

## 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 10% down payment.
- 4. Assume that you have a 30-year fixed mortgage rate of 4.5%.
- 5. Assume that you have a 15% debt-to-income ratio.

Category	Amount	Frequency	Notes
Income	\$3,000	Monthly	Gross Monthly Income
Property Tax	\$150	Monthly	Estimated
Home Insurance	\$100	Monthly	Estimated
Mortgage Interest	\$100	Monthly	Estimated
Utilities	\$100	Monthly	Estimated
Other Expenses	\$100	Monthly	Estimated
Debt Payments	\$100	Monthly	Estimated
Net Income	\$1,500	Monthly	After all expenses

### Question:

Based on the information above, what is your maximum monthly mortgage payment?

Category	Amount	Frequency	Notes
Income	\$3,000	Monthly	Gross Monthly Income
Property Tax	\$150	Monthly	Estimated
Home Insurance	\$100	Monthly	Estimated
Mortgage Interest	\$100	Monthly	Estimated
Utilities	\$100	Monthly	Estimated
Other Expenses	\$100	Monthly	Estimated
Debt Payments	\$100	Monthly	Estimated
Net Income	\$1,500	Monthly	After all expenses

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**Brianne Donaldson, Ana Bajželj**



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