

# Holding Engaging Conversations about Work

## *Build Your Dream*

Minnesota Department of Human Services

2016 Informed Choice for Employment

Ask the person where they'd like to be (or what they'd like to have) in 1 year, 5 years, or 10 years.

- Where do they want to live?
- What do they want to be doing?
- What do they think they will need?
- What will they want to have?

Talk through the items- do you want to live by yourself or with a roommate? Are you going to cook all your meals or do you want to eat out sometimes? Discuss the cost difference between the options.

Then create two scenario costing the items listed. One more tightly budgeted, and one with more flexibility.

### Simple Example:

| Monthly More Flexible Example                            |               | Monthly More Tightly Budgeted Example                    |                           |
|--|---------------|--|---------------------------|
| One bedroom apartment                                    | \$796         | Two bed apartment with roommate                          | (Rent: \$996) \$498 each  |
| Phone with data plan                                     | \$100         | Phone plan no data                                       | \$20                      |
| Car insurance and gas                                    | \$120         | Mobility Metro pass                                      | \$31.50                   |
| Utilities for apartment                                  | \$60          | Utilities for apartment                                  | (Total \$70)<br>\$35 each |
| Food (eating out options)                                | \$250         | Food (cooking at home)                                   | \$150                     |
| WiFi and cable   | \$100         | WiFi or Cable  | <b>None</b>               |
| Activities (movies, buying clothes or games, State Fair) | <b>None</b>   | Activities (movies, buying clothes or games, State Fair) | <b>None</b>               |
| <b>Total</b>   | <b>\$1426</b> | <b>Total</b>   | <b>\$734.50</b>           |

Fair market rents around MN can be found here:

[https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2016\\_code/select\\_Geography.odn](https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2016_code/select_Geography.odn)

**Blank form for you to use with people you're working with:**

| Monthly Budget (More Flexible) |           | Monthly Budget (More Tightly Budgeted) |           |
|--------------------------------|-----------|--|-----------|
| Rent/Mortgage                  | \$        | Rent/Mortgage                          | \$        |
| Phone                          | \$        | Phone                                  | \$        |
| Transportation                 | \$        | Transportation                         | \$        |
| Utilities                      | \$        | Utilities                              | \$        |
| Food                           | \$        | Food                                   | \$        |
| WiFi and/or cable              | \$        | WiFi and/or Cable                      | \$        |
| Activities                     | \$        | Activities                             | \$        |
| Other                          | \$        | Other                                  | \$        |
| _____                          | \$        | _____                                  | \$        |
| _____                          | \$        | _____                                  | \$        |
| <b>Total</b>                   | <b>\$</b> | <b>Total</b>                           | <b>\$</b> |

Ask: What could help you get the money to pay these bills? A job!