

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 credit score of 720.
- 3. Assume that you have a 30-year fixed mortgage rate of 4.5%.
- 4. Assume that you have a 20% down payment.
- 5. Assume that you have a 10% closing cost.

Category	Item	Amount	Frequency
Income	Gross Monthly Income	\$3,000	Monthly
	Net Monthly Income	\$2,400	Monthly
	Annual Income	\$28,800	Annual
	Monthly Savings	\$100	Monthly
	Monthly Expenses	\$1,000	Monthly
	Monthly Debt Payments	\$500	Monthly
	Monthly Taxes	\$200	Monthly
	Monthly Insurance	\$100	Monthly
	Monthly Utilities	\$100	Monthly
	Monthly Entertainment	\$50	Monthly
	Monthly Transportation	\$50	Monthly
	Monthly Food	\$50	Monthly
Expenses	Down Payment	\$60,000	One-time
	Closing Costs	\$12,000	One-time
	Monthly Mortgage Payment	\$1,200	Monthly
	Monthly Property Taxes	\$200	Monthly
	Monthly Home Insurance	\$100	Monthly
	Monthly Maintenance	\$50	Monthly
	Monthly Repairs	\$50	Monthly
	Monthly Utilities	\$100	Monthly
	Monthly Entertainment	\$50	Monthly
	Monthly Transportation	\$50	Monthly
	Monthly Food	\$50	Monthly
	Monthly Savings	\$100	Monthly

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