Educator’s Guide

THE BENEFITS OF BEING AN OCTOPUS

A middle grade novel by Ann Braden
(Sky Pony Press) #TeamOctopus

Image © Paul Oakley
ABOUT THE BOOK

THE BENEFITS OF BEING AN OCTOPUS
By Ann Braden
Published by Sky Pony Press
Age Range: 8-12 Years

Some people can do their homework. Some people get to have crushes on boys. Some people have other things they’ve got to do.

Seventh-grader Zoey has her hands full as she takes care of her much younger siblings after school every day while her mom works her shift at the pizza parlor. Not that her mom seems to appreciate it. At least there’s Lenny, her mom’s boyfriend—they all get to live in his nice, clean trailer.

At school, Zoey tries to stay under the radar. Her only friend Fuchsia has her own issues, and since they're in an entirely different world than the rich kids, it’s best if no one notices them.

Zoey thinks how much easier everything would be if she were an octopus: eight arms to do eight things at once. Incredible camouflage ability and steady, unblinking vision. Powerful protective defenses.

Unfortunately, she’s not totally invisible, and one of her teachers forces her to join the debate club. Even though Zoey resists participating, debate ultimately leads her to see things in a new way: her mom's relationship with Lenny, Fuchsia’s situation, and her own place in this town of people who think they’re better than her. Can Zoey find the courage to speak up, even if it means risking the most stable home she’s ever had?

This moving debut novel explores the cultural divides around class and the gun debate through the eyes of one girl, living on the edges of society, trying to find her way forward.
ABOUT THE AUTHOR

Ann Braden writes books about kids struggling to find their voice amidst the realities of life. She founded GunSenseVT, a grassroots group focused on championing the common ground on the issue of guns in Vermont, which helped pass landmark gun violence prevention legislation. She also founded the Local Love Brigade, which now has chapters all over the country sending love postcards to those who are facing hate. She is a former middle school social studies teacher and now co-hosts a podcast called “Lifelines: Books That Bridge the Divide.” with Saadia Faruqi, a Pakistani American author and interfaith activist. The podcast highlights the children's books that can open minds and the books that can be the lifeline a child needs to remember they’re not alone.

INTRODUCTION FROM AUTHOR

When I was a middle school teacher I loved finding thought-provoking resources that would connect deeply to the students’ lives, prompt rich discussions, and ultimately help students recognize their ability to shape the world around them. My goal with this educator’s guide is do just that. I believe the best way we can help students grow is to give them the space they need to ask questions, to draw conclusions, and to build their own broader understanding of the world.

COMMON CORE STANDARDS

READING: LITERATURE: CCSS.ELA-LITERACY.RL.5-7.1, RL.5-7-.3,


ESSENTIAL QUESTIONS

- When we make assumptions about other people, what do we base them on? How do those assumptions shape our interactions? How do those assumptions affect other people?

- How are people's lives affected when they have to struggle to make ends meet?

- When it comes to controversial issues, what role does debate play? How does it help? How does it hurt? What alternatives to debate exist?

- What cultural divides exist in communities? How might it be possible to bridge those divides?

- What happens when a person who has felt misunderstood and alone finally feels seen and valued?

SOME BASIC DEFINITIONS

Assumption: when you make a decision about something without fully understanding it.

Controversial: when people have strong opinions about a topic and it's easy to get into arguments about it.

Debate: when people point out the strength of one side of an issue and the weaknesses of the other.

Cultural Divide: when there are groups of people that live differently from each other or believe different things and don't really understand the others.
THEM E S

EDUCATOR’S PRE-GUIDE
Before teaching this book we recommend that you partner, prep, and debrief with another teacher(s) so you are able to integrate the themes cross-disciplines. We also encourage you to explore the themes of the book through art, theatre, social studies. If you are teaching this book in 4th or 5th grade we recommend partnering with another classroom teacher and/or art, music, or library.

Teacher Reflection:
Before you start, meet with the other teacher(s) and talk through the following self-reflections, school climate, and cultural context questions.

Self-Reflection
- What was your class (socio-economic) experience growing up? What about now?
THE BENEFITS OF BEING AN OCTOPUS: AN EDUCATOR’S GUIDE

• Which of the themes in the book have been very present in your life? How? If the themes were absent in your life, why is that?

