



## Handout 04.13: Furnishing Catalog and Budget Sheet

Print the catalog (pages 1 and 2) once per pair. Print the Budget Sheet (page 3) and the tax table (page 4) one per student or team.

## Pages 1 and 2: The Furnishing Catalog

Every price is a realistic 2026 price for Long Island and is marked. Three columns for every item:

- **New** (a box icon): from a store, in a box, with a warranty.
- **Secondhand** (a recycle-arrow icon): from a thrift store, a yard sale, or a marketplace listing. You check it yourself before you buy.
- **DIY** (a hammer icon): the parts to make it yourself. The price is the parts. The labor is the client's, or yours.

A dash in a column means that item is not sold that way. "None" under DIY means there is no safe or practical way to make it.

**Sales tax:** everything in this catalog is taxed at 8.625 percent. Food is not taxed; furniture is. Compute the tax once, on the subtotal, at the bottom of the Budget Sheet. (In real life a yard sale item from a neighbor usually has no sales tax collected; for this project, tax everything so the math is one rule.)

### Beds and sleep

| # | Item                          | Size          | New   | Secondhand | DIY (parts)                                                   | Quality note                                                                                                                     |
|---|-------------------------------|---------------|-------|------------|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| 1 | Twin bed frame, metal or wood | 3 by 6.5 ft   | \$129 | \$45       | \$60 (a wood platform from two sheets of plywood and 2 by 4s) | Secondhand: check every bolt and slat. DIY platform is sturdy and low, good for a walker or wheelchair user at the right height. |
| 2 | Full bed frame                | 4.5 by 6.5 ft | \$179 | \$60       | \$80 (platform)                                               | Same checks as above.                                                                                                            |
| 3 | Twin mattress                 | 3 by 6.5 ft   | \$149 | dash       | none                                                          | Never secondhand: bed bugs, dust mites, stains, no warranty.                                                                     |

|   |                                                 |                              |       |                                                                    |                   |                                                                                        |
|---|-------------------------------------------------|------------------------------|-------|--------------------------------------------------------------------|-------------------|----------------------------------------------------------------------------------------|
| 4 | Full mattress                                   | 4.5 by 6.5 ft                | \$229 | dash                                                               | none              | Never secondhand. The Ahmed card's full bed already has one; do not buy it again.      |
| 5 | Bunk bed, twin over twin, with rails and ladder | 3.5 by 6.5 ft, 5.5 ft tall   | \$299 | \$110                                                              | none              | Secondhand: the top rail must be there and the ladder must be solid. Do not build one. |
| 6 | Crib, meets current safety standard             | 2.5 by 4.5 ft                | \$189 | \$70 (only if made after 2011 and the seller has the model number) | none              | Older drop-side cribs are banned. Check the recall list. When in doubt, new.           |
| 7 | Crib mattress, firm                             | fits crib                    | \$69  | dash                                                               | none              | Never secondhand. Firm and tight-fitting for safe sleep.                               |
| 8 | Mattress protector, waterproof                  | twin or full                 | \$25  | dash                                                               | none              | Cheap insurance for any mattress.                                                      |
| 9 | Bed risers or lowering blocks (set of 4)        | adjusts bed height 3 to 5 in | \$18  | \$5                                                                | \$6 (wood blocks) | For the walker user (higher) or the                                                    |

|  |  |  |  |  |  |                                 |
|--|--|--|--|--|--|---------------------------------|
|  |  |  |  |  |  | wheelchair user (to 20 inches). |
|--|--|--|--|--|--|---------------------------------|

## Seating

| #  | Item                          | Size          | New   | Secondhand | DIY (parts)                            | Quality note                                                                                                                 |
|----|-------------------------------|---------------|-------|------------|----------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| 10 | Armchair with arms, firm seat | 2.5 by 2.5 ft | \$189 | \$45       | none                                   | For the walker user: arms he can push up from, seat about 19 in high. Secondhand: sit in it; press the seat; check the legs. |
| 11 | Desk chair, adjustable        | 1.5 by 1.5 ft | \$79  | \$20       | none                                   | Secondhand: the gas lift must hold.                                                                                          |
| 12 | Rocking chair or glider       | 2.5 by 3 ft   | \$159 | \$40       | none                                   | For night feedings. Secondhand: no cracks in the runners.                                                                    |
| 13 | Loveseat, seats two           | 3 by 5 ft     | \$349 | \$90       | \$70 (a pallet frame and two cushions) | Secondhand: smell it, lift the cushions, check for pests. Tiny house: it must fit through a 3-ft door.                       |
| 14 | Bench, plain                  | 1.5 by 4 ft   | \$89  | \$30       | \$25 (a 2 by 12 board and              | Entry bench: 16 to 18 in                                                                                                     |

