

Real-Life Budget I

The **BIG** Idea

- How can creating a budget help me manage my money?
What kind of lifestyle can I afford with a high school education?

AGENDA

Approx. 45 minutes

- I. Warm-up: You're Making Money! (5 minutes)
- II. Deductions (10 minutes)
- III. Imagine Your Life (10 minutes)
- IV. Real Life, Real Budget (15 minutes)
- V. Wrap-up (5 minutes)

MATERIALS

STUDENT HANDBOOK PAGES:

- Student Handbook page 103, Monthly Budget Worksheet 1
- Student Handbook page 104, Expenses Worksheet 1
- Student Handbook page 105, Percentage Calculator (optional)

FACILITATOR PAGES:

- Facilitator Resource 1, Monthly Salary Cards (your state only)
- Facilitator Resource 2, You Choose: Housing (one per student, your state only)
- Facilitator Resource 3, You Choose: Transportation, Leisure Items (one per student)

- Calculators (one per student)

OBJECTIVES

During this lesson, the student(s) will:

- Determine expenses, including those based on choices for housing, transportation, and leisure items.
- Develop, analyze, and revise a budget based on actual incomes and expenses.

OVERVIEW

In this lesson, students discover how they could make and maintain a budget in the real world. Students will be given an actual monthly salary for a career that could be attained with a high school degree. Then they'll learn about the percentage of income that's subtracted for taxes, and the difference between their gross and net incomes. Next, students will determine their expenses, including those based on choices they make about their housing, transportation, and leisure items. Finally, they'll compare their monthly net income and expenses, and determine if they have a monthly balance or if they need to cut down expenses by making different choices.

PREPARATION

- List the **BIG IDEA** and the day's activities on the board.
- Write the day's vocabulary words and definitions on the board.
- Make transparencies of the following pages:
 - **Student Handbook page 103, Monthly Budget Worksheet 1**
 - **Student Handbook page 104, Expenses Worksheet 1**
 - **Student Handbook page 105, Percentage Calculator**
- Print out **Facilitator Resource 1, Monthly Salary Cards** for your state and cut out the individual cards.
- Create packets of housing, transportation, and leisure items for each student, using **Facilitator Resource 2, You Choose: Housing** for your state only, and **Facilitator Resource 3, You Choose: Transportation and Leisure Items**. (Note, if you prefer, you may create a class set of packets and reuse from class to class.)

Note: Facilitator Resource 1 provides career descriptions and salaries based on information from www.cfww.com. You may wish to consider reviewing and updating this information. **Facilitator Resources 2 and 3** provide choices for housing, transportation, and leisure items, which students select to create annual budgets. Local housing options have been provided for urban (NYC) and rural areas (NY, PA, WV). You may wish to provide alternatives specific to your region, updated to reflect current prices.

BACKGROUND INFORMATION

Most students have some experience with income, whether it's an after-school job or an allowance, as well as spending, such as downloading music or buying clothes. But as they begin to think about life after high school, it's important they learn how incomes and expenses compare. They should begin to recognize some of the expenses they'll face on their own, as well as how far a monthly salary can go to cover these expenses. By using sample monthly salaries and living expenses, students will begin to appreciate the challenge of making an income cover their expenses. They'll also begin to understand how budgets can help them plan and set realistic goals.

VOCABULARY

Budget: a plan that helps people track spending so they can get the things they need and want without running out of money

Deductions: money taken out of your income for taxes

Expense: what you spend money on

Gross income: the money you earn *before* taxes are taken out

Income: the money you have coming in

Net income: your “take home” pay or paycheck amount; the money you earn *after* taxes are taken out

IMPLEMENTATION OPTIONS

Most students will need careful explanation of the budgeting process. These tips are based on facilitators' experience in previous years:

- Have students consider whether they're adding or subtracting, and why. You may want to point out that the purpose of **Student Handbook page 106, Expenses Worksheet 1**, is to add up all of their expenses for the month. Their total on this worksheet will be included on **Student Handbook page 103, Monthly Budget Worksheet 1**, where they'll subtract taxes and expenses from their gross monthly income to find out if they can af-

ford everything they want.

- Students' abilities to perform calculations will vary greatly. You may want to designate good math students as "team leaders" to provide assistance as needed.
- To minimize paper shuffling, some facilitators had success walking students through their choices one category at a time, setting a time limit for housing and having students star their choice before moving on to the next category. Students should select no more than 3 leisure items.
- 3-year car loans have been listed for used cars, with 5-year car loans for new cars.
- On **Student Handbook page 106, Expenses Worksheet 1**, item F, students shouldn't worry too much about assigning expenses to the correct category. For example, high speed Internet and premium cable is a leisure item, but could be legitimately categorized as entertainment.

If your students find the Housing Costs, Transportation Costs, Leisure Time, and Grocery calculations challenging, you can skip clothing, entertainment, and other expenses or suggest a reasonable amount for each.

Students can also learn more about the careers featured in this lesson by exploring CFWV.com website at www.cfwv.com. The salary cards in both Real-Life Budgeting lessons were adapted from information from CFWV.com.

This lesson and the one that follows require students to do basic addition and subtraction. Students are also required to calculate percentages, as follows:

- 30% of gross monthly income = payroll deductions
- 30% of rent or mortgage = monthly household expenses
- 30% of monthly car payment = vehicle maintenance and insurance

Calculating percentages has potential as a teachable moment to show students the value of skills taught in math class. Some students will struggle with this, so you'll want to provide enough assistance so that all can create a budget without spending an undue length of time on calculations.

Here's a list of options, in order of least assistance to most.

OPTION 1

Remind students how to calculate percentages as follows:

1. **SAY SOMETHING LIKE:** Many students (and even some adults) find calculating percentages to be intimidating, but it's a great skill to have. Not only will you be able to find out how much will be deducted from your paycheck for taxes, but you can figure out the sale price of something that's 30% off, right in the store, with no calculator and no multiplying.
2. **SAY SOMETHING LIKE:** Here's the trick. Let's say your gross income for the month is \$1670. Do I have any math experts who can tell me what 10% of \$1670 is? [At least a few of your students will know that it's \$167 – you're just dividing by 10 or moving the decimal point.] What about 10% of 2360? [\$236] What about 10% of \$5240? [\$524] Anybody see a pattern here?

[On the board, write:

$$10\% \text{ of } \$1670 = \$167$$

$$10\% \text{ of } \$2360 = \$236$$

$$10\% \text{ of } \$5240 = \$524]$$

If we already know what 10% is, how can we figure out what 20% is? [Add 10% + 10%; in the first example $\$167 + \167 .] How about 30%? [Add 10% + 10% + 10%, or $\$167 + \$167 + \$167$.]