• How has personal choice impacted your life path? Examples of personal choices include taking advantage of real access to education, having children, sharing housing, choosing a profession that may pay more or less, etc.

• How has the current economic system impacted your life path (give example)? Examples: whether you had real access to education, what kinds of jobs are available in your area, how your gender and race impacts your income and lifetime wealth potential, etc.

• Do you think personal choice or economic systems has more impact in your life? Why? How do you think each applies to other teachers? Your students? Their families? Your community?

School & Classroom Climate:
• Which themes in the book most resonate with what you see in your school? Which themes are more subtle?

• What do you anticipate coming up for and between students as you teach this book?

• What do you anticipate coming up for yourself and other teachers?

• What kinds of discussions might this spark among students and their families? How can you support those discussions?

• How will you support students who are having a strong reaction, or who are shutting down?

• How will you navigate any conflict that comes out of discussion of these themes?

• How will you facilitate student-led classroom discussions that leave space for complexity, while being safe AND brave spaces for kids from all backgrounds?
Larger Context:
- What are some of the larger systems that impact the low income students in your classroom? (ie. transportation, housing, food, education, school discipline, criminal justice, health care)
- What are some assumptions about poverty that impact your students’ lives?
- What are the impacts on your student’s lives?
- How can you support students in making healthy choices?
- What kinds of choices are each student realistically able to make, given their positions in larger systems? (Their class background, what kinds of community they live in, their family structures, etc.)
- How can you support each student in making the best choices *that are really available to them*?

Team Teaching:
After you’ve started teaching the book, and throughout, continue to meet with the other teacher(s). Here are some guiding questions for those conversations:

- What has been wonderful about teaching the book?
- What have been some of the challenges in teaching the book?
- What has surprised you?
- What have you learned about your students?
- What have you learned about yourself?
- Where would you like more support?
- What other information do you need?
- Where have you been motivated to work for change in your classroom, your school, your community?

Trauma Sensitive Classrooms:
Keep in mind that some kids in the class have trauma related to themes in the book. As you read and discuss this book as a class, consider doing the following:

- Create a space for all kids to share their story and be heard. To do that we need to think through school policies and practices, classroom strategies and more. This checklist is helpful to think through how your school is doing in all of those areas and where there is room for improvement.
• Identify Strengths. Point out the strengths that Zoey, Fuschia and Silas have. A strengths-based approach recognizes that each student and family has strengths. Be sure to look for and encourage those strengths in your students.

• Facilitate & Frame the Conversation. Creating a space for kids to disagree in a way that isn't personal. Utilize your role as an educator to interrupt biases and assumptions surrounding class and poverty. This publication will help you to discovery how to change the narrative. https://opportunityagenda.org/explore/resources-publications/shifting-narrative-poverty You may also find this resource helpful in how building a safe classroom environment. https://www.edutopia.org/blog/socratic-seminars-culture-student-led-discussion-mary-davenport

And here's another resource that is helpful for having courageous conversations in classrooms. You can use the same frameworks for teaching about classism as they recommend for teaching about racism. http://www.tolerance.org/sites/default/files/general/TT%20Difficult%20Conversations%20web.pdf

• Find Allies. We recommend having trusted adult allies available in the school - who poor and working class kids trust - who are ready to support students. A true ally understands what kids are going through, and the consequences of different choices by the adult and the child, doesn't judge, and, has a trusting and reciprocal relationship with students. This could start with letting kids know that the ally is available to listen and talk with kids if this book is bringing up feelings they want support with. It should be clear that, beyond mandated reporting, this adult will keep the conversations confidential. “An Anatomy of and Ally” is a great article that clearly shows the role allies can play in supporting directly impacted students. https://www.tolerance.org/magazine/summer-2016/anatomy-of-an-ally

• Support Student-Led Change. Share one or two things that students can do to speak out, stand up, and be an ally (do this each time you are teaching the book). Often when we educate students on issues of inequality, they want to
act for change, both personally and on a systemic level. How can we support them in organizing and doing so?

- Strengthen Interpersonal Skills. Create opportunities for students to learn about class, race, and gender biases and assumptions through Community Building Circles (a Restorative Justice tool). These circles help students to be more conscious about their own backgrounds, and how they interact with each other across differences.
- Learn about School Policies & Practices. Encourage students to learn more about how policies and practices affect students from different backgrounds. Take a field trip to the Statehouse to learn about how policy gets made; have students write letters to the editor; attend a Select Board or School Board meeting in your town, etc.
- Encourage Student to Student Support. Assist student-led, class-based affinity groups.