|    |                           |                    |       |      |                                               |                                                                      |
|----|---------------------------|--------------------|-------|------|-----------------------------------------------|----------------------------------------------------------------------|
|    |                           |                    |       |      | two legs)                                     | high so a child can sit.                                             |
| 15 | Bench with storage inside | 1.5 by 4 ft        | \$149 | \$50 | \$40 (a plywood box with a hinged lid)        | DIY lid needs a soft-close or a stop so it does not slam on fingers. |
| 16 | Folding chairs, pair      | 1.5 by 1.5 ft each | \$40  | \$12 | none                                          | Tiny house: they fold and hang on a wall.                            |
| 17 | Floor cushion, large      | 2 by 2 ft          | \$35  | \$10 | \$8 (foam and a fabric cover, sewn in Unit 5) | For Luz's play spot.                                                 |

### Tables and desks

| #  | Item                        | Size        | New   | Secondhand | DIY (parts)                                                          | Quality note                                                                                  |
|----|-----------------------------|-------------|-------|------------|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| 18 | Desk, 4 ft, open underneath | 2 by 4 ft   | \$149 | \$40       | \$35 (a hollow door blank on two file cabinets, or on wall brackets) | Wheelchair user: open underneath, 27 to 30 in high. The DIY version can be set to any height. |
| 19 | Wall-mounted fold-down desk | 1.5 by 3 ft | \$99  | \$30       | \$30 (a shelf board, two folding brackets, a piano hinge)            | Tiny house and shared bedroom: folds away. Must be screwed                                    |

|    |                                              |               |       |      |                                                                        |                                                                                                          |
|----|----------------------------------------------|---------------|-------|------|------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|
|    |                                              |               |       |      |                                                                        | into studs.                                                                                              |
| 20 | Nightstand                                   | 1.5 by 1.5 ft | \$59  | \$15 | \$12 (a crate)                                                         | Walker user: put the lamp and the phone within reach from the bed.                                       |
| 21 | Small dining or work table, folds, seats two | 2.5 by 2.5 ft | \$119 | \$35 | \$40 (a tabletop on folding legs)                                      | Tiny house: two laptops and two plates at once.                                                          |
| 22 | Changing table with rail                     | 1.5 by 3 ft   | \$139 | \$40 | \$15 (a changing pad with a strap, on top of a dresser, item 25 or 26) | The DIY version is what most families do: the pad goes on a dresser at waist height. Anchor the dresser. |

### Storage

| #  | Item              | Size                   | New   | Secondhand | DIY (parts) | Quality note                                                                                 |
|----|-------------------|------------------------|-------|------------|-------------|----------------------------------------------------------------------------------------------|
| 23 | Dresser, 5 drawer | 1.5 by 5 ft, 4 ft tall | \$249 | \$60       | none        | Anchor it to the wall in any room with a child. Wheelchair user: drawers above 48 in are out |