[On the board, write:

$$20\% = 10\% + 10\%$$

$$30\% = 10\% + 10\% + 10\%]$$

By the way, I don't expect you to become an expert at percentages in a single lesson. Whom can you ask if you need more help?

OPTION 2

Direct students to optional **Student Handbook page 105, Percentage Calculator**, and use the overhead projector to model how to use it.

OPTION 3

Provide students with calculators and talk them through the steps to calculate 30%.

OPTION 4

Pre-calculate 30% of all figures, and write these amounts in a different color on the career cards as well as the list of housing and transportation choices.

ACTIVITY STEPS

I. WARM-UP: You're Making Money! (5 minutes)

1. **SAY SOMETHING LIKE:** Today we're going to travel ahead in time about four years. Are you ready? Let's go...

Congratulations! You've graduated from high school, and you're ready to make it on your own in the real world. Of course, your first step is to get a job. The good news is, you don't even have to interview. I'm going to hand you a card for a job you could get right out of high school.

Every card includes the name of a career, a description of the job, and the starting monthly salary. Take a minute to read about your new job.

[Hand out a card to each student.]

2. **SAY SOMETHING LIKE:** The monthly salaries on these cards range from about \$1,000 to \$3,140. Think that sounds like a lot? In this lesson, we're going to find out just how far that salary goes. You're going to create a **budget**, or a plan for spending money. The first step is to figure out your **income**, or the money coming in. And that all depends on the card you're holding in your hand.
3. **SAY SOMETHING LIKE:** The next step is to determine your **expenses**, or the things you spend your money on. What are some things you'll spend money on when you're on your own?

[Write their answers on chart paper. If students need help, encourage them to think about where they'll live, how they'll get to work, what they'll do if they get sick, and things they might like to do for fun.]

4. **SAY SOMETHING LIKE:** The items on this list are expenses, or things you spend your money on. Figuring out your expenses is the next step in setting up a budget. The challenge is to make sure your income, or the money you bring in, can cover the things you need, or your expenses.

II. Deductions (10 minutes)

1. **SAY SOMETHING LIKE:** Let's say your monthly salary is \$2000. That means you have \$2000 to spend on expenses, right? Not exactly. Your salary is different from your "take

home pay” or paycheck, because money is deducted, or taken out, of every paycheck you earn. These are called “**deductions.**” Does anyone know what deductions pay for?

That’s right — taxes. The main taxes deducted from your paycheck are federal income tax, state and local income tax, and Social Security tax. Federal, state, and local income taxes pay for things like roads, the military, schools, parks, and police and fire services. Social Security tax helps pay benefits to people who are disabled or retired.

2. [Ask students to guess what percentage is taken out of a typical monthly paycheck. They might be surprised to learn that about 30% is deducted. Explain that the amount taken out depends on different factors like where you live, how much you make, and how many people are financially dependent on you, such as children.]
3. **SAY SOMETHING LIKE:** Let’s figure out your actual paycheck if 30% is deducted for taxes. Say your monthly salary is \$2000. That’s your **gross income** – or the money you earn before taxes are taken out. Your taxes are based on your gross income.

[Project a transparency of **Student Handbook page 103, Monthly Budget Worksheet 1**, for the class to see. Refer students to this page. On line A, Gross Monthly Income, write \$2000.]

4. **SAY SOMETHING LIKE:** Now let’s figure out your deductions. If 30% is deducted for taxes, you can calculate the deductions by multiplying your gross income by 30% or 0.3. Use your calculators to see what the deductions would be.

[On the transparency, write \$600 next to line B, Deductions.]

5. **SAY SOMETHING LIKE:** So how much money will be in your paycheck? You’re having money taken out of your pay for taxes, so subtract your deductions from the gross income. What’s left is your **net income**.

[On the transparency, write \$1400 next to line C, Net Monthly Income.]

6. **SAY SOMETHING LIKE:** Now it’s your turn. Look at the monthly salary on your salary card. This is your gross monthly income. Write this on line A.

Then use your calculators to determine your deductions and your net monthly income. First, multiply your salary by 0.3. Write that amount on line B. Then subtract line B from

line A to get your net income.

7. **SAY SOMETHING LIKE:** Are you surprised at the difference between your salary and what you actually get to take home?

In the next activity, you will figure out how you're going to spend that paycheck. Remember, the point of this game is to make sure we have more money coming in, or income, than going out, your expenses.

III. Imagine Your Life (10 minutes)

1. **SAY SOMETHING LIKE:** Now that you've figured out your monthly paycheck, how are you going to spend it? Where will you live? How will you get around? What will you do for fun?

[Distribute packets of housing, transportation, and leisure item choices you've created using **Facilitator Resource 2, You Choose: Housing** for your state and **Facilitator Resource 3, You Choose: Transportation and Leisure Items.**]

Look through these handouts and choose one option for housing, one for transportation, and up to three "leisure items." (These are some of the "fun" things you might hope to have as an adult.)

A couple of things to note:

- A place to live will probably be your single biggest expense, so we've given you the option of living at home with your family (and giving them a little rent money) or sharing your space with roommates and dividing the rent between you.
- Also, you'll note that some of the leisure items are too expensive to buy in a single month, so we've divided the payments up so you can pay for them a little bit at a time. (In real life, it's very expensive to do this. Credit card companies charge interest and if you spread out the payments, your purchase can cost many times its original price.)
- [If students ask why someone would rent when it's just as cheap to own, explain that buying your own home usually requires a big payment before you move in – often 10% of the purchase price or more.]

2. [Have students share some of their choices with a partner.]
3. **SAY SOMETHING LIKE:** What are some of the choices you made? How did you decide

what house, car, or leisure items to choose? Do you think you'll be able to afford your choices?

IV. Real Life, Real Budget (15 minutes)

1. [Project a transparency of **Student Handbook page 106, Expenses Worksheet 1**, and refer students to this page. As you discuss each step below, model the process by writing in an amount based on the available choices and describing what you're doing.]

SAY SOMETHING LIKE: Now it's time to figure out if you can afford the things you chose. The first step is to fill in your expenses based on your choices. First, look at your housing choice. You'll notice there's either a mortgage or rent listed. A mortgage is a payment you make in order to own an apartment or a house. When someone else owns the apartment or house, you pay the owner rent. Fill in your mortgage or rent in the first line under "Housing Costs."

2. **SAY SOMETHING LIKE:** Of course, when you live someplace, you also have to pay for things like electricity, heat, and a telephone. Let's figure out your household bills.

[Show students how to calculate their household bills. They can estimate these will be about 30% of their monthly rent or mortgage payment. To calculate their household bills, they can multiply rent or mortgage by 30% or 0.3. Have students fill in this number on their worksheet. Then have them determine their total housing costs. Remind them that they're adding rent plus the extra expenses of running a household.]

