircuts, cosmetics) | You determine amount. |
| Gym Membership | $40.00/month |
| Pet food/Pet care | $40.00/month |
| OTHER COST YOU MAY HAVE INCUR DUE TO “LIFE HAPPENS” EVENTS |
| Live-in Nurse | $500.00/week |
| Physician (office visit only) | $75.00 |
| X Ray’s and other tests | $500.00 per X Ray/Test |
| Hospital stay | $1,500.00/day |
| Pre-natal visits | $300.00 |
| Braces | $2,500.00 |
| Car Repairs | $150.00 |
| Plumber | $100.00/hour (3 hour minimum) |
| Hotel | $175.00/night |
| Motel | $95.00/night |
| Dining out (fancy) | $30.00/person |
| Dining out (fast food) | $8.00/person |
| Social Security | Paid $1,341.00 per elderly person |
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