

## “LIFE” Budget Game

INCOME (money coming in)	\$ Amounts
<b>Total Income</b>	
EXPENSES (money going out)	\$ Amounts
<b>Total Expenses</b>	
<b>FINAL OUTCOME</b>	
Total Income	
(Minus) Total Expenses	
<b>= Final Outcome</b>	

Each M&M is worth \$5 and represents a category below

- Green ..... Received allowance
- Red ..... Went to the movies
- Blue ..... Received birthday money
- Orange ..... Sold items at a garage sale
- Yellow ..... Put money in a savings account
- Brown ..... Went shopping

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Dentist</b>
<b>Yearly Income</b>	Gross: \$158,770
<b>Monthly Income</b>	Gross: \$13,230/month
	Net: \$9,923/month
<b>Hourly Income</b>	\$67.81/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Lawyers</b>
<b>Yearly Income</b>	Gross: \$127,490
<b>Monthly Income</b>	Gross: \$10,624/month Net: \$7,054/month
<b>Hourly Income</b>	\$61.30/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
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<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Physician</b>
<b>Yearly Income</b>	Gross: \$127,000
<b>Monthly Income</b>	Gross: \$10,583/month Net: \$7,030/month
<b>Hourly Income</b>	
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
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<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Financial Manager</b>
<b>Yearly Income</b>	Gross: \$116,970
<b>Monthly Income</b>	Gross: \$9,747/month
	Net: \$7,310/month
<b>Hourly Income</b>	\$49.96/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Air Traffic Controller</b>
<b>Yearly Income</b>	Gross: \$110,280
<b>Monthly Income</b>	Gross: \$9,190/month
	Net: \$6,893/month
<b>Hourly Income</b>	\$51.94/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Pharmacist</b>
<b>Yearly Income</b>	Gross: \$105,920
<b>Monthly Income</b>	Gross: \$8,827/month
	Net: \$5,965/month
<b>Hourly Income</b>	
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Principal</b>
<b>Yearly Income</b>	Gross: \$99,940
<b>Monthly Income</b>	Gross: \$8,328/month
	Net: \$5,663/month
<b>Hourly Income</b>	\$48.05/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
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<b>Entertainment</b>	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Chemical Engineer</b>
<b>Yearly Income</b>	Gross: \$94,590
<b>Monthly Income</b>	Gross: \$7,882/month
	Net: \$5,912/month
<b>Hourly Income</b>	\$43.42/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
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Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Veterinarian</b>
<b>Yearly Income</b>	Gross: \$92,570
<b>Monthly Income</b>	Gross: \$7,714/month
	Net: \$5,785/month
<b>Hourly Income</b>	\$39.44/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
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<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Computer Specialist</b>
<b>Yearly Income</b>	Gross: \$88,920
<b>Monthly Income</b>	Gross: \$7,410/month
	Net: \$5,107/month
<b>Hourly Income</b>	\$42.75/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
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<b>Clothing</b>	
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<b>Personal</b>	
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Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Architect</b>
<b>Yearly Income</b>	Gross: \$87,700
<b>Monthly Income</b>	Gross: \$7,308/month
	Net: \$5,458/month
<b>Hourly Income</b>	\$37.75/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
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Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Physical Therapist</b>
<b>Yearly Income</b>	Gross: \$77,990
<b>Monthly Income</b>	Gross: \$6,499/month
	Net: \$4,874/month
<b>Hourly Income</b>	\$36.69/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
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Dining Out	
<b>Clothing</b>	
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<b>Personal</b>	
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Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
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Cable/Internet	
Vacations	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Registered Nurse</b>
<b>Yearly Income</b>	Gross: \$77,780
<b>Monthly Income</b>	Gross: \$6,482/month Net: \$4,525/month
<b>Hourly Income</b>	\$37.39/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Dental Hygienist</b>
<b>Yearly Income</b>	Gross: \$68,680
<b>Monthly Income</b>	Gross: \$5,723/month
	Net: \$4,292/month
<b>Hourly Income</b>	\$32.81/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
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Vacations	
Other	
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<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Accountant</b>
<b>Yearly Income</b>	Gross: \$68,200
<b>Monthly Income</b>	Gross: \$5,683/month
	Net: \$4,016/month
<b>Hourly Income</b>	\$32.79/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
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<b>Education</b>	
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<b>Clothing</b>	
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Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
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<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Tax Examiner</b>
<b>Yearly Income</b>	Gross: \$64,210
<b>Monthly Income</b>	Gross: \$5,651/month
	Net: \$3,805/month
<b>Hourly Income</b>	\$30,87/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
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Groceries	
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<b>Clothing</b>	
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Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Police Officer</b>
<b>Yearly Income</b>	Gross: \$55,740
<b>Monthly Income</b>	Gross: \$4,645/month
	Net: \$3,356/month
<b>Hourly Income</b>	\$26.47/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Librarian</b>
<b>Yearly Income</b>	Gross: \$55,350
<b>Monthly Income</b>	Gross: \$4,613/month
	Net: \$3,336/month
<b>Hourly Income</b>	\$26.61/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
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Insurance/License	
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Student Loan	
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<b>Clothing</b>	
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Toiletries	
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<b>Entertainment</b>	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Elementary School Teacher</b>
<b>Yearly Income</b>	Gross: \$54,110
<b>Monthly Income</b>	Gross: \$4,509/month Net: \$3,270/month
<b>Hourly Income</b>	
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Airplane Mechanic</b>
<b>Yearly Income</b>	Gross: \$53,280
<b>Monthly Income</b>	Gross: \$4,440/month
	Net: \$3,330/month
<b>Hourly Income</b>	\$25.68/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Court Reporter</b>
<b>Yearly Income</b>	Gross: \$53,270
<b>Monthly Income</b>	Gross: \$4,439/month
	Net: \$3,329/month
<b>Hourly Income</b>	\$25.61/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
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## Monthly Budget Blueprint