3. [Next, have students look at their transportation choice and decide whether they want a new or used car. Show them where to fill in their monthly payment on the worksheet. Explain that if they have a car, they'll also have to pay for things like gas, insurance, taxes, and repairs. 30% of a monthly car payment is an estimate of how much it costs to run a car – so students will once again multiply their monthly payment by 30%, or 0.3, to determine this cost. This is another addition problem – adding the cost of owning a car to the cost of their car payments. Have them total their transportation costs.]
4. **SAY SOMETHING LIKE:** Does it seem like things are starting to add up? Let's not forget those leisure items! [Have students add these expenses to their worksheet.]
5. [Next, have students determine their monthly grocery total. Explain that this amount should be a minimum of \$250. They can add \$5 for any meal they want to eat at a fast-food restaurant, and \$20 for every meal they want to eat in a fancier restaurant.]

Have students add their grocery total to the worksheet.

(Note: if students find it hard to believe they'll spend \$250/month on food, tell them this amounts to about \$8.30 a day. Lunch at a fast-food restaurant is probably about \$5, a soft drink another \$1. If lunch and a soda cost \$6, they'd have \$2.30 left to pay for breakfast and dinner!]

6. [Then have students determine what they'll spend on clothing each month. This amount can vary, but they must include something. Talk about the cost of some typical items, such as jeans (\$50) and sneakers (\$100). Encourage them to be realistic about how often they'll shop for these things. Have students add their total to the worksheet under "Clothing."]
7. [Finally, have students talk about expenses they might have in the final two categories of the worksheet. For example, "Entertainment" might include things like buying music or going to the movies with friends. "Other expenses" might include things like getting a haircut, toiletries, and cleaning supplies. As you brainstorm these expenses, write each activity or item and its cost on chart paper.]
8. **SAY SOMETHING LIKE:** Now it's time to add up all our expenses. [Have students use their calculators to determine their Total Monthly Expenses.]
9. **SAY SOMETHING LIKE:** The real question is, does our income cover these expenses? Turn back to your Monthly Budget Worksheet and write your Total Monthly Expenses on line G.

[Project a transparency of **Student Handbook page 103, Monthly Budget Worksheet 1**, and refer students to this page.]

10. **SAY SOMETHING LIKE:** Now it's time to compare your monthly expenses to your net monthly income. Are your expenses less than your income? If so, that's great! Subtract your expenses from your income to determine your monthly balance. You have money left to save or spend!

If your expenses are *more* than your income, then you can't pay your bills! Go back and make different choices for housing, transportation, or leisure items. [Using the figures you've chosen, show students how to do this, for example, "I really, really want my own car, but I'm \$300 over budget. Maybe I need to find a cheaper apartment or live

with my parents if this is my priority.”]

Do this until your monthly expenses are the same or less than your monthly income. Remember, if you really want something in one category, like a special car, you might have to give up things in other categories, like that house and fishing boat.

[At this point, you may want to pair students to help each other come up with a budget that works for their income.]

V. WRAP-UP (5 minutes)

1. SAY SOMETHING LIKE:

- What surprised you about this activity? Did your monthly salary go as far as you thought it would in the beginning of the lesson?
- If your income didn't cover your expenses, what are some adjustments you had to make?
- If you had money left over, do you think you would spend it on extra things or save it? Why?
- What are some ways you could adjust your budget to afford a bigger house, a more expensive car, or an additional leisure item? (*You could do this by cutting back on expenses; saving money each month; or getting a second job, a promotion, or a new job with a higher salary.*)

[Let students know that next week they'll have a chance to check out what lifestyle changes they might expect if they decide to complete additional education after high school.]

Monthly Salary Cards

<p>Home Appliance Repairer High School Degree</p> <p>Repairs, adjusts, and installs all types of electric household appliances and tools. Observes appliances during operation and examines mechanical and electrical parts to diagnose a problem. Replaces worn and defective parts, such as switches, bearings, belts, gears, and wiring on appliances.</p> <p>Monthly salary (entry level): \$1575 NY</p>	<p>Baker High School Degree</p> <p>Mixes and bakes ingredients according to recipes to produce breads, pastries, and other baked goods. Goods are produced in large quantities for sale in businesses such as grocery stores.</p> <p>Monthly salary (entry level): \$1430 NY</p>
<p>Bank Teller High School Degree</p> <p>Receives and pays out money in a financial institution. Keeps records.</p> <p>Monthly salary (entry level): \$1470 NY</p>	<p>Brickmason High School Degree</p> <p>Sets bricks, concrete blocks, masonry panels, and other masonry materials to construct or repair walls, partitions, arches, sewers, and other structures.</p> <p>Monthly salary (entry level): \$3010 NY</p>
<p>Bus Driver High School Degree</p> <p>Drives a bus to transport passengers from place to place within a city or town or from city to city. Drives vehicles over routes and to specified destinations according to time schedules. Helps passengers with baggage, and collects tickets or cash fares.</p> <p>Monthly salary (entry level): \$2600 NY</p>	<p>Cashier High School Degree</p> <p>Receives payments, issues receipts, handles credit transactions, accounts for the amounts received, and performs related duties in a wide variety of businesses. Resolves customer complaints. Answers customers' questions and provides information on policies.</p> <p>Monthly salary (entry level): \$1100 NY</p>

<p>Data Entry Keyer High School Degree</p> <p>Operates keyboards or other data entry devices to input data into a computer or onto disk, tape, or card. Duties include coding and verifying alphabetic or numeric data. Compiles, sorts, and verifies the accuracy of data to be entered. Deletes incorrectly entered data.</p> <p>Monthly salary (entry level): \$1665 NY</p>	<p>Fast Food Cook High School Degree</p> <p>Prepares and cooks food in a fast food restaurant with a limited menu. Duties are typically limited to one or two basic items requiring short preparation time.</p> <p>Monthly salary (entry level): \$1045 NY</p>
<p>Floral Designer/Florist High School Degree</p> <p>Designs live, cut, dried, and artificial floral arrangements for individuals or for events such as weddings, banquets, and funerals. Decorates buildings, halls, churches, and other facilities where events are planned. Talks to customers about the care and handling and various flowers and plants.</p> <p>Monthly salary (entry level): \$1500 NY</p>	<p>Home Health Aide High School Degree</p> <p>Attends to the personal health needs of elderly, sick, or handicapped persons in their homes. Provides medical care as prescribed by a physician or under direction of a home care nurse. Changes bed linens, washes patients' laundry and cleans patients' rooms.</p> <p>Monthly salary (entry level): \$1310 NY</p>
<p>Mover High School Degree</p> <p>Offer a full range of moving services including packing, cost estimating, and providing relocation information. Movers must load, unload, and drive trucks.</p> <p>Monthly salary (entry level): \$1430 NY</p>	<p>Hotel/Motel Clerk High School Degree</p> <p>Hotel/Motel Clerks serve hotel customers by registering and assigning rooms, issuing room keys, sending and receiving messages, making and confirming reservations, and presenting statements to and collecting payments from departing guests.</p> <p>Monthly salary (entry level): \$2036 NY</p>