|    |                                             |                          |       |      |                                                    |                                                                                                      |
|----|---------------------------------------------|--------------------------|-------|------|----------------------------------------------------|------------------------------------------------------------------------------------------------------|
|    |                                             |                          |       |      |                                                    | of reach.                                                                                            |
| 24 | Dresser, small, 3 drawer                    | 1.5 by 3 ft, 2.5 ft tall | \$129 | \$35 | \$45 (a cube unit with fabric drawers)             | Low enough for an 8-year-old or a seated user.                                                       |
| 25 | Bookcase, 3 shelf                           | 1 by 3 ft, 3.5 ft tall   | \$79  | \$20 | \$25 (three boards and cinder blocks, or brackets) | Anchor it. Shelves for Grandpa's photos at eye height from the bed.                                  |
| 26 | Cube storage, 9 cubes                       | 1 by 3 ft, 3 ft tall     | \$69  | \$25 | none                                               | Toys, shoes, folded clothes. Add fabric bins (item 28).                                              |
| 27 | Wardrobe or closet system (rod and shelves) | 2 by 4 ft                | \$199 | \$50 | \$40 (a closet rod kit and two shelves)            | Wheelchair user: the DIY rod can be hung at 48 in or lower. Tiny house: this is the clothes storage. |
| 28 | Fabric bins, set of 4                       | fit a cube               | \$24  | \$8  | \$10 (four cardboard boxes covered in fabric)      | One bin per person for shoes in the entry.                                                           |
| 29 | Wall hooks, set of 5, screw-in              | mounts on the wall       | \$22  | \$6  | \$8 (five hooks and a board)                       | Entry: two rows, one at 60 in for adults and one at                                                  |

|    |                                   |                 |      |      |                                          |                                                                  |
|----|-----------------------------------|-----------------|------|------|------------------------------------------|------------------------------------------------------------------|
|    |                                   |                 |      |      |                                          | 40 in for kids. Screw into studs.                                |
| 30 | Floating shelves, pair            | 1 by 2 ft each  | \$39 | \$12 | \$15 (boards and brackets)               | A photo shelf, a spot for keys and mail.                         |
| 31 | Under-bed bins, pair, with wheels | fit under a bed | \$32 | \$10 | \$8 (two low boxes on furniture sliders) | Not for a bed at walker height that has no clearance underneath. |
| 32 | Shoe rack, 3 tier                 | 1 by 2.5 ft     | \$29 | \$8  | \$10 (two boards and dowels)             | Entry: keeps the mat clear.                                      |

### Lighting

| #  | Item               | Size               | New  | Secondhand | DIY (parts) | Quality note                                                                                               |
|----|--------------------|--------------------|------|------------|-------------|------------------------------------------------------------------------------------------------------------|
| 33 | Table lamp         | fits a nightstand  | \$39 | \$10       | none        | Check the cord for cracks on a secondhand lamp. Put the switch where the client can reach it from the bed. |
| 34 | Floor lamp         | 1 by 1 ft base     | \$59 | \$15       | none        | Cord along the wall, not across the path.                                                                  |
| 35 | Clip-on desk lamp, | clips to a desk or | \$24 | \$8        | none        | Mia's study                                                                                                |

|    |                                                              |                                |      |      |      |                                                                                                                                         |
|----|--------------------------------------------------------------|--------------------------------|------|------|------|-----------------------------------------------------------------------------------------------------------------------------------------|
|    | LED                                                          | shelf                          |      |      |      | corner:<br>light that<br>does not<br>wake Luz.                                                                                          |
| 36 | LED bulbs,<br>pack of 4                                      | 9 watt,<br>replaces<br>60 watt | \$12 | dash | none | The green<br>choice: 51<br>watts<br>saved per<br>bulb every<br>hour it is<br>on.                                                        |
| 37 | Plug-in<br>night<br>lights,<br>pair, with<br>light<br>sensor | plug into<br>an outlet         | \$14 | dash | none | On the<br>path from<br>the bed to<br>the door.<br>Safety<br>feature for<br>the walker<br>user, the<br>baby's<br>room, and<br>the entry. |

#### Floor, window, walls, finish

| #  | Item                                                          | Size                  | New  | Secondhand | DIY<br>(parts)                                                      | Quality<br>note                                                                                                                                            |
|----|---------------------------------------------------------------|-----------------------|------|------------|---------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 38 | Area rug,<br>5 by 7 ft,<br>low pile,<br>with non-<br>slip pad | 5 by 7 ft             | \$89 | \$30       | \$20<br>(carpet<br>remnant<br>bound<br>with tape,<br>plus a<br>pad) | Walker or<br>wheelchai<br>r user: low<br>pile only,<br>taped<br>down, or<br>no rug at<br>all.<br>Recycled-<br>fiber rugs<br>count as a<br>green<br>choice. |
| 39 | Cordless<br>blinds or<br>curtains<br>with a rod,<br>no        | fits a 4-ft<br>window | \$49 | \$12       | \$18 (a<br>tension<br>rod and a<br>pair of<br>curtains,             | Baby's<br>room:<br>cordless is<br>the rule,<br>not a                                                                                                       |

