

## WHEEL OF LIFE PROJECT DESCRIPTION *Part 2*

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**OVERVIEW** The Wheel of Life project is designed as a strategy to help students develop some financial management skills as they learn about paternity and parenting. The goal is to have them learn how to create and adapt a monthly budget based on changing life circumstances.

There's a lot of flexibility with the project. You can make this a smaller exercise that you implement only during Sessions 4 and 5 of the formal program, or you can implement it as a larger project where students do independent research and continue to revise their budgets through Session 6.

Below are steps for conducting the activity in three parts as a multi-session project. If you don't have enough time or want to simplify the project, see the "*Suggestions for Simplifying*" listed in each part.

Each part of the project is coordinated to specific p.a.p.a. sessions.

### **PART II Family Situations** (p.a.p.a. Session 5: Child Support)

In this part of the project, students will be assigned a family situation that affects their budget. Many, but not all, of them will have children. Some will have to pay child support. Some will receive child support. Others will be owed child support but not receive it. The issues that will result from these new family situations are very relevant to Session 5. You can have students take turns discussing their new family situation and its impact on their budget. The goal is to have students experience what it might feel like to be in these different parenting situations, and to reflect on how these simulated experiences might impact future decisions.

### **WHEEL OF LIFE SPINS**

- 0** You and your partner have a son. You become the noncustodial parent and pay child support to your son's custodial parent.
- 1** You and your partner have a daughter. You become your daughter's custodial parent and receive child support from her noncustodial parent. Because the noncustodial parent has a full-time minimum wage job, the amount of the child support payment is \$222 and medical support is \$25 each month.
- 2** You and your partner decide to get married. You don't have a baby now but plan to have one in the next two years. Your new spouse is going to school full time and makes \$500 each month working as a server in a restaurant while taking classes. You gain an additional salary of \$1,698 per month and are paying \$1,000 each month in tuition, books and fees.
- 3** You and your partner have a son and decide to get married. Your new spouse is going to school full time and makes \$500 each month working as a server in a restaurant while taking classes. You gain an additional salary of \$1,698 per month and pay \$1,000 each month in tuition fees. You're happy because you got all of the one-time purchases you needed for the baby at a baby shower. However, the baby will need full-time daycare, in addition to all of the other monthly baby expenses (diapers, etc.).

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- 4** You become the noncustodial parent to twins and pay child support to their custodial parent. The amount of the child support is 25 percent of your net monthly income. In addition to child support, medical insurance for the twins costs \$280 each month.
- 5** You become the custodial parent to twins and receive child support from their noncustodial parent. The noncustodial parent earns a gross income of \$1,500 per month, so the child support will total \$328.
- 6** You become the custodial parent of a 2-year-old boy and don't receive any child support from the other parent. You also lost your job so you apply for TANF and get a grant of \$228 per month. You can also get Medicaid and \$367 per month in food stamps. You can no longer afford your apartment, so you move in with a parent or relative. You still have monthly expenses for you and your son.
- 7** You become the custodial parent of a baby girl. Your daughter was born last week and you need everything: clothes, a stroller, crib, diapers, baby wipes, etc. You and the noncustodial parent don't communicate anymore, and you don't receive any child support. You will be taking two months of unpaid leave from your job, so you won't have any income for two months. When you start back to work, your grandmother will take care of the baby, but you will still have monthly baby expenses.
- 8** You became the noncustodial father of a little girl last year, and then become the noncustodial parent of a little boy from a different woman this week. You will pay 20 percent of your net income to the little girl's custodial mother and 17 percent of net income to the little boy's custodial mother. Additionally, you'll pay 5 percent of your income for medical support for the two children. *Note: This situation has to go to a male student.*
- 9** You're enjoying your single life and aren't ready for a serious relationship or children at this time. So you only have to worry about yourself as you continue to manage your budget.

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### Suggestions for Simplifying

- Eliminate some of the family situations. Instead of 10, have five different situations and have students pick a number from 1 to 5.
- For Session 5, have all students figure out what would happen to their budget if they became a custodial parent and began receiving child support from someone who had a minimum wage job (or what would happen if they became a noncustodial parent and had to pay child support based on their current income).
- In Session 6 of p.a.p.a., ask students to consider what would happen to their budgets if they became a custodial parent and did not receive child support (or if they became a noncustodial parent and lost their job and could not pay child support).