<p style="text-align: center;">Postal Service Clerk High School Degree</p> <p>Work in sorting rooms and/or at a service desk. Sorters separate the incoming and outgoing mail and packages with the help of automated machines. Window clerks assist customers with purchasing postage, mailing packages, and filling out forms.</p> <p style="text-align: right;">Monthly salary (entry level): \$3150 NY</p>	<p style="text-align: center;">Security Guard High School Degree</p> <p>Stands guard at the entrance or patrols the premises of business or other establishments to prevent theft, violence, or infractions of rules. Guards property against fire, theft, vandalism, and illegal entry.</p> <p style="text-align: right;">Monthly salary (entry level): \$1360 NY</p>
<p style="text-align: center;">Short-order Cook High School Degree</p> <p>Prepares and cooks to order a variety of foods that require only a short preparation time. May take orders from customers and serve patrons at counters or tables.</p> <p style="text-align: right;">Monthly salary (entry level): \$1560 NY</p>	<p style="text-align: center;">Telemarketer High School Degree</p> <p>Contacts customers by phone to persuade them to purchase merchandise or services. Explains features and prices of products or services. Gets information about customers, such as name, address and payment method, and enters orders into a computer. Maintains records of contacts, accounts and orders.</p> <p style="text-align: right;">Monthly salary (entry level): \$1535 NY</p>
<p style="text-align: center;">Heavy Truck Driver High School Degree</p> <p>Drives trucks that carry materials weighing 3 tons or more. Drives trucks to transport and deliver freight, building materials, farm supplies, or other heavy cargo. Keeps a driving log according to state and federal regulations. Operates equipment on vehicles to load and unload cargo, or loads and unloads by hand.</p> <p style="text-align: right;">Monthly salary (entry level): \$2365 NY</p>	

<p>Home Appliance Repairer High School Degree</p> <p>Repairs, adjusts, and installs all types of electric household appliances and tools. Observes appliances during operation and examines mechanical and electrical parts to diagnose a problem. Replaces worn and defective parts, such as switches, bearings, belts, gears, and wiring on appliances.</p> <p>Monthly salary (entry level): \$2010 PA</p>	<p>Baker High School Degree</p> <p>Mixes and bakes ingredients according to recipes to produce breads, pastries, and other baked goods. Goods are produced in large quantities for sale in businesses such as grocery stores.</p> <p>Monthly salary (entry level): \$1320 PA</p>
<p>Bank Teller High School Degree</p> <p>Receives and pays out money in a financial institution. Keeps records.</p> <p>Monthly salary (entry level): \$1390 PA</p>	<p>Brickmason High School Degree</p> <p>Sets bricks, concrete blocks, masonry panels, and other masonry materials to construct or repair walls, partitions, arches, sewers, and other structures.</p> <p>Monthly salary (entry level): \$2210 PA</p>
<p>Bus Driver High School Degree</p> <p>Drives a bus to transport passengers from place to place within a city or town or from city to city. Drives vehicles over routes and to specified destinations according to time schedules. Helps passengers with baggage, and collects tickets or cash fares.</p> <p>Monthly salary (entry level): \$1660 PA</p>	<p>Cashier High School Degree</p> <p>Receives payments, issues receipts, handles credit transactions, accounts for the amounts received, and performs related duties in a wide variety of businesses. Resolves customer complaints. Answers customers' questions and provides information on policies.</p> <p>Monthly salary (entry level): \$1080 PA</p>

<p style="text-align: center;">Data Entry Keyer High School Degree</p> <p>Operates keyboards or other data entry devices to input data into a computer or onto disk, tape, or card. Duties include coding and verifying alphabetic or numeric data. Compiles, sorts, and verifies the accuracy of data to be entered. Deletes incorrectly entered data.</p> <p style="text-align: right;">Monthly salary (entry level): \$1665 PA</p>	<p style="text-align: center;">Fast Food Cook High School Degree</p> <p>Prepares and cooks food in a fast food restaurant with a limited menu. Duties are typically limited to one or two basic items requiring short preparation time.</p> <p style="text-align: right;">Monthly salary (entry level): \$1050 PA</p>
<p style="text-align: center;">Floral Designer/Florist High School Degree</p> <p>Designs live, cut, dried, and artificial floral arrangements for individuals or for events such as weddings, banquets, and funerals. Decorates buildings, halls, churches, and other facilities where events are planned. Talks to customers about the care and handling and various flowers and plants.</p> <p style="text-align: right;">Monthly salary (entry level): \$1325 PA</p>	<p style="text-align: center;">Home Health Aide High School Degree</p> <p>Attends to the personal health needs of elderly, sick, or handicapped persons in their homes. Provides medical care as prescribed by a physician or under direction of a home care nurse. Changes bed linens, washes patients' laundry and cleans patients' rooms.</p> <p style="text-align: right;">Monthly salary (entry level): \$1240 PA</p>
<p style="text-align: center;">Mover High School Degree</p> <p>Offer a full range of moving services including packing, cost estimating, and providing relocation information. Movers must load, unload, and drive trucks.</p> <p style="text-align: right;">Monthly salary (entry level): \$1470 PA</p>	<p style="text-align: center;">Hotel/Motel Clerk High School Degree</p> <p>Hotel/Motel Clerks serve hotel customers by registering and assigning rooms, issuing room keys, sending and receiving messages, making and confirming reservations, and presenting statements to and collecting payments from departing guests.</p> <p style="text-align: right;">Monthly salary (entry level): \$1370. Monthly salary (entry level): \$1712 PA</p>

