

## Worksheet Key, Page 1

### Credit Card Trap

Stay away from the temptation to use credit cards or obtain loans. You don't want to create debt. With careful planning, saving, and sacrificing, you can pay for things with cash.

### Single Mom Help

The government has several programs to help low-income single moms. From financial assistance, healthcare to subsidized childcare and apartments, utilize these programs help to meet your goals and to plan a better future.



Things can look tough - but your Pregnancy Center is there to help and give advice.



**You and your baby have lots of needs. You have physical, emotional and intellectual needs.**

## Physical Needs

### Shelter

1. Babies don't need their own bedrooms or **fancy** homes. They mostly just need **you** and a safe and secure roof over their heads.

### Income

2. It costs around **\$100** a month for diapers and **\$20** a month for wipes. If you're not breast feeding, formula will run you around **\$100** a month, provided you're not using special formula.
3. Government financial assistance is a **temporary** solution to get you back on your feet financially while you're looking for a **job** or finishing school.

### Food

4. The Women, Infants, and Children (WIC) program provides **food**, nutrition counseling, and access to health services to low-income women, infants, and children.
5. Local food **pantries** provide food usually with no questions asked. Look up the local food pantries in your area.

### Transportation

6. Besides owning your own car, what are some other options for transportation in your area?

**Bus, Light Rail, Subway, Friends, Taxis/Online Services (Uber/Lyft)**

### Budget

7. A budget lists all of your **bills** and when they are due. It also lists when you receive **income** to pay those bills.

### Clothing

8. Clothing is something both your child and you will need. What are some inexpensive options for buying affordable clothes?

**Thrift Stores, Consignment Stores, End of Season Sales**

