

## Activity: Homeownership C Budget 2

### Instructions:

Use the information below to complete the following budget problem:

- 1. The monthly mortgage payment is \$1,200.
- 2. The monthly property tax is \$150.
- 3. The monthly HOA fee is \$50.
- 4. The monthly maintenance fee is \$75.
- 5. The monthly insurance fee is \$100.

| Category         | Amount  | Frequency | Annual Total    |
|------------------|---------|-----------|-----------------|
| Mortgage Payment | \$1,200 | Monthly   | \$14,400        |
| Property Tax     | \$150   | Monthly   | \$1,800         |
| HOA Fee          | \$50    | Monthly   | \$600           |
| Maintenance Fee  | \$75    | Monthly   | \$900           |
| Insurance Fee    | \$100   | Monthly   | \$1,200         |
| <b>Total</b>     |         |           | <b>\$18,900</b> |

### Problem:

Calculate the total annual cost of homeownership based on the information provided.

| Category         | Amount  | Frequency | Annual Total    |
|------------------|---------|-----------|-----------------|
| Mortgage Payment | \$1,200 | Monthly   | \$14,400        |
| Property Tax     | \$150   | Monthly   | \$1,800         |
| HOA Fee          | \$50    | Monthly   | \$600           |
| Maintenance Fee  | \$75    | Monthly   | \$900           |
| Insurance Fee    | \$100   | Monthly   | \$1,200         |
| <b>Total</b>     |         |           | <b>\$18,900</b> |

# Chapter 2 Wiley

**JR Anderson**



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