Educator Extensions:
Continue to do your own learning about poverty, class and the connection to how our systems oppress people. Here are a few free resources to support that learning…

- Watch: Wealth inequality 6 min video - [https://www.youtube.com/watch?v=QPKKQnijnsM](https://www.youtube.com/watch?v=QPKKQnijnsM)
- Podcast - This is an excellent podcast series busting the myths of poverty in America. [https://www.wnycstudios.org/shows/otm/projects/busted-americas-poverty-myths](https://www.wnycstudios.org/shows/otm/projects/busted-americas-poverty-myths)
- Reading: anti-classist language in the classroom [https://www.tolerance.org/magazine/school-is-no-place-for-classism](https://www.tolerance.org/magazine/school-is-no-place-for-classism)
- Charts & Infographics: A wealth of information on this site [http://www.faireconomy.org/resources](http://www.faireconomy.org/resources)
- Simulation game: [http://playspent.org/](http://playspent.org/)
- Resources for teachers - [https://www.tolerance.org/topics/class](https://www.tolerance.org/topics/class)

Available for purchase to support your classroom learning:

- Created Equal: A Curriculum for High Schoolers and Middle Schoolers On Class and Classism by Phyllis Labanowski and Pamela Freeman [https://classism.org/programs/created-equal/](https://classism.org/programs/created-equal/)
#TeamOctopus Educator's Pledge

- I pledge to be courageous in having these hard conversations in my class.

- I pledge to recognize the strengths of all students in the classroom.

- I pledge to practice thinking about how systems impact my life and the lives of my students.

- I pledge to support impacted students individually, and when they are organizing for change.

- I pledge to use whatever power I have to change harmful practices and policies within my school and community.
The Benefits of Being an Octopus: An Educator’s Guide

Discussion Questions and Activities

Pre-Reading:

1) Examine the cover of The Benefits of Being an Octopus. What predictions can you make about the main character in the story?

2) What do you think some of the benefits of being an octopus could be?

Extension Activity:
If you had eight arms, what would you do with them?
Worksheet: “The Benefits of Eight Arms”

Chapter 1-3 (page 1-29):

1) Describe Zoey’s home life. What’s your take on it? What’s her take on it? If the two perspectives are different, why do you think that is?

2) What characteristics of an octopus does Zoey see as important? Why do you think that is?

3) How does imagining she’s like an octopus affect the decisions Zoey makes? Use an example from the text to support your answer.

4) What are some of the larger systems affecting Zoey’s life and how does they impact her? (For example: the cost of housing, wages, the cost of childcare, transportation systems, etc.)

5) How might Silas’s superpower of going for entire school days without talking help him? How might it hurt him?

6) Brainstorm other reasons why someone might choose to not talk during school.
Extension Activity:
On page 16, Zoey explains that, “Telling stories means I get to spend time in a world where the person in charge of what happens is me.” If she were going to tell a story about her family and got to make it all up, which characters do you think would make the cut the way they are? Who would show up as improved versions of themselves? Who might not show up at all?
Would Zoey’s real dad be there?

Write a good night story that Zoey might tell Bryce and Aurora based on this made-up version of their family.

Chapter 4-6 (page 30-52):

1) Why is Zoey so surprised when Matt responds to her comment about the Patriots?

2) How does Zoey change as she watches the other student present their topics for the animal debate? What causes this change? Support your answer with examples from the text.


4) What conclusion does Zoey make based on the incident with the bus? Do you agree?

5) Why is Zoey in a position to have to take care of all of her siblings after school? Why do you think they can’t go to an after school daycare?

Extension Activity:
Decide on which animal YOU think is the best. Support your answer with details. Do you think Zoey would value those characteristics, too? Why or why not?
Present to the rest of the class your animal, your supporting details, and your ideas about whether Zoey would agree.
Chapter 7-9 (page 53-74):

1) On page 57, after the interaction with the toaster why is Zoey so adamant that she is not the same as her mom?

2) On page 58, Bryce denies that he's been crying. Do you agree with Zoey that when Bryce stops himself from crying, he's more likely to have a nightmare? Why or why not?

