

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 \$30,000.
- 2. Assume that you have a 30-year mortgage with a monthly payment of \$1,200.
- 3. Assume that you have a car loan with a monthly payment of \$200.
- 4. Assume that you have a credit card with a monthly payment of \$50.
- 5. Assume that you have a student loan with a monthly payment of \$100.

Category	Amount	Income	Expenses	Balance
Income		\$30,000		\$30,000
Expenses				
Mortgage			\$1,200	
Car Loan			\$200	
Credit Card			\$50	
Student Loan			\$100	
Total Expenses			\$1,550	
Balance				\$28,450

Question:

What is your monthly budget surplus or deficit?

Category	Amount	Income	Expenses	Balance
Income		\$30,000		\$30,000
Expenses				
Mortgage			\$1,200	
Car Loan			\$200	
Credit Card			\$50	
Student Loan			\$100	
Total Expenses			\$1,550	
Balance				\$28,450

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