<p style="text-align: center;">Postal Clerk High School Degree</p> <p>Performs a variety of tasks in a post office, such as receiving letters and parcels; selling postage stamps, postal cards, and stamped envelopes; answering questions from the public; and placing mail in pigeon holes of mail rack or in bags according to name, address, zip code, or other scheme.</p> <p style="text-align: right;">Monthly salary (entry level): \$3165 PA</p>	<p style="text-align: center;">Security Guard High School Degree</p> <p>Stands guard at the entrance or patrols the premises of business or other establishments to prevent theft, violence, or infractions of rules. Guards property against fire, theft, vandalism, and illegal entry.</p> <p style="text-align: right;">Monthly salary (entry level): \$1275 PA</p>
<p style="text-align: center;">Short-order Cook High School Degree</p> <p>Prepares and cooks to order a variety of foods that require only a short preparation time. May take orders from customers and serve patrons at counters or tables.</p> <p style="text-align: right;">Monthly salary (entry level): \$1285 PA</p>	<p style="text-align: center;">Telemarketer High School Degree</p> <p>Contacts customers by phone to persuade them to purchase merchandise or services. Explains features and prices of products or services. Gets information about customers, such as name, address and payment method, and enters orders into a computer. Maintains records of contacts, accounts and orders.</p> <p style="text-align: right;">Monthly salary (entry level): \$1365 PA</p>
<p style="text-align: center;">Heavy Truck Driver High School Degree</p> <p>Drives trucks that carry materials weighing 3 tons or more. Drives trucks to transport and deliver freight, building materials, farm supplies, or other heavy cargo. Keeps a driving log according to state and federal regulations. Operates equipment on vehicles to load and unload cargo, or loads and unloads by hand.</p> <p style="text-align: right;">Monthly salary (entry level): \$2315 PA</p>	

<p>Home Appliance Repairer High School Degree</p> <p>Repairs, adjusts, and installs all types of electric household appliances and tools. Observes appliances during operation and examines mechanical and electrical parts to diagnose a problem. Replaces worn and defective parts, such as switches, bearings, belts, gears, and wiring on appliances.</p> <p>Monthly salary (entry level): \$1460 WV</p>	<p>Baker High School Degree</p> <p>Mixes and bakes ingredients according to recipes to produce breads, pastries, and other baked goods. Goods are produced in large quantities for sale in businesses such as grocery stores.</p> <p>Monthly salary (entry level): \$1250 WV</p>
<p>Bank Teller High School Degree</p> <p>Receives and pays out money in a financial institution. Keeps records.</p> <p>Monthly salary (entry level): \$1260 WV</p>	<p>Brickmason High School Degree</p> <p>Sets bricks, concrete blocks, masonry panels, and other masonry materials to construct or repair walls, partitions, arches, sewers, and other structures.</p> <p>Monthly salary (entry level): \$2135 WV</p>
<p>Bus Driver High School Degree</p> <p>Drives a bus to transport passengers from place to place within a city or town or from city to city. Drives vehicles over routes and to specified destinations according to time schedules. Helps passengers with baggage, and collects tickets or cash fares.</p> <p>Monthly salary (entry level): \$1510 WV</p>	<p>Cashier High School Degree</p> <p>Receives payments, issues receipts, handles credit transactions, accounts for the amounts received, and performs related duties in a wide variety of businesses. Resolves customer complaints. Answers customers' questions and provides information on policies.</p> <p>Monthly salary (entry level): \$1020 WV</p>

<p style="text-align: center;">Data Entry Keyer High School Degree</p> <p>Operates keyboards or other data entry devices to input data into a computer or onto disk, tape, or card. Duties include coding and verifying alphabetic or numeric data. Compiles, sorts, and verifies the accuracy of data to be entered. Deletes incorrectly entered data.</p> <p style="text-align: right;">Monthly salary (entry level): \$1425 WV</p>	<p style="text-align: center;">Fast Food Cook High School Degree</p> <p>Prepares and cooks food in a fast food restaurant with a limited menu. Duties are typically limited to one or two basic items requiring short preparation time.</p> <p style="text-align: right;">Monthly salary (entry level): \$1000 WV</p>
<p style="text-align: center;">Floral Designer/Florist High School Degree</p> <p>Designs live, cut, dried, and artificial floral arrangements for individuals or for events such as weddings, banquets, and funerals. Decorates buildings, halls, churches, and other facilities where events are planned. Talks to customers about the care and handling and various flowers and plants.</p> <p style="text-align: right;">Monthly salary (entry level): \$1110 WV</p>	<p style="text-align: center;">Home Health Aide High School Degree</p> <p>Attends to the personal health needs of elderly, sick, or handicapped persons in their homes. Provides medical care as prescribed by a physician or under direction of a home care nurse. Changes bed linens, washes patients' laundry and cleans patients' rooms.</p> <p style="text-align: right;">Monthly salary (entry level): \$1110 WV</p>
<p style="text-align: center;">Mover High School Degree</p> <p>Offer a full range of moving services including packing, cost estimating, and providing relocation information. Movers must load, unload, and drive trucks.</p> <p style="text-align: right;">Monthly salary (entry level): \$1225 WV</p>	<p style="text-align: center;">Hotel/Motel Clerk High School Degree</p> <p>Hotel/Motel Clerks serve hotel customers by registering and assigning rooms, issuing room keys, sending and receiving messages, making and confirming reservations, and presenting statements to and collecting payments from departing guests.</p> <p style="text-align: right;">Monthly salary (entry level): \$1370 WV</p>

<p>Postal Clerk High School Degree</p> <p>Performs a variety of tasks in a post office, such as receiving letters and parcels; selling postage stamps, postal cards, and stamped envelopes; answering questions from the public; and placing mail in pigeon holes of mail rack or in bags according to name, address, zip code, or other scheme.</p> <p>Monthly salary (entry level): \$3140 WV</p>	<p>Security Guard High School Degree</p> <p>Stands guard at the entrance or patrols the premises of business or other establishments to prevent theft, violence, or infractions of rules. Guards property against fire, theft, vandalism, and illegal entry.</p> <p>Monthly salary (entry level): \$1140 WV</p>
<p>Short-order Cook High School Degree</p> <p>Prepares and cooks to order a variety of foods that require only a short preparation time. May take orders from customers and serve patrons at counters or tables.</p> <p>Monthly salary (entry level): \$1140 WV</p>	<p>Telemarketer High School Degree</p> <p>Contacts customers by phone to persuade them to purchase merchandise or services. Explains features and prices of products or services. Gets information about customers, such as name, address and payment method, and enters orders into a computer. Maintains records of contacts, accounts and orders.</p> <p>Monthly salary (entry level): \$1310 WV</p>
<p>Heavy Truck Driver High School Degree</p> <p>Drives trucks that carry materials weighing 3 tons or more. Drives trucks to transport and deliver freight, building materials, farm supplies, or other heavy cargo. Keeps a driving log according to state and federal regulations. Operates equipment on vehicles to load and unload cargo, or loads and unloads by hand.</p> <p>Monthly salary (entry level): \$1715 WV</p>	

West Virginia Housing



LIVE WITH YOUR FAMILY

Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: \$200/month



RIPLEY, WV

Nice one bedroom apartment, 525-1/2 Church St. No pets. Water and sewage paid.

Rent: \$285/month plus deposit

Share w/1 person: \$143/month

Source: www.thetimesrecord.net (for listing)
www.google.com (for picture)



HARMONY HILLS, RIPLEY, WV

This is a two bedroom/1 bathroom unit that is around a thousand square foot. It has new laminate flooring and tile floors. It is close to shopping and about forty five minutes from Charleston, West Virginia.