3) On page 62, why do you think Holly Macnamore changes her mind and says that owls are better than giraffes? Can you think of examples in your own life of when someone has started out thinking one thing, and ended up saying the opposite? Why do you think it happens? In what situations might this be a good thing? When might this be problematic?

4) On page 68, Zoey realizes: “This isn't some crush on a boy. This is me wanting to feel the way he does. Strong. Confident. Like no one would even think about messing with me. Too bad that's even more impossible.” Why do you think that feels so impossible to Zoey?

5) If you use the laundromat, how long does it take to get there? Are there ways to get there if you don't have a car? If you haven't used it, find out how long it would take to get there from your house. Then think about how long it might take without a car, if you haven't ever done that. What else would you be doing in your free time instead of going to the laundromat?

Extension Activity:
On pages 54 and 55, Ms. Rochambeau tells Zoey: “I needed to learn how to get people to take me seriously.” Zoey thinks instead about how she's learned that: “People will treat me how they treat me, and I don't have a shred of say in it.” Do you agree with Zoey? If not, why do you think there's a difference? If you agree with Ms. Rochambeau that it's possible to make people take you more seriously, describe some of the ways you can. What kinds of assumptions get in the way of taking each other seriously?

Pair up with someone who has a different opinion on this, discuss, and then present the other person's point of view to the rest of the class.
Chapter 10-12 (page 75-102):

1) Identify some of the assumptions that are made about others in Chapter 11. What impact do those assumptions have?

2) On page 90, Ms. Rochambeau asks Zoey what kind of person she wants to be. How would YOU answer that question?

3) What’s your reaction to Ms. Rochambeau’s advice for Zoey at the end of Chapter 11 (page 95)?

4) Explain what you think led to Zoey’s mom getting that “old mom kind of spark” in her eye? What’s her usual relationship with the systems that affect her (feeling like she can afford food and necessities, getting paid enough, etc.)? How is this moment different?

5) Compare how Connor was feeling when trekking around Peru with how Zoey is feeling now. What is the same? What is different?

6) Explain why this interpretation of the chakana was so meaningful to Connor. Which other characters might also be impacted by learning about it?

Extension Activity:
Connor describes finding out about the chakana as a “moment where everything is suddenly clear” (p. 102)
Think about a similar ah-ha moment in your life. If it was positive, design a tattoo that could help remind you about that moment. If it was negative, design a tattoo that could help you grow beyond that moment.

Chapter 13-15 (page 103-134):

1) Describe Lenny’s relationship with Zoey’s mom. How does he treat her? How does she react? How does he make her feel? How do you think she thinks he treats her? Is it fair? Is it hurtful? Use examples from the text to support your answers.
2) What does Zoey mean when she says, “I know where my old mom went”? Explain how Lenny’s words and actions have impacted Zoey’s mom. How do Zoey’s mom’s wages, childcare situation, lack of a car, and other big issues impact her relationship with Lenny?

3) What ultimately convinces Zoey to try the after school debate club? What role does her octopus tattoo play in that?

4) Unpack Frank’s response to the mention of a gun on pages 133 and 134. Discuss why he might feel this way.

Extension Activity:
In a journal: discuss how people can sometimes try to get other people to do specific things or feel a specific way. What kinds of tactics are used? Which are most effective? What role does power play in these relationships?

Brainstorm possible ways to remove some of the power from these tactics. Discuss how the situation would be different if the person trying to get you to do something was your best (and only) friend?

Choose one answer to each question and write each set of questions and answers on a notecard so that it’s anonymous (or even better — have the students type out their answer so handwriting can’t be recognized). After the papers are collected and reshuffled, they are handed back to different students to be read out loud. Discuss the responses as a class.

Chapter 16-19 (page 135-171):

1) Explain the power of Lenny’s words “Little Miss Clueless” on page 152. Why does he use them? What effect do they have?

2) Why do you think Zoey walks out of debate club on page 158? Was that the right thing to do? Discuss.

3) On page 159, Zoey mentions Lenny’s alphabetized DVD collection. How have her thoughts about it changed over the course of the story?