<b>Occupation</b>	<b>Interior Designer</b>
<b>Yearly Income</b>	Gross: \$52,100
<b>Monthly Income</b>	Gross: \$4,341/month
	Net: \$3,256/month
<b>Hourly Income</b>	\$22.25/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
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<b>Entertainment</b>	
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Cable/Internet	
Vacations	
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<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Postal Carrier</b>
<b>Yearly Income</b>	Gross: \$49,940
<b>Monthly Income</b>	Gross: \$4,162/month
	Net: \$3,049/month
<b>Hourly Income</b>	\$23.53/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Firefighter</b>
<b>Yearly Income</b>	Gross: \$47,860
<b>Monthly Income</b>	Gross: \$3,988/month
	Net: \$2,938/month
<b>Hourly Income</b>	\$23.01/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Chef</b>
<b>Yearly Income</b>	Gross: \$44,780
<b>Monthly Income</b>	Gross: \$3,731/month
	Net: \$3,699/month
<b>Hourly Income</b>	\$19.53/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Executive Secretary</b>
<b>Yearly Income</b>	Gross: \$44,220
<b>Monthly Income</b>	Gross: \$3,685/month
	Net: \$2,746/month
<b>Hourly Income</b>	\$21.26/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Legal Secretary</b>
<b>Yearly Income</b>	Gross: \$43,270
<b>Monthly Income</b>	Gross: \$3,605/month
	Net: \$2,704/month
<b>Hourly Income</b>	\$19.95/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Radio Announcer</b>
<b>Yearly Income</b>	Gross: \$39,910
<b>Monthly Income</b>	Gross: \$3,326/month
	Net: \$2831/month
<b>Hourly Income</b>	\$12.91/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Truck Driver</b>
<b>Yearly Income</b>	Gross: \$39,270
<b>Monthly Income</b>	Gross: \$3,273/month Net: \$2,484/month
<b>Hourly Income</b>	\$18.88/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Photographer</b>
<b>Yearly Income</b>	Gross: \$35,980
<b>Monthly Income</b>	Gross: \$2,998/month
	Net: \$2,248/month
<b>Hourly Income</b>	\$14.00/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Bookkeeper</b>
<b>Yearly Income</b>	Gross: \$35,340
<b>Monthly Income</b>	Gross: \$2,945/month
	Net: \$2,209/month
<b>Hourly Income</b>	\$16.36/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Highway Maintenance Worker</b>
<b>Yearly Income</b>	Gross: \$34,960
<b>Monthly Income</b>	Gross: \$2,913/month
	Net: \$2,241/month
<b>Hourly Income</b>	\$16,81/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Dental Assistant</b>
<b>Yearly Income</b>	Gross: \$34,140
<b>Monthly Income</b>	Gross: \$2,845/month
	Net: \$1,434/month
<b>Hourly Income</b>	\$16.09/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Construction Laborer</b>
<b>Yearly Income</b>	Gross: \$33,590
<b>Monthly Income</b>	Gross: \$2,799/month
	Net: \$2,100/month
<b>Hourly Income</b>	\$14.08/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Construction</b>
<b>Yearly Income</b>	Gross: \$33,100
<b>Monthly Income</b>	Gross: \$2,758/month
	Net: \$2,127/month
<b>Hourly Income</b>	\$15.91/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Customer Service</b>
<b>Yearly Income</b>	Gross: \$32,350
<b>Monthly Income</b>	Gross: \$2,696/month
	Net: \$2,081/month
<b>Hourly Income</b>	\$15.55/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Veterinary Technician</b>
