

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 annual income of \$20,000.
- 2. Assume that you have a 30-year mortgage with a monthly payment of \$400.
- 3. Assume that you have a car loan with a monthly payment of \$150.
- 4. Assume that you have a credit card with a monthly payment of \$50.
- 5. Assume that you have a student loan with a monthly payment of \$100.

Category	Amount	Percentage of Income	Notes
Gross Annual Income	\$20,000	100%	
Monthly Mortgage Payment	\$400	2.4%	
Monthly Car Loan Payment	\$150	0.9%	
Monthly Credit Card Payment	\$50	0.3%	
Monthly Student Loan Payment	\$100	0.6%	
Total Monthly Debt Payments	\$700	4.2%	
Annual Debt Payments	\$8,400	42%	
Net Annual Income	\$11,600	58%	

Question:

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

Category	Amount	Percentage of Income	Notes
Gross Annual Income	\$20,000	100%	
Monthly Mortgage Payment	\$400	2.4%	
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