4) Describe Zoey’s mom’s reaction to the form Zoey hands her in the Pizza Pit bathroom on page 164. Discuss why she might have reacted that way.
5) Discuss Zoey’s line on page 171: “When you’re living in a pond of algae, you turn green. It doesn’t matter how often someone tells you to stop.” What does she mean by that? Where else might you see or experience something similar to this, where words are no match for the forces already acting? What are some of the different forces in life that color the water we’re swimming in?

Extension Activity:
Choose an issue that divides your community. Using the Worksheet: “Bridging the Divide,” fill in the two bridge pillars with the main points from each of the sides in the debate. At the top of each pillar, list the phrases and arguments that are heard most often. At the bottom of each pillar, list the deeper beliefs and emotions that are at the core of those arguments. Compare the beliefs and emotions on each side. How are they similar? How are they different? 
See Worksheet: Bridge the Divide

Chapter 20-23 (page 172-205):

1) Why do you think Zoey didn’t take Fuchsia’s complaints seriously before?

2) What has changed for Zoey that makes her run after Silas at the beginning of Chapter 21 (page 179)? How is this morning different from the previous morning?

3) Analyze the statements that Zoey made in her telling-off of the debate club on pages 191 and 192. How do you predict Matt and Lydia might respond to them? How do you think Frank might respond to them?

4) On pages 178 and 181 Zoey talks about she’s armed with “a measly Q-tip.” What are the larger systems impacting her that make her feel like that?

5) What powerful tool does she discover she has at the end of Chapter 22 (page 193)? What impact does this have?

6) Compare Zoey’s confrontation of her mom in Chapter 23 with the confrontation in Chapter 19. What has changed? What are the effects of those changes?
7) Describe how not being able to afford their own car is impacting Zoey’s family.

Extension Activity:
Discuss the ways that Zoey’s statements to the debate club and her perspective could be a bridge that spans the divide in the gun debate. Using your completed pillars from the worksheet “Bridge the Divide”, team up with a partner who has a different perspective to write out statements that have the potential to serve as common ground on the issue you chose. Cut out the pillars and use the common ground statements form a bridge that connects them.

See Worksheet: Bridge the Divide

Chapter 24-28 (page 206-254 aka The End):

1) On pages 210 & 211 when Zoey’s mom is explaining what changed for her, Zoey thinks: “How is it so different when you’re the one who’s being bullied?” What's your take on this? Discuss as a class.

2) On page 218, Zoey says, “It might be messy…but the only way we’re going to have a chance is if we stick together.” What's your reaction to this? Where do you stick together with others in your life, or see that playing out? Discuss where you think this should be happening but isn't.

3) Analyze the role Lenny played in the fight that Zoey’s mom and Crystal had. What impact did that have? What would Zoey’s situation be like now like if Zoey’s mom didn’t have any friends other than Lenny?

4) What does Zoey assume Fuchsia is thinking when she comes into the bedroom as Zoey is about to start telling Bryce and Aurora a story on page 252? With a partner make a list of other assumptions that have been made by characters throughout the book. What impacts have they had?

5) How does the ending make you feel? Is it a happy ending? Why or why not?

6) How did Zoey change over the course of the book? In your opinion what was the most important turning point that brought about this change. Discuss as a class.

8) How has the book impacted you?

9) Look back at the original graphic of themes and systems. How do you seeing each theme playing out in the book? What role do the underlying systems play? Can those systems be changed? How?

Extension Activity:
Research the resources in your community available to someone who needs to leave an abusive relationship. What services does the local domestic violence shelter provide? If a person didn't have enough money for a security deposit, what housing options would be open to them?

POST-READING ACTIVITIES

Budgeting on a Minimum Wage Income:
Using the Worksheet: “Budgeting on a Minimum Wage Income” analyze Zoey’s mom’s budget constraints, examine what it would take to save money for a washing machine, and discuss the consequences. Then analyze Matt’s parents’ budget and compare/contrast the two budgets.
See Worksheet: Budgeting on a Minimum Wage Vs. a Middle Class Income

Journaling: From a Different Perspective:
Choose one of the secondary characters and write a journal entry from their point of view that following spring. What has shifted for them? How do they see things differently?

Class Discussion: Analyzing the Divides and Exploring Possible Bridges
As a class, make a list of the cultural divides that exist in this book. What assumptions are fueling these divides? In what parts of the story do you see the potential for bridges to be formed across these divides? What tentative steps are taken? What would the next steps look like?
What sort of divides do you see in your own community? What role do assumptions play in fueling your community’s divides? What potential bridges could be built? What would the first tentative steps in that direction look like?

