

## Cost of Living Recommendations for Family - Wewak, PNG

Family Budget	Husband	Wife	Kid 1	Kid 2	Kid 3	Kid 4	Your Total
<b>Estimated Average Monthly Costs</b>							
Living Costs	\$ 5,158	\$ 370	\$ 205	\$ 205	\$ 130	\$ -	\$ 6,068
Ministry Costs	\$ 300	\$ 50	\$ -	\$ -	\$ -	\$ -	\$ 350
Benefits \$ Taxes	\$ 1,740	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,740
<b>Total before admin fee</b>	<b>\$ 7,198</b>	<b>\$ 420</b>	<b>\$ 205</b>	<b>\$ 205</b>	<b>\$ 130</b>	<b>\$ -</b>	<b>\$ 8,158</b>
<b>7.5% SA Admin Fee</b>							<b>\$ 612</b>
<b>Total per month</b>							<b>\$ 8,770</b>
<b>Initial Entry Documents, Training, Airfare (one-way), Moving Costs</b>							
<b>Initial Setup Costs</b> <i>(Breakdown listed at the end of page)</i>	<b>\$ 5,500</b>	<b>\$ 1,400</b>	<b>\$ 775</b>	<b>\$ 775</b>	<b>\$ 775</b>	<b>\$ -</b>	<b>\$ 9,225</b>
I. Living Costs	Husband	Wife	Kid 1	Kid 2	Kid 3	Kid 4	Total
<b>Living Expenses</b>							
Food <i>(Figured at 50% higher than our Ohio monthly grocery budget)</i>	\$ 300	\$ 300	\$ 125	\$ 125	\$ 50	\$ -	\$ 900
Household Consumables (laundry, kitchen & cleaning supplies)	\$ 20	\$ 20	\$ 10	\$ 10	\$ 10	\$ -	\$ 70
Personal Care	\$ 15	\$ 30	\$ 15	\$ 15	\$ 15	\$ -	\$ 90
Clothing	\$ 20	\$ 20	\$ 15	\$ 15	\$ 15	\$ -	\$ 85
<b>Total</b>	<b>\$ 355</b>	<b>\$ 370</b>	<b>\$ 165</b>	<b>\$ 165</b>	<b>\$ 90</b>	<b>\$ -</b>	<b>\$ 1,145</b>
<b>Rent &amp; Misc. to SA</b>							
Rent, Security, Propane, Water, Sewer, Garbage, Electricity	\$ 1,685						\$ 1,685
Satellite	\$ 75						\$ 75
<b>Total</b>	<b>\$ 1,760</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,760</b>
<b>Housing Expenses</b>							
Furniture & Appliances <i>(Misc expenses as needed)</i>	\$ 30						\$ 30
Gas (propane) - Part of rent	\$ -						\$ -
Home & Contents Insurance	\$ 75						\$ 75
Maintenance of Housing items	\$ 40						\$ 40
<b>Total</b>	<b>\$ 145</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 145</b>
<b>Miscellaneous</b>							
Rest & Recreation Leave / Vacation <i>(\$4,000 per year, \$2,000 per leave)</i>	\$ 333						\$ 333
Entertainment, Hobbies	\$ 75						\$ 75
Domestic Help - Wages <i>(Cleaning, Nanny)</i>	\$ 100						\$ 100
Home School/Education costs	\$ 75						\$ 75
Student Loan repayment	\$ -						\$ -
<b>Total</b>	<b>\$ 583</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 583</b>
<b>Savings</b>							
Savings/Retirement	\$ 300						\$ 300

