

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 | Percentage of Income | Notes |
|---------------------------------|----------------|----------------------|-------|
| Gross Monthly Income | \$3,000 | 100% | |
| Mortgage Payment | \$1,200 | 40% | |
| Car Payment | \$200 | 6.7% | |
| Credit Card Payment | \$100 | 3.3% | |
| Utility Bill | \$150 | 5% | |
| Insurance Premium | \$50 | 1.7% | |
| Total Monthly Payments | \$1,700 | 56.7% | |
| Remaining Monthly Income | \$1,300 | 43.3% | |

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