With a Partner: 2 Sides ➔ 1 Goal: An Alternative to the Traditional Debate:
Find a person who disagrees with you on an issue. Use the worksheet “2 Sides ➔ 1 Goal” to work together with the goal of finding common ground on the issue.
See Worksheet: 2 Sides ➔ 1 Goal

Writing With a Purpose: Using Your Voice
Choose either the issue you selected for the Bridge the Divide worksheet or another issue that divides people. Lay out the common ground that can be the foundation for a path forward by writing a letter to the editor and/or preparing and giving testimony to either a local board (school board, select board, planning board, etc.) or to the relevant legislative committee at the Statehouse.
See Worksheet: Bridge the Divide

INCLUDED WORKSHEETS
• The Benefits of Eight Arms
• 2 Sides ➔ 1 Goal
• Bridge the Divide
• Budgeting on a Minimum Wage Vs. a Middle Class Income
THE BENEFITS OF EIGHT ARMS

What would you do with eight arms? Fill in the blanks with your ideas.

1. 
2. 
3. 
4. 
5. 
6. 
7. 
8.

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Two Sides ➔ One Goal

An Alternative to Traditional Debate That Relies on Listening, Questioning for Understanding, & Finding Common Ground

Often two opposing sides are pitted against in each other in debates, but that can lead to further polarization and make it harder to find solutions. For this exercise find a partner who you disagree with, and focus on an issue that divides you.

1) Listen
Listen to the other person's viewpoint for at least five minutes. Take notes below on what's most important to them. (No interrupting!) Then, when they're done, switch roles and explain your perspective on the issue.
2) Question for Understanding
Take turns asking each other questions to help you both better understand the other person’s perspective. Ask questions to clarify things or dig deeper into their reasoning. (Don’t ask questions that are designed to trip the other person up -- that won’t help.) You can jot down questions you don’t want to forget to ask here.
3) Find Common Ground
Together brainstorm a list of statements around this issue that you both might agree on. Circle 2 or 3 of these shared values that together you see as the most important.
4) Work Toward Solutions
Brainstorm ways to support these shared values: community projects, laws that need to be passed, changes to how things are done at school, etc.
5) Don't Keep Your Good Ideas To Yourself!
As a team, make a plan to present your ideas to others and explain the thinking behind it. Together you can even zero in on one of your ideas and put it into practice!

The next time you face an issues that's dividing people, try turning the traditional debate on its head. It's amazing what can develop.
1) Choose an issue that divides your community.

2) Find a partner (preferably on the other end of the debate) and each take on of these sheets to record the statements, beliefs, and emotions of the other.

3) Listen carefully to what your partner has to say about the issue.

4) Compare the beliefs and emotions on each side.

5) On a separate paper, work with your partner to write statements that represent the common ground on the issue.

6) Cut out your pillar and use your statements to physically build a bridge between the two sides.

7) Share your results online with hashtag: #TeamOctopus.
### Analyzing Zoey’s Family Minimum Wage Budget

<table>
<thead>
<tr>
<th>Income (Monthly)</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SAVINGS</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>PAYCHECK</strong></td>
<td>$630</td>
</tr>
</tbody>
</table>
| 30 hours/week at minimum tipped wage
  $5.25/hr (Vermont’s minimum tipped wage is one of the higher ones in the country) = $157.50/week x 4 weeks = $630/month |
| **TIPS**                 | $630     |
| Cash tips: average $630/month |
| **TOTAL INCOME**         | $1260    |

