

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 \$20,000.
- 2. Assume that you have a 30-year mortgage with a monthly payment of \$400.
- 3. Assume that you have a car loan with a monthly payment of \$150.
- 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 | Percentage of Income | Notes |
|------------------------------|----------|----------------------|-------|
| Gross Annual Income | \$20,000 | 100% | |
| Monthly Mortgage Payment | \$400 | 2.4% | |
| Monthly Car Loan Payment | \$150 | 0.9% | |
| Monthly Credit Card Payment | \$50 | 0.3% | |
| Monthly Student Loan Payment | \$100 | 0.6% | |
| Other Expenses | | | |
| Food | | | |
| Utilities | | | |
| Transportation | | | |
| Health Insurance | | | |
| Life Insurance | | | |
| Retirement Savings | | | |
| Taxes | | | |
| Emergency Fund | | | |
| Discretionary Spending | | | |
| Total Monthly Expenses | | | |
| Remaining Monthly Income | | | |

Questions:

1. What is your total monthly expense?
2. What percentage of your income does this represent?
3. How much money do you have left each month?

| Category | Amount | Percentage of Income | Notes |
|------------------------------|----------|----------------------|-------|
| Gross Annual Income | \$20,000 | 100% | |
| Monthly Mortgage Payment | \$400 | 2.4% | |
| Monthly Car Loan Payment | \$150 | 0.9% | |
| Monthly Credit Card Payment | \$50 | 0.3% | |
| Monthly Student Loan Payment | \$100 | 0.6% | |
| Other Expenses | | | |
| Food | | | |
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