<b>Yearly Income</b>	Gross: \$31,030
<b>Monthly Income</b>	Gross: \$2,586/month
	Net: \$1,940/month
<b>Hourly Income</b>	\$14.28/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Landscaper</b>
<b>Yearly Income</b>	Gross: \$29,740
<b>Monthly Income</b>	Gross: \$2,478/month
	Net: \$1,921/month
<b>Hourly Income</b>	\$14.30/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Pharmacy Technician</b>
<b>Yearly Income</b>	Gross: \$29,330
<b>Monthly Income</b>	Gross: \$2,444/month
	Net: \$1,833/month
<b>Hourly Income</b>	\$13.65/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Team Assembler</b>
<b>Yearly Income</b>	Gross: \$28,840
<b>Monthly Income</b>	Gross: \$2,403/month
	Net: \$1,866/month
<b>Hourly Income</b>	\$13.87/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Bus Driver</b>
<b>Yearly Income</b>	Gross: \$27,810
<b>Monthly Income</b>	Gross: \$2,318/month
	Net: \$1,803/month
<b>Hourly Income</b>	\$13.37/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Hairstylist</b>
<b>Yearly Income</b>	Gross: \$26,510
<b>Monthly Income</b>	Gross: \$2,209/month
	Net: \$1,657/month
<b>Hourly Income</b>	\$10.94/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Nurses Aid</b>
<b>Yearly Income</b>	Gross: \$25,860
<b>Monthly Income</b>	Gross: \$2,155/month
	Net: \$1,683/month
<b>Hourly Income</b>	\$12.43/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Security Guard</b>
<b>Yearly Income</b>	Gross: \$25,840
<b>Monthly Income</b>	Gross: \$2,153/month
	Net: \$1,682/month
<b>Hourly Income</b>	\$12.42/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Bank Teller</b>
<b>Yearly Income</b>	Gross: \$24,980
<b>Monthly Income</b>	Gross: \$2,081/month
	Net: \$1,561/month
<b>Hourly Income</b>	\$11.59/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Retail Salesperson</b>
<b>Yearly Income</b>	Gross: \$24,630
<b>Monthly Income</b>	Gross: \$2,053/month
	Net: \$1,608/month
<b>Hourly Income</b>	\$11.84/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Teacher Assistant</b>
<b>Yearly Income</b>	Gross: \$24,580
<b>Monthly Income</b>	Gross: \$2,048/month Net: \$1,604/month
<b>Hourly Income</b>	
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Child Care Worker</b>
<b>Yearly Income</b>	Gross: \$23,560
<b>Monthly Income</b>	Gross: \$1,963/month
	Net: \$1,542/month
<b>Hourly Income</b>	\$11.33/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Cook in restaurant</b>
<b>Yearly Income</b>	Gross: \$23,260
<b>Monthly Income</b>	Gross: \$1,938/month
	Net: \$1,504/month
<b>Hourly Income</b>	\$10.65/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Cook</b>
<b>Yearly Income</b>	Gross: \$22,770
<b>Monthly Income</b>	Gross: \$1,898/month
	Net: \$1,494/month
<b>Hourly Income</b>	\$10.95/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Childcare Worker</b>
<b>Yearly Income</b>	Gross: \$21,110
<b>Monthly Income</b>	Gross: \$1,759/month
	Net: \$1,319/month
<b>Hourly Income</b>	\$9.28/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	<b>Waitress or Waiter</b>
<b>Yearly Income</b>	Gross: \$20,380
<b>Monthly Income</b>	Gross: \$1,698/month
	Net: \$1,347/month
<b>Hourly Income</b>	\$9.80/hour
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	
<b>Yearly Income</b>	Gross: \$
<b>Monthly Income</b>	Gross:
	Net:
<b>Hourly Income</b>	
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