<table>
<thead>
<tr>
<th>Expenses (Monthly)</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TAXES</strong></td>
<td>$189</td>
</tr>
<tr>
<td>15% of gross wages = $189</td>
<td></td>
</tr>
<tr>
<td><strong>HOUSING</strong></td>
<td>$600</td>
</tr>
</tbody>
</table>
| If splitting 2 bedroom trailer with Lenny.
  An average two-bedroom trailer in the area rents for about $1200. |
<p>| <strong>FOOD</strong>                 | $226     |
| It would be $997, but they’ve applied to get 3SquaresVT (food stamps on an EBT card), which provides $771 in assistance. (Zoey’s mom didn’t apply for Reach Up (cash welfare), and she doesn’t get child support from any of her children’s’ dads, and she didn’t apply for WIC (a supplemental food program for moms and babies). If she got any of those benefits, her 3Squares benefits would go down.) |
| <strong>TRANSPORTATION</strong>       | $50      |
| Zoey’s mom uses the bus or gets rides with friends (who she gives gas money if she can), because she doesn’t have a car. In Southern VT, bus fare is free or $1/ride. The routes are limited, and you usually have to wait 1-4 hours for the next bus. |</p>
<table>
<thead>
<tr>
<th>Category</th>
<th>Description</th>
<th>Total Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>HEALTH CARE</td>
<td>This would be at least $500, but Zoey’s mom qualifies for Medicaid in Vermont, and all of the kids are covered by the state’s Dr. Dynasaur program.</td>
<td>$50</td>
</tr>
<tr>
<td>CELL PHONE</td>
<td>Zoey’s mom has a Straight Talk flip phone, and can get a 30 day, 1,500 minute/unlimited text Straight Talk plan at Walmart for $30</td>
<td>$40</td>
</tr>
<tr>
<td>ELECTRICITY</td>
<td>It would be $40 but they applied for the Energy Assistance program and are eligible for 25% off their electric bill.</td>
<td>$30</td>
</tr>
<tr>
<td>UTILITIES</td>
<td>Heat, water, sewer, etc. are covered by Lenny.</td>
<td>$0</td>
</tr>
<tr>
<td>CHILDCARE</td>
<td>It would be at least $1,300, but Bryce and Aurora are able to use Headstart pre-school which is free, and Zoey’s mom works the afterschool shifts so she won’t need childcare for Hector during the day.</td>
<td>$0</td>
</tr>
<tr>
<td>INTERNET &amp; CABLE</td>
<td>They don’t have a computer, Smartphone, DirecTV, Dish, Hulu, Netflix, etc.</td>
<td>$0</td>
</tr>
<tr>
<td>LAUNDRY</td>
<td>Laundrymat</td>
<td>$16</td>
</tr>
<tr>
<td>OTHER</td>
<td>Clothing, grooming, gifts, etc.</td>
<td>$5</td>
</tr>
<tr>
<td>DIAPERS</td>
<td>This is based on the cheapest brands at Walmart and Dollar General, which might not be as good, so Hector may need to be changed more often.</td>
<td>$30</td>
</tr>
<tr>
<td>BABY FORMULA</td>
<td>Formula is cheaper if you get a bigger can, but you have to spend more at once. If Zoey’s mom can buy the biggest, cheapest can 3x a month, it would cost about $60. If she had to get 6 or 7 smaller cans, it would cost around $100.</td>
<td>$60</td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td></td>
<td><strong>$1296</strong></td>
</tr>
</tbody>
</table>
1. How much is left over for savings? Vacation? Fun stuff? Clothes?
2. Which items in the budget don’t have enough to cover basic needs?
3. What is missing from this budget?
4. If it’s possible to get a functioning washing machine on Craigslist for $50, how long will it take her to save for that washing machine at this rate? What other areas of the budget could she cut money from? What would that mean for day to day life for Zoey and her sibs?
5. How do you think the lack of money that Zoey’s family has effect their ability to rest, and take care of their mental and physical health?
6. How do you think Zoey feels about being poor?
7. How is Zoey treated at school because she is poor? By her peers? By her teachers?
8. How does her lack of money effect Zoey’s life outside of school?
9. Why do you think Zoey’s mom doesn’t have a better paying job?
10. What needs to change for this budget to work?
11. What are the larger systems (wages, transportation systems, health care, cost of housing, etc.) impacting this budget?
12. What is the minimum wage for waitresses in Vermont? Minimum wage for everyone else?
Analyzing Matt’s Family Middle Income Budget

