

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?

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