

Name _____
Date _____

CHAPTER 7 STUDENT ACTIVITY SHEET

Student Budget

Use the attached forms to create three zero-based budgets: one for each student described below and a personal one based on your income and expenses. Fill in all income and expenses on the forms with the information provided. Use the Baby Steps and everything else you have learned to fund other categories. Remember to complete net pay by taking 20% out for taxes.

Alfonso works at the lumber yard and makes \$7.50 an hour. With his academic and sports schedule, he is able to work 25 hours a week. He can pick up extra hours, but not consistently. Alfonso lives at home, so he has very few bills, one of which is a cell phone, which is \$40 a month. He is responsible for car insurance, which is \$1,100 a year and he has to pay for gas, maintenance and repairs. His parents also provide him with a food allowance and meals at home. He has health insurance under his parent's plan.

Cassie works at the grocery store and earns \$8 an hour. She is busy with extra-curricular activities and only works 20 hours during the week. Moreover, she picks up an eight-hour Saturday shift once a month, for which she earns time and a half. Cassie also lives at home and has health insurance under her mom's plan. She is expected to pay for her own car repairs, maintenance and gas, as well as auto insurance which is \$800 a year. Cassie wants to take a trip to Mexico with her friends next year which will cost \$1,500.

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Budgeting: A Practical Approach Russell Clowes, Vic Scriven, 2015-05-20 Budgeting A Practical Approach 2e provides students with a practical competency based approach to the principles and preparation of budgets The National Institute of Accountants NIA The NIA is one of three peak bodies for accounting professionals in Australia With more than 12 500 members in Australia and overseas NIA members work in industry commerce government academia and public practice

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