

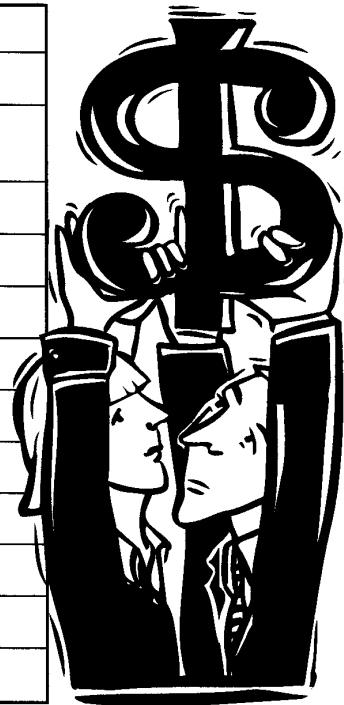


# To Work or Not to Work

## *A Financial Worksheet*

Can you afford to stay at home with your child? To determine the expense of working, add up your expenses and subtract them from your net income. Don't forget that it costs extra for child care, commuting, eating out and hiring household help when you're working.

YOUR WORKING EXPENSES	COST PER MONTH	COST PER YEAR
<b>commuting car insurance</b>		
<b>car maintenance/repairs</b> <i>(26 cents per mile, to and from work)</i>		
<b>gasoline</b>		
<b>parking/tolls</b>		
<b>public transportation</b>		
<b>work clothes</b>		
<b>dry cleaning/laundry</b>		
<b>child care</b>		
<b>lunches</b>		
<b>dinners</b>		
<b>house/yard help</b>		
<b>other expenses</b>		



**TOTAL WORKING EXPENSES PER YEAR**

Now, subtract your total working expenses from your net income. How much money are you actually bringing home after you pay all the expenses of working? Break down the difference by an hourly rate. How much are you making per hour? Is it worth your time?

**NET INCOME PER YEAR**

**TOTAL WORKING EXPENSES PER YEAR** —

---