

## 4 "I've Used the Calculator... What Next?"

With the information from the Self-Sufficiency Calculator, you can make better career plans. You may decide to:

- **APPLY FOR ASSISTANCE** with child care, health insurance, housing, food, or taxes
- Look for **HIGHER-PAYING EMPLOYMENT** that you may not have considered before
- **GO BACK TO SCHOOL** or to a training program to develop skills for higher paying jobs
- **LOOK FOR A JOB WITH A CAREER LADDER** that will give you the experience you need to get another job that pays more

Visit a WorkSource office to access employment resources and/or talk to a career counselor and create a plan to reach your career and earnings goals:  
[www.worksourceskc.org](http://www.worksourceskc.org)

**You can do it!**

Give the Calculator a try at  
[www.thecalculator.org](http://www.thecalculator.org)

## The Self-Sufficiency Standard for Washington

This Self-Sufficiency Standard approximates what you need to earn to pay for rent, food, transportation, and other things in your area. This is important information to have when you are deciding on a job or planning your education or training.

EXAMPLE: Self-Sufficiency Standard Wages for Seattle (2009)

Family Composition	Adult	Adult + Infant	Adult + Infant + Preschool	2 Adults + Infant + Preschool
Self-Sufficiency Wage	\$8.95	\$18.65	\$26.26	\$14.13 (per adult)

The wages in the Self-Sufficiency Standard are based on real data about living expenses based on family size, composition and location.

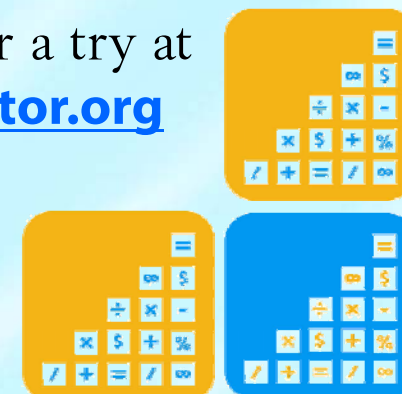
In some cases, the Standard wages may seem unattainable, but the Calculator and other tools can help with both short-term and long-range planning.

## What is the Self-Sufficiency Calculator?

The Self-Sufficiency Calculator is a free online resource that can help you answer some important questions and develop strategies to achieve your career and earnings goals.

- **BUDGETING** The Calculator can help you create a basic budget—the first step in setting financial goals
- **WORK SUPPORTS** The Calculator can tell you if you may be eligible for help with major expenses, and how to apply
- **CAREER PLANNING** The Calculator can help you organize the information you need to choose a job that can support your family, and achieve your goals

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## 1 Using the Calculator: “Why Do I Run Out of Money Every Month?”

Creating a basic budget is an important first step in taking control of your finances! Simply writing down basic monthly expenses can help identify:

- Where your money is going
- If there are places you are able to reduce spending and costs
- If it's possible to develop a savings plan

Knowing how much money your family is bringing in and where it is going every month is the first step in making a plan to reach your career and earnings goals.



## 2 Using the Calculator: “Can I Get Help with Some of My Expenses?”

Getting all the help that is available can be very important in supporting a family and making progress toward career and earnings goals.

The Calculator can assess whether you may be eligible for help with expenses, such as:

- Health Care
- Child Care
- Housing and Utilities
- Food Assistance
- Taxes

Long-term goals can take time to achieve. The Calculator can help you identify resources to support your financial stability now while you work toward long-term goals.

## 3 Using the Calculator: “How Can I Get a Better Paying Job?”

If you are thinking of taking a new job, or trying to figure out what job is right for you, it is important to know if the pay can cover your family's needs.

With the Calculator you can:

- See how well wages from several different jobs meet your family's expenses
- Get the information you need to set higher wage goals that can lead to economic self-sufficiency
- Develop financial, education, and career strategies for achieving these goals



If the job that you have now does not pay enough to meet your family's needs, we can help you choose a job that will lead to more money in the future and help you find education or training programs to get there.

Give the Calculator a try at  
[www.thecalculator.org](http://www.thecalculator.org)