Rent: \$450/month

Share w/1 person: \$225/month

Source: www.rent.com



MARTINSBURG, WV

Three level townhouse. 3 bedrooms, and 3 bathrooms. 2300 square feet. Air conditioning, washer/dryer in unit, microwave, dishwasher, carpeted floor, and deck/patio. Cats/dogs allowed.

Rent: \$1250/month

Share w/2 people: \$420/month

Source: www.apartments.com



NEWTON, WV

2 bedrooms, 1 bath. Full, unfurnished basement. 1 car garage in basement. Wrap-around porch and room for a garden to enjoy summer days. Open kitchen/living/dining area. New floor coverings.

Cost: \$50, 000

Mortgage: \$293.50

(based on fixed 30 year mortgage)

Share w/1 person: \$150/month

Source: www.unitedcountry.com



RAVENSWOOD, WV

Three story home. 4 bedrooms and 3 bathrooms. Gorgeous home, close to schools and shopping. Needs some TLC. Great Potential! 2806 square feet. 2 car garage. House was built in 1833.

Cost: \$95, 000

Mortgage: \$498/month

(based on fixed 30 year mortgage)

Share w/3 people: \$125/month

Source: www.homegain.com



PRESTON, WV

Four year old home with 4 bedrooms and 2.5 bathrooms. Set on 4 acres in a quiet country setting. Features include large kitchen with family area, a separate dining room, living room, oak woodwork, ceramic tile, and master bedroom suite with jetted tub, fully furnished basement, and deck. Located 30+ minutes from Morgantown, 16 miles from Deep Creek Lake and the Wisp Ski Area.

Cost: \$289, 000

Mortgage: \$1, 803/month
(based on 30 years fixed rate mortgage)

Share w/5 people: \$360/month

Source: www.homesdatabase.com



MORGAN, WV

Home located in the country on 6.17 acres, but only 4 miles from downtown area. 3 bedrooms and home office. 2.5 bathrooms, eat-in kitchen, formal dining room, living room, family room, rec room, laundry room. Attached garage for 1 car and carport.

Cost: \$359, 000

Mortgage: \$2, 683/month
(based on 30 years fixed rate mortgage).

Share w/2 people: \$895/month

Source: www.homesdatabase.com

New York City Housing



LIVE WITH YOUR FAMILY

Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: \$200/month

CANARSIE, BROOKLYN, NY

Furnished Room for rent. Shared Kitchen & bathroom. Near L train & #15 bus. Cable ready.

Rent: \$150/week (\$600/month)

Source: www.nydailynews.com



BRONX, NY

Renovated studio apartment with large living area. Hardwood floors, three windows. Located in a well maintained elevated building. Laundry available in basement. Only a short walk to the D train.

Rent: \$700/month

Share w/1 person: \$350/month

Source: www.craigslist.com



BRONX, NY

Apartment located in 3 family home. 2 floor walk-up. 3 bedrooms, master bedroom has air conditioning. 1 bathroom. Full kitchen. Heat included in rent. Near public and private schools. Located near #2, #5 trains. Street parking available. Landlord on premises with handy skills.

Rent: \$1500/month

Share w/ 2 people: \$500/month

Source: www.craigslist.com



BRONX, NY

2 bedroom, 2.5 bathroom condo. Hardwood floors, stainless steel appliances, gas range, refrigerator, dishwasher, washer/dryer, one car parking, pet-friendly building.

Rent: \$1200/month

Share w/1 person: \$600/month

Source: www.craigslist.com



MANHATTAN, NY

Studio on the Upper East Side. Close to all transportation. Hardwood floors, laundry in the building, huge windows, tons of closet space. No board approval required. This price is cheaper than most rentals!

Cost: \$265,000

Mortgage: \$1,631/month

(based on 30 years fixed rate mortgage)

Share w/1 person: \$816/month

Source: www.craigslist.com



MANHATTAN, NY

Newly renovated one bedroom, Marble bath, new kitchen with Stainless steel appliances, prewar details, good location, close to 1 train. Pets-OK. Located in Manhattan (Broadway and 109th street).

Rent: \$2000/month

Share w/1 person: \$1000/month

Source: www.craigslist.com



BRONX, NY

One family home. All brick exterior. 3 bedroom duplex over a 1 BR walk-in.

Hardwood floors. Attached garage and unfinished basement. Eat-in kitchen, living room, and dining room. 1 bathroom on each floor.

Cost: \$385, 000

Mortgage: \$2, 370/month

(based on 30 years fixed rate mortgage).

Share w/ 3 people: \$593/month

Source: www.craigslist.com



WILLIAMSBURG, BROOKLYN, NY

Two factories combined to form one large building. Loft style apartments feature amazing views of Mc-Carren Park and Manhattan. 15 ft. ceilings, hardwood floors, skylights, and private terraces. Island kitchens with stainless steel appliances. Great storage space and laundry in the building. 2 bedroom and 2 bath apartment

Rent: \$2600/month

Share w/1 person: \$1300/month

Source: www.craigslist.com



MANHATTAN, NY

Charming apartment with full three (3) bedrooms, two (2) baths in a luxury, full Service Building with a community courtyard/garden, private and bicycle storage rooms, and laundry and lounge room. Located on Madison Avenue. Just a short walk to Central Park. Steps to all, the 5 & 6 Subway Lines on Lexington, the 2 & 3 on Lenox, and the Metro North on Park Avenue.

Cost: \$579, 000

Mortgage: \$3, 565/month
(based on 30 years fixed rate mortgage).

Share w/ 2 people: \$1,190/month

Source: www.craigslist.com



BRONX, NY

3 family house with three separate units. On the ground floor is 3 bedroom unit, 2 bedroom unit on 1st floor, and 3 bedroom on top floor. Building is well-maintained. All brick exterior. Hardwood floors. Each unit has one bathroom, linen closets, kitchen and living room area.

Cost: \$655, 000

Mortgage: \$4, 032
(based on 30 years fixed rate mortgage).

Share w/4 people: \$810/month

Source: www.craigslist.com

Pennsylvania Housing



LIVE WITH YOUR FAMILY

Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: \$200/month



OLEAN, PA

One bedroom/one bathroom apartment on S. Side. Off street parking is available. No pets allowed.

Rent: \$350/month

Share w/1 person: \$175/month

Source: www.bradfordera.com



BRADFORD, PA

Located on Congress St., a beautiful and quiet residential neighborhood. 2 bedroom apartment features living room, dinette, and kitchen. Carpeted throughout with vinyl in kitchen and bathroom areas. Garage parking is available. Laundry facility on the premises.