|    |                                                                      |                       |      |      |                    |                                                                                                                                                                              |
|----|----------------------------------------------------------------------|-----------------------|------|------|--------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|    | dangling<br>cords                                                    |                       |      |      | sewn in<br>Unit 5) | want.                                                                                                                                                                        |
| 40 | Paint, 1<br>gallon,<br>low-VOC,<br>plus roller,<br>tray, and<br>tape | covers one<br>bedroom | \$58 | dash | none               | Low-VOC<br>is a green<br>choice<br>(fewer<br>fumes).<br>One gallon<br>does most<br>bedrooms.<br>Secondhand<br>paint:<br>only a<br>sealed,<br>unopened<br>can, and<br>rarely. |

Not in the catalog but free or nearly free: a plant from a cutting (green choice, \$0 to \$5); a family photo wall (frames secondhand, item 30 for the shelf); a mirror from a thrift store (\$10 to \$20, use item 30's line and write "mirror"); a rubber-backed entry mat (\$15 new, write it in). Write any extra item on a blank line with a price you can defend.



### Page 3: The Budget Sheet

Name(s): \_\_\_\_\_ Date: \_\_\_\_\_ Client: \_\_\_\_\_ Budget: \$\_\_\_\_\_ Tax rate: \_\_\_\_\_ percent

Needs first. Wants after, only if money is left. Every piece on your plan is a line.

| Line | Item # | Item | Column<br>(New /<br>Secondhand<br>/ DIY) | Price | Running<br>subtotal |
|------|--------|------|------------------------------------------|-------|---------------------|
| 1    |        |      |                                          |       |                     |
| 2    |        |      |                                          |       |                     |
| 3    |        |      |                                          |       |                     |
| 4    |        |      |                                          |       |                     |
| 5    |        |      |                                          |       |                     |
| 6    |        |      |                                          |       |                     |
| 7    |        |      |                                          |       |                     |
| 8    |        |      |                                          |       |                     |
| 9    |        |      |                                          |       |                     |
| 10   |        |      |                                          |       |                     |
| 11   |        |      |                                          |       |                     |
| 12   |        |      |                                          |       |                     |
| 13   |        |      |                                          |       |                     |
| 14   |        |      |                                          |       |                     |
| 15   |        |      |                                          |       |                     |
| 16   |        |      |                                          |       |                     |

**Subtotal (add every line once): \$\_\_\_\_\_**

**Sales tax (subtotal times 0.08625, or use the table on page 4): \$\_\_\_\_\_**

**Total (subtotal plus tax): \$\_\_\_\_\_**

**Budget: \$\_\_\_\_\_ Under or over by: \$\_\_\_\_\_ Circle: UNDER / OVER**

### The trade-off box (fill if you went over, or if you changed your plan)

| What I changed | Was | Now | Saving |
|----------------|-----|-----|--------|
|                |     |     |        |
|                |     |     |        |
|                |     |     |        |

### Three justifications

Use the five-step decision model: name the choice, list options, weigh each against what matters to the client, decide, look back.

1. I chose \_\_\_\_\_ **new** because the client needs \_\_\_\_\_, and new gives \_\_\_\_\_ (quality, safety, warranty) that secondhand does not.
2. I chose \_\_\_\_\_ **secondhand** because the client needs \_\_\_\_\_, and I checked \_\_\_\_\_ before buying. It saved \$\_\_\_\_\_ for \_\_\_\_\_.
3. I chose \_\_\_\_\_ **DIY or free** because the client needs \_\_\_\_\_, and the parts cost \$\_\_\_\_\_. Who builds it: \_\_\_\_\_.

Frame for ELL students: "I chose \_\_\_\_ (new / secondhand / DIY) for \_\_\_\_ because the client needs \_\_\_\_."

Word bank: budget (bütçe / orçamento / presupuesto), tax (vergi / imposto / impuesto), total (toplam / total / total), new (yeni / novo / nuevo), secondhand (ikinci el / de segunda mão / de segunda mano), make it (kendin yap / faça você mesmo / hazlo tú mismo).

