

Activity: Homeownership C Budget 2

Instructions:

Use the information below to complete the following budget problem:

- 1. Assume that you are a single person with a gross monthly income of \$3,000.
- 2. Assume that you have a 30-year fixed mortgage with a monthly payment of \$1,200.
- 3. Assume that you have a monthly car payment of \$200.
- 4. Assume that you have a monthly credit card payment of \$100.
- 5. Assume that you have a monthly utility bill of \$150.
- 6. Assume that you have a monthly insurance premium of \$50.

Category	Amount	Percentage of Income
Gross Monthly Income	\$3,000	100%
Mortgage Payment	\$1,200	40%
Car Payment	\$200	6.7%
Credit Card Payment	\$100	3.3%
Utility Bill	\$150	5%
Insurance Premium	\$50	1.7%
Total Monthly Payments	\$1,700	56.7%
Remaining Monthly Income	\$1,300	43.3%

Question:

Based on the information above, what percentage of your gross monthly income is going towards your monthly payments?

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Table of Contents Chapter 2 Wiley

1. Understanding the eBook Chapter 2 Wiley
 - The Rise of Digital Reading Chapter 2 Wiley
 - Advantages of eBooks Over Traditional Books
2. Identifying Chapter 2 Wiley
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Chapter 2 Wiley
 - User-Friendly Interface
4. Exploring eBook Recommendations from Chapter 2 Wiley
 - Personalized Recommendations
 - Chapter 2 Wiley User Reviews and Ratings
 - Chapter 2 Wiley and Bestseller Lists
5. Accessing Chapter 2 Wiley Free and Paid eBooks
 - Chapter 2 Wiley Public Domain eBooks
 - Chapter 2 Wiley eBook Subscription Services
 - Chapter 2 Wiley Budget-Friendly Options

6. Navigating Chapter 2 Wiley eBook Formats
 - ePub, PDF, MOBI, and More
 - Chapter 2 Wiley Compatibility with Devices
 - Chapter 2 Wiley Enhanced eBook Features
7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Chapter 2 Wiley
 - Highlighting and Note-Taking Chapter 2 Wiley
 - Interactive Elements Chapter 2 Wiley
8. Staying Engaged with Chapter 2 Wiley
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Chapter 2 Wiley
9. Balancing eBooks and Physical Books Chapter 2 Wiley
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Chapter 2 Wiley
10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
11. Cultivating a Reading Routine Chapter 2 Wiley
 - Setting Reading Goals Chapter 2 Wiley
 - Carving Out Dedicated Reading Time
12. Sourcing Reliable Information of Chapter 2 Wiley
 - Fact-Checking eBook Content of Chapter 2 Wiley
 - Distinguishing Credible Sources
13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
14. Embracing eBook Trends
 - Integration of Multimedia Elements

- Interactive and Gamified eBooks

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