## Monthly Budget Blueprint

<b>Occupation</b>	
<b>Yearly Income</b>	Gross: \$
<b>Monthly Income</b>	Gross:
	Net:
<b>Hourly Income</b>	
<b>Savings</b>	
Personal Savings	
<b>Housing</b>	
Rent	
Electric/Gas	
Water	
Garbage Collection	
Telephone/Cell Phone	
Maintenance	
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
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<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	
<b>Total Income - Total Expenses = Final Outcome</b>	

**Savings Goal:**

**I will save** \_\_\_\_\_

**Transaction Record**

Transaction Record For:					Balance
Date	Description of Transaction	Debit	Credit		\$100.00
				New Balance	
				New Balance	
				New Balance	
				New Balance	
				New Balance	
				New Balance	
				New Balance	
				New Balance	
				New Balance	

## Credit Card Decision-Making Model Vocabulary Guide

- **Annual percentage rate (APR)** – the interest rate you will pay annually on the funds you borrow.
- **Variable rate** – an interest rate that may fluctuate without notice.
- **Penalty rate** – a rate that some credit cards charge if cardholders make late payments. Can be a much higher rate than the regular rate and may be permanent. On some cards a single late payment can trigger a penalty rate.
- **Late fee** – a charge imposed on a borrower for not paying on time.
- **Over the limit fee** – a charge for exceeding your credit limit.
- **Grace period** – the minimum time period a lender allows following the billing date for purchase charges to be paid in full before interest is charged.
- **Cash advance fee** – a fee many card companies charge for using the credit card to obtain cash, such as at ATMs. This fee can be a flat per transaction fee or a percentage for the amount of the cash advance.
- **Annual fee** – a charge assessed each year by some credit card companies.
- **Application or activation fee** – some credit issuers charge just to activate the card. Unless your credit is already damaged, there is no reason to accept an offer of credit with such a fee.
- **Miscellaneous fees** – some issuers charge for a variety of other activities, such as having an inactive account or for carrying a balance under a certain sum.

## Credit Card Decision-Making Model

Below is a sample credit card decision model. All information is for example purposes only. This worksheet shows students how to create a decision grid when they are ready to choose a credit card.

