

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%	

Question:

Based on the information above, what percentage of your gross monthly income is going towards your housing costs?

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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