Rent: \$575/month

Share w/1 person: \$288/month

Source: www.bradford.pl-cpa.com



ERIE, PA

Scenery Hills development. Residents have access to Lakeview Townhomes pool, clubhouse, laundry room and The Village exercise facility which is less than one mile away.

1050 square feet. 2 bedroom. Dishwasher, washer/dryer hookups, ceiling fan, vaulted ceilings, carpeting, air conditioner, refrigerator. Attached garage and assigned parking. No dogs/cats.

Rent: \$705/month

Share w/1 person: \$353/month

Source: www.rent.com



PITTSBURGH, PA

Do you want exciting city living? The Encore Apartments on 7th are for you. Enjoy the exercise area and club house. Each 1 bedroom apartment comes with central air conditioning, carpeted floors, and spacious closets. There is also a washer/dryer in the unit. Some available apartments have a balcony. Gas and water utilities included.

Rent (w/o balcony): \$1200/month

Share w/1 person: \$600/month

Rent (w/balcony): \$1400/month

Share w/1 person: \$700/month

Source: www.apartments.com



DUKE CENTER, PA

Very well maintained 2-bedroom, 1 story home on 75' x 200' lot. Property has a full basement - cement block. Interior has been recently repainted. Just a short distance off the main highway. Sit on your porch and watch the summer parades. Picnic in your back yard.

Cost: \$37, 000

Mortgage: \$227.82

(based on 30 year fixed rate mortgage)

Share w/1 person: \$115/month

Source: www.users.zitomeia.net



BRADFORD, PA

3 bedroom, 1 bath, approximately 1212 square feet. Built in 1900. close to schools. Front porch for enjoying the summer nights. Newly renovated kitchen. Hardwood floors throughout house.

Cost: \$49, 900

Mortgage: \$307.24

(based on 30 year fixed rate mortgage)

Share w/2 people: \$153/month

Source: www.realtor.com



KANE, PA

5 bedroom, 1.5 bathroom home. Oak and chestnut woodwork throughout this classic family home. Includes 48" commercial stovetop, above ground pool, and family room in the unfinished basement. Over 2000 livable square feet. Lot size is 125x150 sq. feet.

Cost: \$56, 000

Mortgage: \$344.80/month

(based on 30 year fixed rate mortgage)

Share w/3 people: \$87/month

Source: www.rockinghorserealty.com



RIMERSBURG, PA

6 bedrooms, 3 bathrooms. This large and lovely home has living room, dining room, kitchen, and basement. Wood floors, central air conditioning, and porch. 2 car garage on side of home. Lovely residential neighborhood.

Cost: \$75, 000

Mortgage: \$363/month
(based on 30 year rate mortgage)

Share w/4 people: \$73/month

Source: www.apartments.com



BRADFORD, PA

4 bedroom, 1.5 bathroom in 1, 764 square foot home. Master bedroom, living room, kitchen (9x15), formal dining room, family room, and finished basement. Central air conditioning and 2 car garage. Grounds are well maintained.

Cost: \$112, 000

Mortgage: \$542/month
(based on 30 year fixed rate mortgage)

Share w/3 people: \$136/month

Source: www.realtor.com



BRADFORD, PA

4 bedroom, 3.5 bathroom, master bedroom, living room, formal dining room, kitchen (20 x 10), den (13 x 11), and basement. Also 3 car garage and back patio for relaxing. Total interior of 2, 804 square feet.

Cost: \$249, 000

Mortgage: \$1, 204/month
(based on 30 year fixed rate mortgage)

Share w/3 people: \$301/month

Source: www.realtor.com

Western New York Housing



LIVE WITH YOUR FAMILY

Rent can be very expensive, and sometimes it makes the most sense to live at home. Your freedom might be a little different than living on your own, but the savings in rent can sure help your wallet.

Rent: \$200/month



MACHIAS, NY

Great-room on main level, family room downstairs, 2 bedrooms, den, and a large deck to take in the view of Lime Lake. On 2 acres, mostly wooded. Located less than an hour from Buffalo, and only 20 minutes to Ellicottville.

Cost: \$115,900

Mortgage: \$675/month
(based on fixed 30 year mortgage)

Share w/1 person: \$338/month

Source: www.buncyrealstate.com



CLARKSVILLE, NY

Cute cabin in the woods! 2 bedrooms, 1 bathroom. Front porch overlooks a pond. Three very private acres. Furnished.

Cost: \$35,000

Mortgage: \$205/month
(based on fixed 30 year mortgage)

Share w/1 person: \$103/month

Source: www.huntrealstate.com



BUFFALO, NY

Completely updated 3 bedroom apartment in lower half of house. Recent carpet and tiled floor, fresh paint and some updated windows. Utilities not included. Deposit required.

Rent: \$650/month

Share w/2 people: \$217/month

Source: www.huntrealestate.com



BUFFALO, NY

Luxury 2 bedroom loft. Secure parking, vaulted ceilings, and exposed brick walls. All new appliances. Utilities included. Deposit required

Rent: \$2000/month

Share w/1 person: \$1000/month

Source: www.apartments.com



GRAND ISLAND, NY

Brand-new luxury patio one-bedroom townhouse. Modern amenities, access to facilities (including fitness center, heated swimming pool, tennis courts, and computer room).

Rent: \$655/month

Share w/1 person: \$327/month

Source: www.move.com



NORTH BUFFALO, NY

Spacious, 3 bedroom second floor apartment with hardwood floors and moldings. Tenants must provide their own kitchen appliances. Washer/dryer hookups and storage in the basement. Tenants will be allowed one driveway spot as well as one garage spot. Utilities not included

Rent: \$575/month

Share w/2 people: \$192/month

Source: www.craigslist.com



ELLICOTTVILLE, NY

Charming 2 bedroom, 1 bath original historic school house. Just minutes to golfing and skiing. Spacious open floor plan. Appliances stay. Furnishings negotiable. Country setting.

Cost: \$83,000

Mortgage: \$485/month

(based on fixed 30 year mortgage)

Share w/1 person: \$243/month

Source: www.era.com



HAMBURG, NY

Professionally landscaped, home in excellent condition. 3 bedrooms, 2 bathrooms, oversized carport, 8x10 storage shed w/electric in backyard. Lot fee includes taxes, water, and garbage removal.

Cost: \$29,000

Mortgage: \$170/month

(based on fixed 30 year mortgage)

Share w/1 person: \$85/month

Source: www.rusabuffalo.leadmaxx.com

Transportation



Walk

Cost: Free



Monthly Subway/Bus pass

Cost: \$81/month



USED Jeep Cherokee (1995)

Black exterior and gray interior in excellent condition. Features include: A/C; cruise control, power steering, anti-lock brakes, CD player, power windows, rear window wiper, tinted glass, oil change every 3000 miles and is in excellent condition, 6 cylinder engine.