**Step 1: Which options will benefit me the most?**

**Step 2: List credit cards by name of the company issuing the card**

<b>Step 2: Credit Cards</b>	<b>Annual Percentage Rate for Purchases</b>	<b>Penalty Rate for Purchases</b>	<b>Late Fee</b>	<b>Over the Limit Fee</b>	<b>Grace Period</b>	<b>Cash Advance Fee and Annual Percentage Rate</b>
Credit Card A	8.99% - 19.99%	19.99%	\$20	\$20	25 Days	No fee 8.99%-19.99% APR
Credit Card B	10.99% - 18.99% Variable Rate	28.99% - 30.99% Variable Rate	\$19- \$39	\$15-\$39	25 Days	Fee is 3% of each cash advance; (min: \$10) 21.99% Variable APR
Credit Card C	12.99% Variable Rate	Add 19.99% to the Prime Variable Rate	\$15- \$39	\$39	25 Days	Fee is 3% of each cash advance; (min: \$10) 21.99% Variable APR
Credit Card D	10.99% - 27.99% Variable Rate	18.99% - 27.99% Variable Rate	\$19- \$38	\$35	20 Days	Fee is 3% of each cash advance; (min: \$5) 19.99%-27.99% Variable APR
Credit Card E	7.24% - 12.24% Variable Rate	29.24% Variable Rate	\$15- \$39	\$39	20 Days	Fee is 3% of each cash advance; (min: \$5) 20.24% Variable APR

**Step 3: List cost-related Information**

All the credit cards listed have the following:

- No annual fees
- No grace period for cash advances

**Step 4: Evaluate alternatives**

1. Enter a plus sign beside each option that will benefit you the most.
2. Add up the plus signs for each credit card.
3. The cards with the most plus signs would be ones you should research more.

**Step 5: Make a decision**

- What long-term benefits do you think you will have based on the choice you made?
- What other things do you need to consider and be careful about when you get a credit card?

# Alternate Endings

- 1. You just balanced your checking account and made a mistake, you actually have an extra \$100 in your account.**
  - a. You transfer the extra money into your savings account to save for emergencies.
  - b. You treat yourself to a nice dinner. You deserve it.
  - c. You use the money over time on little things you really needed anyway.
  - d. You make an extra payment on 2 small bills to get ahead.
- 2. You are visiting a friend out of town and discover you need more cash.**
  - a. You go to the nearest ATM machine and pay the \$2 fee instead of driving all over town.
  - b. You go to the nearest grocery store, buy some mints and get cash back (you may face a limit).
  - c. You borrow money from the friend and use better planning next time.
  - d. You go online to the ATM locator link to find the closest free ATM.
- 3. You have several options for a summer job. For 12 weeks you decide to:**
  - a. Work at King's Dominion for \$7 an hour, 40 hours a week. You get park benefits and work with people your age.
  - b. Work for your uncle at his carpet business 9-2, Monday-Friday, for \$200 per week.
  - c. Work for the Commonwealth of Virginia Attorney General's office as an intern. You work 8-5, Monday-Friday and do not get paid.
  - d. Work as a summer teller 40 hours a week and 2 Saturdays a month. Based on your hourly wage you will earn \$4,800.
- 4. You have been invited to an important social event that requires formal attire.**
  - a. You go shopping and buy a new outfit for the occasion.
  - b. You borrow something from a close friend.
  - c. You decline the invitation. You really can't afford it.
  - d. You go to a consignment store and buy something almost new and affordable.
- 5. You are down to \$20 in your account and have 4 days until payday.**
  - a. You catch up on reading in a cozy chair and take long walks.
  - b. You eat at the Mexican Grande Buffet – it's cheap and all you can eat.
  - c. You go out with friends on your credit card – after all, it's your back-up money.
  - d. You spend \$13 on a new DVD and stay at home.
- 6. While attending a college life orientation fair at your university:**
  - a. You take advantage of the free seminars and sign-up for "Time Management for Students."
  - b. You skip orientation to spend time with friends.
  - c. You complete a Visa card application in order to get a \$40 gift card to the bookstore.
  - d. You pick up brochures and register to win prizes from every table.
- 7. You just received an unexpected bill for \$500 for damage done at the hotel room you used for beach week:**
  - a. You ask your friends to pitch in their portion, but go ahead and pay the bill.
  - b. You call your friends and tell them to help pay but put the bill aside until you get the money.
  - c. You call the hotel and tell them to put it on your credit card, and then you pay \$10 a month off on your balance.
  - d. You challenge the bill and refuse to pay it.
- 8. At the ATM you notice your balance is a lot lower than you thought.**
  - a. You use the free phone banking service to call in and review the last weeks' transactions.
  - b. You don't worry about it, you have overdraft protection.
  - c. You check your free online banking as soon as you get home to review your transactions.
  - d. You wait until your branch is open and go in to see what is happening on your account.

