

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-rate 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	6.67%	
Credit Card Payment	\$100	3.33%	
Utilities	\$150	5%	
Insurance	\$50	1.67%	
Other Expenses			
Total Monthly Expenses			
Remaining Income			

Problem:

Based on the information above, calculate the percentage of your gross monthly income that goes to paying for your mortgage, car, credit card, utilities, and insurance.

Category	Amount	Percentage of Income
Mortgage Payment	\$1,200	40%
Car Payment	\$200	6.67%
Credit Card Payment	\$100	3.33%
Utilities	\$150	5%
Insurance	\$50	1.67%
Total Monthly Expenses		

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