Mileage: 110,000

Cost: \$3,200

3 year loan (7.6% interest): 99.69/month

Source: www.cars.com



USED Ford Focus (2000)

4 door, 4 wheel drive sedan with silver exterior and black interior.

AM/FM stereo and cassette, radial tires, air conditioning, air bags, reclining seats,.

Mileage: 61, 192

Cost: \$5, 200

3 year loan (7.6% interest): \$155/month

Source: www.cars.com



USED GMC- Jimmy (2000)

Silver exterior, gray interior SUV.

Features include: ABS, Air Conditioning, Alloy Wheels, AM/FM Radio, Bucket Seating, CD Player, Cruise Control, Driver-Side Airbag, Leather Interior, ****Low Mileage****, Passenger-Side Airbag, Power Locks, Power Mirrors, Power Seats, Power Steering, Power Windows, Rear Window Defroster, Rear Window Wiper, Tilt Wheel, Tinted Glass

Mileage 51, 426

Cost: \$8, 900

3 year loan (7.6% interest): \$277.25/month

Source: www.cars.com



NEW Kia Rio (2006)

Four door sedan, 5 passenger capacity.

Features include: Air conditioning, AM/FM radio and CD player, power windows, rear window wiper, tinted glass, power door locks. Rear seat adjustable headrests. Driver and passenger front airbags, anti-lock brakes.

Cost: \$11, 310

5 year loan (7.6% interest): \$220.94/month

Source: www.kia.com



NEW Ford Taurus (2006)

Four door sedan, 5 passenger capacity.

Features include: AM/FM radio with four speakers and cassette player; driver and passenger side air-bag with dual stage deployment; child safety door locks; front reclining split bench seat with adjustable head rest; adaptive automatic transmission; tilt steering column; air conditioning.

Cost: \$19, 400

5 year loan (7.6% interest): \$389.66/month

Source: www.autos.yahoo.com



USED Ford F-150 (2005) XL (4 x2 cab)

Features include: V-6 or V-8 power; manual or automatic; 4 speed automatic transmission with over-drive; comfortable interior cab; quiet ride; driver and passenger air bags; front anti-roll bar.

Mileage: 41, 596

Cost: \$20, 475

3 year loan (7.6% interest): \$637.84/month

Source: www.cars.com



NEW Lexus ES (2007)

Five passenger luxury sedan, Won Best Overall value in its class.

Features include: All leather interior is leather with brown walnut trim; rain sensing wipers, daytime running lights, child safety locks for rear doors, collapsible steering column, heated and ventilated front seats, V6 engine, front-wheel drive, driver and passenger air bags.

Cost: \$33, 865

5 year loan (7.6% interest): \$680.20/month

Source: www.lexus.com

Leisure Items



Bose Sound Dock: \$299
\$25/month for a year



Sanyo 24" Flat Screen TV: \$178.74
\$15/month for a year



Dell Laptop Computer: \$499
\$42/month for a year



Canon Digital Camera: \$190
\$16/month for a year



[Click For Larger Image](#)

Murray Designer Pool Table: \$5,000
\$416/month for a year



49 Esprit De Soleil Yanmar Marine
Power Boat: \$49,000
\$816/month for 5 years



Miami Vacation for 2 (7 days): \$1,200
\$100/month for a year



SSR Dirt Bike: \$660
\$55/month for a year



Camp Canine Dog Care: \$30/month
For the Life of the Animal



Season Tickets: \$810
\$67/month for a year



24 Hour Fitness Gym Membership:
\$70/month



Optimum High-speed Internet & Premium
Cable:
\$100/month

Monthly Budget Worksheet 1

Career _____ Education Level _____

Use this worksheet to subtract taxes and expenses from your gross monthly income.

Monthly Income	
A) Gross Monthly Income	\$ _____
B) Deductions (30% of A) (Multiply A by .3)	\$ _____
C) Net Monthly Income ($A - B = C$)	\$ _____
G) Total Monthly Expenses (from Expenses Worksheet on page 106)	\$ _____
H) Monthly Balance ($C - G = H$)	\$ _____

Expenses Worksheet 1

Use this worksheet to add up your expenses for one month.

Expenses: Details	Subtotal
D) Housing Costs Monthly rent or mortgage \$ _____ Household bills + \$ _____ (30% of rent or mortgage) (Multiply rent/mortgage by .3)	\$ _____ \$ _____
E) Transportation Costs Monthly payment or \$ _____ other transportation costs Vehicle maintenance + \$ _____ (30% of monthly payment) (Multiply car payment by .3)	\$ _____ \$ _____
F) Other Costs Leisure Item: _____ \$ _____ Leisure Item: _____ \$ _____ Leisure Item: _____ \$ _____ Groceries (at least \$250) \$ _____ Clothing \$ _____ Entertainment \$ _____ Other Expenses \$ _____	\$ _____ \$ _____
G) Total Monthly Expenses (D + E + F)	\$ _____

Percentage Calculator (optional, from previous lesson)

Knowing how to calculate percentages is a handy skill to have. Eating in a fancy restaurant? You'll need percentages to figure out the tip. Shopping at a big sale? Percentages will help you figure out what you can afford to buy.

In this lesson, you'll need percentages to figure out your take-home pay and your household and car expenses. Use the table below to help.

For example, if you make \$2000 a month, 10% of your income is \$200. 30% of your income is \$600, as shown in the shaded boxes below.

Monthly income, house payment, or car payment	10% (Drop the last number.)	30% (Add 10% 3 times, or multiply 10% by 3.)
100	10	30
200	20	60
300	30	90
400	40	120
500	50	150
600	60	180
700	70	210
800	80	240
900	90	270
1000	100	300
1100	110	330
1200	120	360
1300	130	390
1400	140	420
1500	150	450
1600	160	480
1700	170	510
1800	180	540
1900	190	570
2000	200	600
2100	210	630
2200	220	660
2300	230	690
2400	240	720
2500	250	750
2600	260	780
2700	270	810
2800	280	840

Monthly income, house payment, or car payment	10% (Drop the last number.)	30% (Add 10% 3 times, or multiply 10% by 3.)
2900	290	870
3000	300	900
3100	310	930
3200	320	960
3300	330	990
3400	340	1020
3500	350	1050
3600	360	1080
3700	370	1110
3800	380	1140
3900	390	1170
4000	400	1200
4100	410	1230
4200	420	1260
4300	430	1290
4400	440	1320
4500	450	1350
4600	460	1380
4700	470	1410
4800	480	1440
4900	490	1470
5000	500	1500
5100	510	1530
5200	520	1560
5300	530	1590
5400	540	1620
5500	550	1650
5600	560	1680