# Score your points

## 1. Extra Money

- a. Great choice! – 5 points
- b. There are better ways to spend this money. – 1 point
- c. Not a bad decision. – 2 points
- d. Great decision that will save you money in the long run! – 5 points

## 2. Out of Cash

- a. Paying a fee costs you but not wasting gas saves you. – 3 points
- b. No fee saves you and it is the safest place to get cash, but your withdrawal may be limited. – 3 points
- c. Paying fees will cost you but not wasting gas saves you long as you. – 3 points
- d. No fee saves you but you may pay in gas what you save. – 4 points

## 3. Summer Job

- a. 480 hours for \$3,360. A fun job with a lot of perks, but will this experience help you find your next job? – 3 points
- b. 300 hours for \$2,400. Is this the best use of your time? – 2 points
- c. Although you don't get paid, the job experience and professional contacts could help you find a high paying job later. – 4 points
- d. 480 hours for \$4,800. This job will be a great resume builder and it also increases your experience with personal finances. – 5 points

## 4. Social Event

- a. As long as you buy an outfit that will suit many occasions this can be a good choice. – 3 points
- b. It is always good to look for bargains, especially for something you will not use often. – 4 points
- c. Not a good choice, you will miss out on meeting important people. – 1 point
- d. Good choice – 5 points

## 5. \$20

- a. Great choice! – 5 points
- b. Stretching your dollar is a good idea but you don't want to spend every last dime. – 2 points
- c. Back-up money should be used *only* for emergencies. – 1 point
- d. A fair compromise but do you really need this purchase? – 3 points

## 6. Orientation Fair

- a. You have made the most out of this. – 5 points
- b. This event is designed to benefit you, don't miss it! – 1 point
- c. Good intention, but there is always a catch on free gifts. – 2 points
- d. Increase your exposure to everything available, but watch out for all the mailing lists you will now be on. – 3 points

## 7. Unexpected Bill

- a. Wise choice. – 5 points
- b. This could lead to damage on your credit report. – 2 points
- c. This satisfies the bill but will result in additional finance charges. – 3 points
- d. This will damage your credit report and may affect your ability to get a loan or even a job. – 0 points

## 8. Balance Discrepancy

- a. Good choice! – 5 points
- b. It is good to have overdraft protection but also important to review transactions for accuracy. – 3 points
- c. Good choice, just don't wait too long. – 5 points
- d. This needs to be reviewed and corrected without delay. – 1 point

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

6. \_\_\_\_\_

7. \_\_\_\_\_

8. \_\_\_\_\_

**Total** \_\_\_\_\_

# ABC SAMPLE CREDIT UNION

## APPLICATION FOR NEW ACCOUNT / SERVICE

Complete the information requested and sign your sign at the bottom.

