

## KERA's One Crisis Away: The Price of Prison Student Worksheets

### Pre-Activity

#### **Initial Activity**

We will take a look at how different annual salaries may afford individuals a different lifestyle. We will compare two salaries, \$20,000/year and \$90,000/year. Please use the following website to answer these questions:

1. Log onto Neuvoo Salary Calculator ([click here](#) or go to [neuvoo.com/tax-calculator/](http://neuvoo.com/tax-calculator/))
2. In the "Type your income" field, enter 20,000
3. Be sure the "Per" section is toggled to "Year"
4. Next, choose your state in the "Where do you work" section
5. Then click "Calculate"
6. Now answer the questions below:

#### **\$20,000/year salary**

1. What percentage of your total \$20,000 salary will go to "Total Tax" \_\_\_\_\_
2. What percentage of your total \$20,000 salary is "Net Pay" \_\_\_\_\_
3. How much of your salary will you take home monthly \_\_\_\_\_  
(*In order to see this, click "Month" near the Deductions tab*)
4. How much of your monthly salary is "Net Pay" after taxes \_\_\_\_\_

#### **\$90,000/year salary**

1. What percentage of your total \$90,000 salary will go to "Total Tax" \_\_\_\_\_
2. What percentage of your total \$90,000 salary is "Net Pay" \_\_\_\_\_
3. How much of your salary will you take home monthly \_\_\_\_\_  
(*In order to see this, click "Month" near the Deductions tab*)
4. How much of your monthly salary is "Net Pay" after taxes \_\_\_\_\_

What is your monthly take-home pay after taxes if making \$20,000/year: \_\_\_\_\_

What is your monthly take-home pay after taxes if making \$90,000/year: \_\_\_\_\_

## \$20,000 Salary vs. \$90,000 Salary

For this next activity, you will budget your monthly income for the following necessities. We will take a look at both salaries — \$20,000/year and \$90,000/year. You will compare the two salaries after finishing the monthly budget.

### Helpful tips:

- **Rent:** Normally, a rule of thumb is to not spend more than 30% of your *monthly* salary on rent
- **Transportation:** In this scenario, let's say you have a car and the payment is *\$530/month* (average car note for a new vehicle in the U.S.)

	\$20,000 Annual Salary	\$90,000 Annual Salary
Monthly Net Pay (after taxes)		
Rent (30% of your net pay)		
Transportation (car note or public transportation)	\$530	\$530
Food (budget \$100/week)		
Cell Phone Low: \$50 Mid-range: \$100 High: \$150		
Electricity (\$128.50 is the <a href="#">average monthly bill</a> in Texas, so let's add \$128.50 in this category for both)	\$128.50	\$128.50
Child Care (may include child support) Low: \$300 Mid-range: \$800 High: \$1,500		
What is left?		

*\*To fill in "What is left," subtract all budgeted amounts from monthly net pay to see what you have left — or what you still need at the end of the month.*

## **Reflection Questions**

1. If your budget stayed the same for the \$20,000 salary job, in what areas could you decrease your spending?

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2. If you weren't able to cut your budget of \$20,000, what might you do to increase your income potential?

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3. Describe how you would feel if you made \$90,000 a year and then had to switch to a \$20,000 salary. What challenges would you face in planning for the future?

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## **Pre-Lesson Activity**

**Vocabulary look-up:** *Using technology, look up the following terms. The words will be important to the upcoming script that you will read and audio that you will listen to.*



Searching Tip: Try using the term "What is (a)" before the term below to find the best results.

**Correctional Officer:** \_\_\_\_\_  
\_\_\_\_\_

**VA (Veterans Affairs) Hospital:** \_\_\_\_\_  
\_\_\_\_\_

**Public Defender:** \_\_\_\_\_  
\_\_\_\_\_

**Ex-Offender:** \_\_\_\_\_  
\_\_\_\_\_

**Prison Policy Initiative:** \_\_\_\_\_  
\_\_\_\_\_

### **Questions from the *One Crisis Away: The Price of Prison Story***

1. Why was Marc Wilson sent to prison and how long was his prison sentence?
2. What career did Marc Wilson have before he was sent to prison?
3. When Marc Wilson asked the “CO” for help after an incident in prison, what happens?
4. How many days did he spend in prison?
5. How much was Marc Wilson earning before going to prison?
6. How much did he have in savings before going to prison?
7. What happened to his nursing license?
8. What happened to his house and car?
9. What did his savings go towards?
10. What does a “comfortable” lifestyle mean to Marc Wilson?
11. How much does he earn now after serving time in prison? What type of job does he now have?
12. In Texas, what are some jobs you can no longer do with a criminal record?

## Reflection Questions

1. What were the unintended consequences for Marc Wilson of drug trafficking?
2. In what ways do you think Marc's life might be different today if he hadn't served time in prison?
3. How do you think Marc's lack of financial stability may have affected his family? Be sure to give examples.
4. Using your technology, look up one organization that helps ex-offenders in the journey to finding jobs and houses. What is the name of the organization and what is the mission of the organization?
5. Also using your technology, look at this chart from the Bureau of Labor Statistics article "Employment of young men after arrest or incarceration" ([click here](#) or visit [bit.ly/BLS-employment-incarceration](http://bit.ly/BLS-employment-incarceration)). Now check out the CareerOneStop website's ex-offenders job tool ([click here](#) or visit [careeronestop.org/ExOffender](http://careeronestop.org/ExOffender)). List five new things you have learned about employment searches after prison.
6. Also using your technology, look up what types of jobs are often *not* available to those with criminal backgrounds. Please list three.

