



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

Floor, window, walls, finish

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

	dangling cords				sewn in Unit 5)	want.
40	Paint, 1 gallon, low-VOC, plus roller, tray, and tape	covers one bedroom	\$58	dash	none	Low-VOC is a green choice (fewer fumes). One gallon does most bedrooms. Secondhand paint: only a sealed, unopened can, and 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 (New / Secondhand / DIY)	Price	Running 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). *[check with a native speaker]*

Teacher initials on the final total: _____

Page 4: Sales tax table at 8.625 percent [update]

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 otal	Tax	Total	Subt otal	Tax	Total	Subt otal	Tax	Total	Subt 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						



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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.

Teacher key

- There is no single right budget. A “Meets” Budget Sheet has every plan piece as a line, a correct running subtotal, the tax computed once, a total at or under budget, needs before wants, and three justifications tied to the client’s need.
- Worked example, Okafor card, one strong answer: twin bed frame DIY platform \$60; twin mattress new \$149; mattress protector new \$25; nightstand secondhand \$15; armchair secondhand \$45; table lamp secondhand \$10; LED bulbs new \$12; night lights new \$14; floating shelves DIY \$15; paint new \$58 (blue). Subtotal \$403. Over. Trade-off: paint becomes one quart and a borrowed roller [write in, \$18], saving \$40; the shelves become one secondhand shelf, \$12, saving \$3. New subtotal \$360; tax \$31.05; total \$391.05; under by \$8.95. No rug (the rule). The TV is a want and waits.
- Worked example, tiny house: a kitchen counter with a two-burner cooktop and a sink [write in, new \$420], a mini fridge secondhand \$80, a composting toilet new \$650 [write in], and a shower kit new \$380 [write in] come to \$1,530 before a single chair. A strong tiny house team discovers that the toilet, the shower, and the kitchen eat the budget and that the couch, the table, the storage, and the loft ladder have to be DIY or secondhand, or the fixtures have to be secondhand (a used shower kit is fine; a used composting toilet is not). That discovery is the lesson. *[Sal: add the tiny house fixtures (cooktop, sink, shower kit, composting toilet) to the catalog with your prices if you want the tiny house priced fully; the blank lines cover it for now. Realistic 2026 figures: two-burner cooktop \$90 to \$150; bar sink with faucet \$120 to \$200; shower kit 32 by 32 \$350 to \$500; composting toilet \$600 to \$1,000; all [update].]*
- Common errors to catch: the tax added to every line (same total, more mistakes); a secondhand mattress (not allowed); a DIY read as \$0; the subtotal copied as the total.
- Recheck routine from Lesson 1.19: a wrong running subtotal is recalculated from line 1 with a partner.