### Ownership Information

*\*When there is more than one party to an account, the ownership is classified as "JOINT OWNER WITH SURVIVORSHIP" meaning that on the death of any owner / party to the account, the deceased party's ownership in the account passes to the surviving party or parties to the account. To open an individual account a different Account Application is required.*

OWNER #1 INFORMATION	OWNER #2 INFORMATION
Print Legal Name _____	Print Legal Name _____
Mailing Address: _____	Mailing Address: _____
Physical Address: _____	Physical Address: _____
Phone: Home (____) _____ Work (____) _____	Phone: Home (____) _____ Work (____) _____
SSN or TIN ( tax certification & reporting purpose) _____	SSN or TIN ( tax certification & reporting purpose) _____
Birth Date (month / day / year) ____/____/____	Birth Date (month / day / year) ____/____/____

### Accounts & Services

ACCOUNTS:    Money Market    Savings    Regular Checking    Certificate  
 SERVICES:    Debit Card    ATM Card

### Signature

By signing below, I accept all terms and conditions applicable to the types of accounts and/or services requested,

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT:** Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. When you open an account, we may ask for your name, address, date of birth, and other information that allows us to identify you. We may also ask to see your driver's license or other identifying documents.

**TAX CERTIFICATION:** under penalties of perjury, by signing below I certify that: (1) the Social Security or Tax ID Number listed above is the correct number for tax reporting purposes; (2) I am not subject to backup withholding under the provisions of the IRS Code; (3) I am a U.S. person or U.S. resident alien; and (4) all information provided is correct. ***The IRS does not require your consent to any provision of this document other than certification required to avoid backup withholding.***

Signature of Owner #1	Date Signed
Signature of Owner #2	Date Signed

# Money Lingo

Gross Pay	Allowance	W-2 form	Insurance	Bank
Earn	Expenses	Checks	W-4 Form	M&M's
Debit Card	Net Pay	Income	Budget	Taxes
Credit Union	Credit	Interest	Payment	Credit Card
Savings	Checking Account	Part Time Job	Driver's License	Car



# Money Lingo

Credit	Budget	W-2 form	Insurance	Payment
Earn	Expenses	Checks	Interest	Savings
Debit Card	Net Pay	Income	Allowance	Taxes
Credit Union	Gross Pay	W-4 form	Bank	Credit Card
M&M's	Checking Account	Part Time Job	Driver's License	Car



# Money Lingo

Car	Checking Account	Part Time Job	Insurance	Payment
Earn	Debit Card	Checks	Credit	Driver's License
Budget	Credit Union	Net Pay	Allowance	Interest
Income	Gross Pay	W-4 form	Bank	Credit Card
W-2 Form	M&M's	Expenses	Savings	Taxes



# Money Lingo

Car	Checking Account	Debit Card	Insurance	Payment
Earn	Part Time Job	Checks	Taxes	Driver's License
Budget	Net Pay	Income	Allowance	Interest
Credit Union	Gross Pay	W-4 form	Bank	Credit Card
M&M's	W-2 Form	Expenses	Savings	Credit



# Money Lingo

Checks	Loan	Taxes	Insurance	Driver's License
Deposit	W-2 Form	Gross Pay	Part Time Job	Payment
Credit	Expenses	Bank	Allowance	Interest
Credit Union	Net Pay	W-4 form	Car	Credit Card
Checking Account	Income	Savings	Debit Card	Budget



# Money Lingo

Checks	W-4 Form	Debit Card	Insurance	Driver's License
Deposit	Budget	Gross Pay	Part Time Job	Payment
Net Pay	Expenses	Bank	Allowance	Interest
Credit Union	Credit	Loan	Car	Credit Card
Checking Account	Income	Savings	Taxes	W-2 form



# Money Lingo

Allowance	Payment	Taxes	Insurance	Driver's License
Deposit	W-2 Form	Gross Pay	Part Time Job	Loan
Credit	Credit Union	Bank	Income	Debit Card
Expenses	Net Pay	W-4 form	Car	Credit Card
Checking Account	Checks	Savings	Interest	Budget



# Money Lingo

Allowance	Credit	Taxes	Bank	Insurance
Loan	W-2 Form	Gross Pay	Part Time Job	Loan
Net Pay	Credit Union	Car	Income	Debit Card
Expenses	Savings	W-4 form	M&M's	Credit Card
Checking Account	Checks	Earn	Interest	Budget

