

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 \$28,000.
- 2. Assume that you have a 30-year fixed rate mortgage with a monthly payment of \$450.
- 3. Assume that you have a monthly car payment of \$150.
- 4. Assume that you have a monthly credit card payment of \$50.
- 5. Assume that you have a monthly utility bill of \$100.
- 6. Assume that you have a monthly insurance premium of \$20.

Category	Amount	Frequency	Annual Total
Gross Annual Income	\$28,000	Yearly	\$28,000
Mortgage Payment	\$450	Monthly	\$5,400
Car Payment	\$150	Monthly	\$1,800
Credit Card Payment	\$50	Monthly	\$600
Utility Bill	\$100	Monthly	\$1,200
Insurance Premium	\$20	Monthly	\$240
Total Monthly Expenses	\$770	Monthly	\$9,240
Net Annual Income	\$28,000	Yearly	\$28,000
Annual Expenses	\$9,240	Yearly	\$9,240
Remaining Annual Income	\$18,760	Yearly	\$18,760

Question:

Based on the information above, how much money do you have left over each year after paying all your expenses?

Category	Amount	Frequency	Annual Total
Gross Annual Income	\$28,000	Yearly	\$28,000
Mortgage Payment	\$450	Monthly	\$5,400
Car Payment	\$150	Monthly	\$1,800
Credit Card Payment	\$50	Monthly	\$600
Utility Bill	\$100	Monthly	\$1,200
Insurance Premium	\$20	Monthly	\$240
Total Monthly Expenses	\$770	Monthly	\$9,240
Net Annual Income	\$28,000	Yearly	\$28,000
Annual Expenses	\$9,240	Yearly	\$9,240
Remaining Annual Income	\$18,760	Yearly	\$18,760

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James A. Newell



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