

## 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	Income	Expenses	Balance
Gross Monthly Income	\$3,000	\$3,000		\$3,000
Mortgage Payment	\$1,200		\$1,200	\$1,800
Car Payment	\$200		\$200	\$1,600
Credit Card Payment	\$100		\$100	\$1,500
Utilities	\$150		\$150	\$1,350
Insurance	\$50		\$50	\$1,300
Other Expenses				\$1,300
Net Monthly Income		\$3,000	\$1,300	\$1,700

### Question:

How much money do you have left over each month after paying all your bills?

Category	Amount	Income	Expenses	Balance
Gross Monthly Income	\$3,000	\$3,000		\$3,000
Mortgage Payment	\$1,200		\$1,200	\$1,800
Car Payment	\$200		\$200	\$1,600
Credit Card Payment	\$100		\$100	\$1,500
Utilities	\$150		\$150	\$1,350
Insurance	\$50		\$50	\$1,300
Other Expenses				\$1,300
Net Monthly Income		\$3,000	\$1,300	\$1,700

# Chapter 2 Wiley

**Lingsheng Yao**



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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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