<table>
<thead>
<tr>
<th>Income (Monthly)</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>SAVINGS</td>
<td>$0</td>
</tr>
<tr>
<td>PAYCHECK</td>
<td>$8117</td>
</tr>
<tr>
<td>Dad is a salaried Computer Programmer at $67,400/year and his Mom works part-time in the admissions office of a nearby college making around $30,000/year.</td>
<td></td>
</tr>
<tr>
<td>TIPS</td>
<td>$0</td>
</tr>
<tr>
<td>Cash tips: average $630/month</td>
<td></td>
</tr>
<tr>
<td>TOTAL INCOME</td>
<td>$8117</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Expenses (Monthly)</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td>TAXES</td>
<td>$1006</td>
</tr>
<tr>
<td>HOUSING</td>
<td>$1800</td>
</tr>
<tr>
<td>Mortgage, property taxes, housing insurance</td>
<td></td>
</tr>
<tr>
<td>FOOD</td>
<td>$987</td>
</tr>
<tr>
<td>TRANSPORTATION</td>
<td>$1,243</td>
</tr>
<tr>
<td>Insurance, registration, maintenance, gas for 2 cars</td>
<td></td>
</tr>
<tr>
<td>HEALTH CARE</td>
<td>$1350</td>
</tr>
<tr>
<td>CELL PHONE</td>
<td>$160</td>
</tr>
<tr>
<td>AT&amp;T unlimited calls and data at $40 for 4 family members</td>
<td></td>
</tr>
<tr>
<td>ELECTRICITY</td>
<td>$120</td>
</tr>
<tr>
<td>UTILITIES</td>
<td>$200</td>
</tr>
<tr>
<td>Heat, water, sewer, etc.</td>
<td></td>
</tr>
<tr>
<td>CHILDCARE</td>
<td>$0</td>
</tr>
<tr>
<td>There aren't any kids in childcare right now</td>
<td></td>
</tr>
<tr>
<td>INTERNET &amp; CABLE</td>
<td>$90</td>
</tr>
<tr>
<td>Computer, Smartphone, DirecTV, Dish, Hulu, Netflix, etc.</td>
<td></td>
</tr>
</tbody>
</table>
**Budgeting on a Minimum Wage vs. Middle Class Income**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LAUNDRY</strong></td>
<td>$0</td>
</tr>
<tr>
<td>They own a washer and dryer.</td>
<td></td>
</tr>
<tr>
<td><strong>OTHER</strong></td>
<td>$252</td>
</tr>
<tr>
<td>Clothing, grooming, gifts, etc.</td>
<td></td>
</tr>
<tr>
<td><strong>DIAPERS</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>BABY FORMULA</strong></td>
<td>$0</td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td>$7168</td>
</tr>
</tbody>
</table>

1. What’s left-over for savings? Vacation? Other activities?
2. How is this budget different from Zoey’s family’s budget?
3. Is there anything missing from this budget?
4. If their washing machine broke, could Matt’s parents replace it? How long do you think that would take?
5. Does this budget allow Matt’s family to rest, and take care of their mental and physical health?
6. How do you think having enough money affects their ability to rest, and take care of their mental and physical health?
7. How do you think Matt feels about having enough money?
8. How is Matt treated at school as a middle class student? By his peers? By his teachers?
9. How does this budget impact Matt’s time outside of school? (Think vacations, activities, going to movies or out to eat, sports)
10. Why do you think Matt’s parents have good paying jobs?
11. What are the larger systems (think about laws and policies) impacting this budget?
12. Matt’s family might have good credit, so they could go to Sears/Home Depot/etc and get a washer that day and pay off over time. Could Zoey’s mom do this? How does credit work? Who is favored by credit policies? How does the credit system affect getting an apartment or a car?
13. A majority of Americans can’t come up with $500 in an emergency, so that means most of us are struggling to get by. What are the similarities and differences between “struggling” for Matt and Zoey?
Extension Activities:
Bring these budgets home and discuss how this compares with your family’s budget with your parents and guardians.

Look in your newspaper classified ads. What kinds of jobs are listed? What kind of skills and education do you need to get them? What else would you need to apply for a job? Make a list of all of it: computer, printer, clean clothes, time, etc.

SOURCES:
“Basic Needs Budgets and the Livable Wage” Prepared by the Vermont Legislative Joint Fiscal Office. 
http://www.leg.state.vt.us/jfo/reports/2017%20BNB%20Report%20Revision_Feb_1.pdf

“Medicaid and Dr. Dynasaur.” Vermont Heath Connect. 
http://info.healthconnect.vermont.gov/Medicaid

“Vermont Paycheck Calculator.” Smart Asset. 
https://smartasset.com/taxes/vermont-paycheck-calculator#SZIMI1GMSG