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College Savings			\$ 40	\$ 40	\$ 40	\$ -	\$ 120
Emergency Savings/Unexpected expenses	\$ 100						\$ 100
<b>Total</b>	<b>\$ 400</b>	<b>\$ -</b>	<b>\$ 40</b>	<b>\$ 40</b>	<b>\$ 40</b>	<b>\$ -</b>	<b>\$ 520</b>
<b>Savings/Furlough (After multi-year term in PNG)</b>							
Airfare (From and back to PNG) (Every 2 years = \$20,160 per furlough)	\$ 840	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 840
Vehicle savings (To help offset vehicle needs) \$1,200 per furlough	\$ 50						\$ 50
Housing (To help offset rental while on furlough) (\$600 every 2 years)	\$ 25						\$ 25
<b>Total</b>	<b>\$ 915</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 915</b>
<b>Personal Travel</b>							
Vehicle usage (Rental, Gas for personal use)	\$ 150						\$ 150
Vehicle Purchase/Replacement Saving	\$ 50						\$ 50
Vehicle fuel	\$ -						\$ -
Vehicle Maintenance	\$ -						\$ -
Vehicle Insurance & License	\$ -						\$ -
<b>Total</b>	<b>\$ 200</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 200</b>
<b>Contributions / Giving</b>							
Contribution / Giving	\$ 800	\$ -					\$ 800
<b>Total</b>	<b>\$ 800</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 800</b>
<b>Cost of Living Totals</b>	<b>\$ 5,158</b>	<b>\$ 370</b>	<b>\$ 205</b>	<b>\$ 205</b>	<b>\$ 130</b>	<b>\$ -</b>	<b>\$ 6,068</b>
<b>II. Ministry costs</b>							
	<b>Husband</b>	<b>Wife</b>	<b>Kid 1</b>	<b>Kid 2</b>	<b>Kid 3</b>	<b>Kid 4</b>	<b>Total</b>
<b>Communication</b>							
Mobile phone (per phone)	\$ 50	\$ 50					\$ 100
Email/Website/Blog (Around \$100 per year)	\$ 12						\$ 12
Postage & Print (Newsletter every two months @ per \$300 printing)	\$ 150						\$ 150
Office Supplies	\$ 25						\$ 25
<b>Office &amp; PC Equipment</b>							
PC repair, etc (Replace \$2,400 laptop every four years)	\$ 50						\$ 50
Printer	\$ 3						\$ 3
Misc	\$ 10						\$ 10
<b>Total</b>	<b>\$ 300</b>	<b>\$ 50</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 350</b>
<b>III. Benifits &amp; Taxes</b>							
	<b>Husband</b>	<b>Wife</b>	<b>Kid 1</b>	<b>Kid 2</b>	<b>Kid 3</b>	<b>Kid 4</b>	<b>Total</b>
<b>Medical</b>							
Medical Insurance (Mandantory to have coverage)	\$ 600						\$ 600
Medevac Insurance (Mandantory to have coverage)	\$ 100						\$ 100
Medical Savings	\$ 100						\$ 100
Prescriptions	\$ 15						\$ 15
Dental Expenses	\$ 50						\$ 50

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Vision (Glasses/Contacts)	\$ 25						\$ 25
Other Medical (air travel to clinic)	\$ 50						\$ 50
<b>Life Insurance</b>							
Life Insurance	\$ 50						\$ 50
<b>Taxes</b>							
Home Country ( <i>Social Security is 15.5% of net income</i> )	\$ 750						\$ 750
Income Tax	\$ -						\$ -
<b>Retirement Savings</b>							
Tax Deferred Retirement Savings							\$ -
Other Retirement Savings	\$ -						\$ -
<b>Total</b>	<b>\$ 1,740</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 1,740</b>
<b>Estimated Average Monthly Costs</b>							
	<b>\$ 7,198</b>	<b>\$ 420</b>	<b>\$ 205</b>	<b>\$ 205</b>	<b>\$ 130</b>	<b>\$ -</b>	<b>\$ 8,158</b>
<b>Family Return to PNG Costs</b>							
	<b>Husband</b>	<b>Wife</b>	<b>Kid 1</b>	<b>Kid 2</b>	<b>Kid 3</b>	<b>Kid 4</b>	<b>Total</b>
<b>Initial Costs: Documents, Air Tickets, Training, Moving &amp; Shipping</b>							
Work Permit ( <i>photos, document certification, lodgment &amp; Gov fees</i> )	\$ 500						\$ 700
Entry Permit ( <i>medical exams, police report, document certification</i> )	\$ 200	\$ 100	\$ 100	\$ 100	\$ 100	\$ -	\$ 900
Entry Permit ( <i>lodgment &amp; government fees</i> )	\$ 100	\$ 100	\$ -	\$ -	\$ -	\$ -	\$ 400
Airfare ( <i>one-way</i> )	\$ 700	\$ 700	\$ 675	\$ 675	\$ 675	\$ -	\$ 3,425
Vehicle & Shipping		\$ -					\$ -
Partnership Development Materials							\$ -
Passports Renewal			\$ -	\$ -	\$ -	\$ -	\$ -
Community Health Evangelism (CHE) training							\$ -
Home Schooling materials purchase			\$ -	\$ -			\$ -
Home Schooling computers purchase		\$ 500					\$ 500
Initial set up costs for housing	\$ 4,000						\$ 4,000
<b>Total</b>	<b>\$ 5,500</b>	<b>\$ 1,400</b>	<b>\$ 775</b>	<b>\$ 775</b>	<b>\$ 775</b>	<b>\$ -</b>	<b>\$ 9,225</b>