

THE NEW YORK NUT A CHOOSE-YOUR-OWN-ADVENTURE COST-OF-LIVING CALCULATOR*

**Not to be taken too literally or used in place of a good accountant.*

Where do you see yourself in ten years? How well will you live? And, more important, will you be able to afford it? Well, the answers depend on how you choose to live. Take our easy test to get a glimpse of your future, then get to work.

By Janelle Nanos

Start Here

You will live in ...
(Check all that apply.)

Manhattan

The Outer Boroughs

The Burbs



- Manhattan Housing Calculator**
- Subsidized artists' housing in Westbeth+5
 - A rent-controlled three-bedroom in Stuy Town+15
 - A two-bedroom in Battery Park City+40
 - A brownstone in Harlem+48
 - A classic six on Central Park+65
 - A carriage house in the West Village+175



- Suburban Housing Calculator**
- A starter home in Levittown+15
 - A two-story house in Montclair+30
 - A three-bedroom Colonial in Cold Spring Harbor+40
 - A Westchester McMansion+80
 - A modest estate in Greenwich+105

- Outer-Borough Housing Calculator**
- A loft in Bushwick+10
 - A 1,000-square-foot condo on the river in Long Island City+15
 - A Victorian on Staten Island+21
 - A two-bedroom in Brooklyn Heights+30
 - A brownstone in Fort Greene+53
 - A seven-bedroom Colonial in Riverdale+85

- Weekend-Getaway Calculator**
- Crashing on your in-laws' couch+0
 - A renovated barn in Vermont+10
 - A cottage in Saltaire, Fire Island+35
 - A Bridgehampton manse with guest house+150



Will you have a kid?
Yes No

Where will they go to school?

Preschool

Postgrad

6-12 years old

13-18

19-21 years old

- Preschool Calculator**
It's never too young to start.
- P.S. 41 pre-K+0
 - Your neighbor's living-room "enrichment center"+4
 - Washington Market School+8
 - 92nd Street Y+10
 - West Side Montessori+12



- Grammar-School Calculator**
Public, parochial, or private?
- P.S. 6+0
 - Holy Name+2
 - Homeschooling+5
 - Fieldston+11
 - Horace Mann+13

- High-School Calculator**
If you can't say "no," add 2 for the fancy wardrobe.
- Bronx Science+0
 - Loyola+11
 - Andover+15
 - Swiss boarding school+20



- College Calculator**
You'll never see them, but you'll see the bill ...
- CUNY+6
 - UC Berkeley+12
 - Columbia+16
 - Middlebury+22

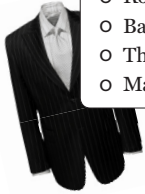
- Postgrad Calculator**
It never ends!
- A handshake+0
 - A new car+9
 - An M.F.A.+15
 - Rent for an apartment in the West Village and a clothes budget+20
 - A fancy wedding+50
 - The down payment on a house+100



Another one?
Yes

Men's-Fashion Calculator

- Old Navy+1
- H&M +2
- Steven Alan +5
- Rogan+7
- Barneys+10
- Thom Browne+12
- Made to measure ..+15



Women's-Fashion Calculator

- Forever 21+1
- The Gap +3
- Club Monaco+4
- A.P.C.+8
- Bergdorf's+12
- Couture+20



What will you wear?

Yes

No

No

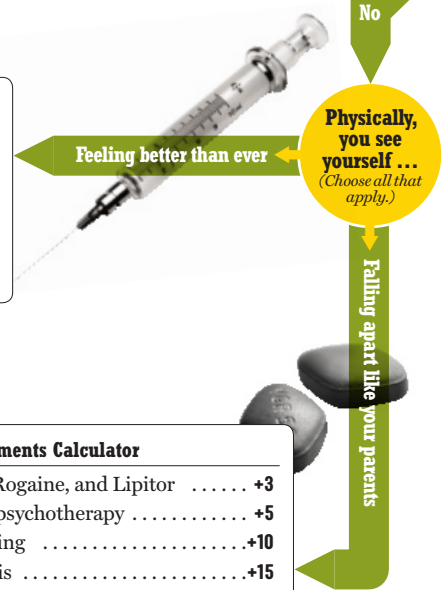
Exercise and Cosmetic-Surgery Calculator

- Fish-oil pills every day +0
- Regular Botox +2
- A weekly needling from a Chinatown acupuncturist +3
- A personal trainer +4
- A doctor who makes house calls +5

Feeling better than ever

Physically, you see yourself ...
(Choose all that apply.)

Falling apart like your parents



Certain things you will not want to live without:
(Choose all that apply from the three lists below.)

Doctors and Treatments Calculator

- Daily Viagra, Rogaine, and Lipitor +3
- Twice-weekly psychotherapy +5
- Stomach stapling+10
- Regular dialysis+15
- A doctor who makes a lot of house calls ... +18

Daily-Addiction Calculator

- The New York Post +0
- A lottery ticket +1
- A Venti Caramel Macchiato habit+2
- A pack of Lucky's+5
- A single-malt and cigar +10
- A line of cocaine +15



Regular-Indulgence Calculator

- Chinese food and Netflix+1
- A Patsy's pie and an entry-level Barolo to wash it down .. +2
- TKTS and a prix fixe dinner on Restaurant Row +3
- A gallery opening and a feast at the Spotted Pig +5
- The tasting menu for two at Le Bernardin +8
- Throwing a fabulous catered dinner party for eight +10



Annual-Vacation Calculator

- A weekend ski getaway to Vermont +1
- Camping in Utah: Zion National Park, Bryce Canyon, and Monument Valley +3
- A long weekend at Art Basel Miami +4
- A two-week Himalayan trek+5
- A offshore shopping expedition+10
- A space trip on Virgin Galactic +100

Last but not least...

Beneficence Calculator

- Spare change to the homeless. +0
- The dollar-for-dollar match at WNYC+1
- Heifer International Foundation cows in lieu of holiday presents +2
- Become a Leadership Giver for the United Way +4
- A table at the Robin Hood Foundation gala—and a new gown to wear to it+10



KEY

Tally your total to find out how much money you'll need to bring home per year to support your chosen lifestyle.

IF YOUR SCORE IS	... YOU NEED TO EARN (AFTER TAXES)
10-20	\$40,000
21-40	\$80,000
41-60	\$120,000
61-90	\$180,000
91-120	\$250,000
121-150	\$300,000
151-180	\$350,000
181-250	\$500,000
251-500	\$1,000,000
501+	\$2,000,000+

