🏠 HOUSING

Option	Monthly Rent	Best For	What You Get
Shared Living / Roommates	$1,000	Single adults, no children	Shared common areas, own bedroom only. No privacy, no yard.
1 Bedroom Apartment	$1,500	1-2 adults, no/1 child (shared room)	Private unit. Child shares parent's bedroom or sleeps in living area.
2 Bedroom Apartment	$1,800	2 adults + 1-2 children	Balcony, covered parking, communal laundry. Children may share a room.
3 Bedroom Apartment	$2,000	2 adults + 2-3 children	More space, still apartment living. No yard, shared laundry.
3 Bedroom House	$2,500	Family with children	Small yard, in-unit laundry, dishwasher. Mortgage or rent.
4 Bedroom House	$3,500	Large families	Every child has their own room. Garage, full laundry, yard.

⚡ UTILITIES

Housing Type	Combined Monthly
Shared Living	**$150**
1 Bedroom Apartment	**$220**
2 Bedroom Apartment	**$280**
3 Bedroom Apartment	**$330**
3 Bedroom House	**$380**
4 Bedroom House	**$480**

🍽️ FOOD

Food Plan	1 Person	2 People	3 People	4 People
Thrifty All meals at home, basics only	$280	$560	$710	$860
Low-Cost All meals at home, more variety	$300	$600	$760	$920
Moderate Mostly at home, occasional dining	$385	$770	$985	$1,200
Liberal Dining out regularly, more choices	$480	$960	$1,220	$1,480

🚗 TRANSPORTATION

Option	Monthly Cost	Best For
Bus Pass (per adult)	$50 / person	Cheapest option
Used Car — 1 vehicle (payment + insurance)	$550	Most households
Used Car + 1 Bus Pass (one drives, one rides)	$600	2-adult households
Two Used Cars (2 payments + insurance)	$1,100	Dual-income, no transit
New Car — 1 vehicle (payment + full coverage)	$850	Reliable transport

COMMUNICATION

CELL PHONES

Plan	Monthly Cost	What's Included
Basic prepaid — 1 phone	$30	Limited minutes and data. No smartphone features.
Standard cell — 1 phone	$60	Smartphone with data. Standard plan.
Standard cell — 2 phones	$120	Two lines, shared data. Most two-adult households need this.
Family plan — 3+ phones	$160	Three or more lines. Teens may need their own phone.

INTERNET

Option	Monthly Cost	Notes
No home internet	$0	Rely on phone data and library WiFi. Children cannot do homework at home.
Basic broadband	$70	Standard home internet. Required for remote work, school, and modern life.
High-speed / streaming	$100	Faster speeds, supports multiple devices simultaneously.

🛒 HOUSEHOLD ESSENTIALS

Household Size	Bare Minimum	Basic	Comfortable
	Secondhand clothing, store brand toiletries only, no extras such as makeup or laundry softener.	Bare + some new clothing, school supplies for kids	New clothing, branded toiletries, personal care upgrades
1 person	$75	$125	$200
2 people	$110	$175	$275
3 people	$145	$225	$350
4 people	$180	$275	$425

⚽ EXTRACURRICULARS

Activity	Monthly Cost	Notes
Public Services	$0	Parks, walking trails, public beaches, public library programs, community center (free classes)
Gym membership (adult)	$30	Basic gym access. Does not include classes.
Youth recreational sports (per child)	$50	Soccer, baseball, basketball leagues. Uniforms extra.
Music or dance lessons (per child)	$80	Private or group lessons. Instrument purchase not included.
Club sports / travel teams (per child)	$200	Competitive leagues. Uniforms, travel, tournaments extra.
Family streaming (Netflix / Disney+)	$15	Entertainment at home.

👶 CHILDCARE

CHILDREN UNDER 5 — Full Day Care Required

Option	Monthly Cost (per child)	What It Means
Unlicensed home care	$650	Informal care — neighbor, friend, or unlicensed provider. Cheaper but no oversight.
Licensed childcare center	$900	Licensed facility with trained staff, curriculum, and safety inspections.
Premium / employer-sponsored	$1,200+	High-quality centers with enrichment programs. Waitlists common.

CHILDREN AGES 5–12 — After School Care Required

Option	Monthly Cost (per child)	What It Means
Left with neighbor / relative	**$0**	Informal arrangement. Depends on availability of family or friends.
Regular after-school program	$250	School-based or community program. Homework help and supervision.
Private after-school care	$500	Private facility with enrichment activities. Higher quality, higher cost.

STUDENT LOANS

Education Level	Monthly Payment	Total Borrowed	Reality Check
High School Diploma / GED	**$0**	—	No student debt. Limited to jobs that don't require a degree.
Trade School — 1 Year (EMT, Police, Truck Driver, Massage Therapist)	**$200**	~$7,500	Shorter program, lower debt. Faster path to work.
Trade School — 2 Years (Medical Asst., Dental Asst., Mechanic, Carpenter, Paralegal)	**$400**	~$15,000	More specialized training. Mid-range debt.
Bachelor's Degree — (School Teacher, Lab Tech, Hospitality Manager)	**$425**	~$30,000	Four years of study. Average Florida public university debt.
Master's Degree (Social Worker, Mental Health Counselor)	**$915**	~$65,000	Required for licensure in these fields. Highest debt burden.

👧 2-1-1 CHILDCARE

If childcare costs are breaking your budget, three local programs may be able to help. Check each one below to see if your household qualifies.

EARLY LEARNING COALITION — FREE OR REDUCED CHILDCARE (Under Age 5)

Household Size	Max Annual Income	Requirements
2 people	**$40,438**	Parent(s) must work or attend school 20+ hrs/week. Small copay based on income.
3 people	**$49,952**	
4 people	**$59,467**	

BOYS & GIRLS CLUB OF BAY COUNTY — AFTER SCHOOL (Ages 6–18)

Program	Per Month
Ages 6–12	$150
Ages 13–18	$60

GIRLS INC OF BAY COUNTY — AFTER SCHOOL (Ages 6–18)

Program	Per Month
Ages 6-18	$150