Teacher initials on the final total: \_\_\_\_\_

## Page 4: Sales tax table at 8.625 percent

Find the subtotal closest below yours, then add the tax on the rest by hand, or multiply the whole subtotal by 0.08625. Every row: subtotal, tax, total.

| Subt<br>otal | Tax      | Total      | Subt<br>otal | Tax      | Total      | Subt<br>otal | Tax      | Total      | Subt<br>otal | Tax      | Total      |
|--------------|----------|------------|--------------|----------|------------|--------------|----------|------------|--------------|----------|------------|
| \$10         | \$0.86   | \$10.86    | \$20         | \$1.73   | \$21.73    | \$30         | \$2.59   | \$32.59    | \$40         | \$3.45   | \$43.45    |
| \$50         | \$4.31   | \$54.31    | \$60         | \$5.18   | \$65.18    | \$70         | \$6.04   | \$76.04    | \$80         | \$6.90   | \$86.90    |
| \$90         | \$7.76   | \$97.76    | \$100        | \$8.63   | \$108.63   | \$110        | \$9.49   | \$119.49   | \$120        | \$10.35  | \$130.35   |
| \$130        | \$11.21  | \$141.21   | \$140        | \$12.08  | \$152.08   | \$150        | \$12.94  | \$162.94   | \$160        | \$13.80  | \$173.80   |
| \$170        | \$14.66  | \$184.66   | \$180        | \$15.53  | \$195.53   | \$190        | \$16.39  | \$206.39   | \$200        | \$17.25  | \$217.25   |
| \$210        | \$18.11  | \$228.11   | \$220        | \$18.98  | \$238.98   | \$230        | \$19.84  | \$249.84   | \$240        | \$20.70  | \$260.70   |
| \$250        | \$21.56  | \$271.56   | \$260        | \$22.43  | \$282.43   | \$270        | \$23.29  | \$293.29   | \$280        | \$24.15  | \$304.15   |
| \$290        | \$25.01  | \$315.01   | \$300        | \$25.88  | \$325.88   | \$310        | \$26.74  | \$336.74   | \$320        | \$27.60  | \$347.60   |
| \$330        | \$28.46  | \$358.46   | \$340        | \$29.33  | \$369.33   | \$350        | \$30.19  | \$380.19   | \$360        | \$31.05  | \$391.05   |
| \$370        | \$31.91  | \$401.91   | \$380        | \$32.78  | \$412.78   | \$390        | \$33.64  | \$423.64   | \$400        | \$34.50  | \$434.50   |
| \$450        | \$38.81  | \$488.81   | \$500        | \$43.13  | \$543.13   | \$550        | \$47.44  | \$597.44   | \$600        | \$51.75  | \$651.75   |
| \$650        | \$56.06  | \$706.06   | \$700        | \$60.38  | \$760.38   | \$750        | \$64.69  | \$814.69   | \$800        | \$69.00  | \$869.00   |
| \$850        | \$73.31  | \$923.31   | \$900        | \$77.63  | \$977.63   | \$950        | \$81.94  | \$1,031.94 | \$1,000      | \$86.25  | \$1,086.25 |
| \$1,050      | \$90.56  | \$1,140.56 | \$1,100      | \$94.88  | \$1,194.88 | \$1,150      | \$99.19  | \$1,249.19 | \$1,200      | \$103.50 | \$1,303.50 |
| \$1,250      | \$107.81 | \$1,357.81 | \$1,300      | \$112.13 | \$1,412.13 | \$1,350      | \$116.44 | \$1,466.44 | \$1,400      | \$120.75 | \$1,520.75 |
| \$1,4        | \$125    | \$1,5      | \$1,5        | \$129    | \$1,6      |              |          |            |              |          |            |



|    |     |           |    |     |           |  |  |  |  |  |  |
|----|-----|-----------|----|-----|-----------|--|--|--|--|--|--|
| 50 | .06 | 75.0<br>6 | 00 | .38 | 29.3<br>8 |  |  |  |  |  |  |
|----|-----|-----------|----|-----|-----------|--|--|--|--|--|--|

The hidden number: to land at or under \$400 with tax, the subtotal has to be \$368 or less. To land at or under \$1,500, the subtotal has to be \$1,380 or less. Say this out loud in Step 3 of Lesson 4.13.