

## SOL learning

### Economics

**5c** The student will demonstrate knowledge of the role of producers and consumers in a market economy by  
(c) identifying the role of entrepreneurs.

# Lesson Plan

### Economic Concepts:

- Role of Money
- Effect of Education on Income
- Financial Institutions

### Objectives:

Student will be able to:

- Explain why earning and saving money is important
- Recognize that education is important when it comes to income
- Define what a financial institution's role is and the services they provide

### List of supplies needed for this lesson:

- Attached PowerPoint
- Attached worksheets (3)
- Fun size package of M&M's for each student

### Procedures:

1. Use the Earning and Spending Power Point. Talk about what a Career is and different types of careers that people have. Pass out the Monthly Budget Blueprint that is filled out.
2. Each Career on the Monthly Budget Blueprint is different and so you want to make sure that there is a variety in the room. Discuss what Gross Pay is (the total amount you earn at this job in one year). Discuss what Gross monthly pay is (the total amount you earn in one month). Discuss what Net pay is (the total amount you take home after deductions). On this worksheet only taxes are taken out. Explain to the students that there could potentially be more deductions taken out such as health insurance, dental insurance, retirement contributions or uniform charges.
3. After students have identified their career and their net pay. Ask the students why some jobs make more than others and write them on the board. Possible answers are: some jobs are more important than others, some jobs are more dangerous than others, some jobs need more experience and some jobs require more education or training than others.

## Procedures continued:

4. Pick a very high paying job such as a Dentist or a Lawyer. Talk about the education required to be a Dentist or a Lawyer and the type of grades that are necessary to get into Dental School or Law School. Then talk about the other people that work in the dentist office such as the Dental Hygienist or the Dental Assistant who are as important to the dental practice but do not make as much as the dentist. Why do they not make what a Dentist makes? Answer: They do not have as much education and a dentist is a doctor and the other two jobs do require education or training – but they are not dentist. Therefore the salary is not as high as the dentist salary.
5. Discuss how as middle school students they can earn money now. Ask the students how they get money now? Answers: Babysitting, pet sitting, mowing grass, extra chores, allowance and birthday money.
6. Talk about why people need to save money and how you save money?
7. Using the “Life” Budget Game sheet, discuss the differences between income and expenses. Income is when you receive money form anything – job, parents, birthday money or allowance. Expense is anytime you spend money or it comes out of your income for any reason.
8. Each student will get a Fun Size package of plain M&M’s. Before you pass them out, explain that they are not to eat them. Each M&M is worth \$5.00. They will open the M&M’s and sort them by color.
9. Each color represents an income or expense and are listed at the bottom of the paper. If they are missing a color they will just not write anything for that item. If they have all of the colors there will be 3 income and 3 expenses.  
Income: Allowance, Birthday Money, sold items at a garage sale  
Expenses: Movies, Savings, Shopping
10. Add all Income at the top and put a Final Income amount. Add all the Expenses and put a Final Expenses Amount. Take your Final Income and Subtract your Final Expenses. Some student will have money left over. Some students will break even. There will be a few students who are negative. Ask those students how they could have not been negative next time (without using their savings). Answers will vary but less movies or less shopping could help. **YOU MAY EAT YOUR M&M’s!**
11. Discuss the safest place to keep your money is in a Financial Institution such as a bank or Credit Union. A bank is a for profit financial institution and a credit union is a not for profit financial cooperative owned by its members. The services are the same but in order to decide which is better for you – you should do some research first.
12. Money is used to pay for goods and services and is accepted everywhere. Discuss what money looks like and that people can carry it around easily. Discuss the difference between cash and a debit card.

# LIFE Budget Game

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 on ebay
- Yellow.....Put money in a savings account
- Brown.....Went shopping

Income (money coming in)	\$ Amounts
<b>Total income</b>	
Expenses (money going out)	\$ Amounts
<b>Total expenses</b>	
<b>FINAL OUTCOME</b>	
<b>Total income</b>	
<b>(Minus) Total expenses</b>	
<b>Final amount</b>	



**1. What is your job and what is your gross yearly salary?**

**2. Do you think you need to go to college to do this job or do you need some type of training to do this job?**

**3. Would you do this job? (yes or no) Why or why not?**

# Monthly Budget Blueprint

<b>Occupation</b>	<b>Dentist</b>
<b>Yearly Income</b>	Gross: \$158,770
<b>Monthly Income</b>	Gross: \$13,230/month Taxes:3,307
	Net: \$9,923/month
<b>Hourly Income</b>	\$67.81/hour
<b>Savings</b>	
Personal Savings	\$992.00
<b>Housing</b>	
Rent	\$3,307
Electric/Gas	\$250
Water	\$70
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$50
<b>Transportation</b>	
Car Payment	\$750
Gasoline	\$300
Maintenance/Repairs	\$70
Insurance/License	\$150
Taxes	\$70
<b>Education</b>	
Student Loan	\$600
<b>Food</b>	
Groceries	\$250
Dining Out	\$300
<b>Clothing</b>	
Adult	\$400
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$100
Charitable Contributions	
Credit Card Payments	\$300
<b>Entertainment</b>	
Movies/Concerts	\$100
Sport Fees	\$100
Cable/Internet	\$300
Vacations	\$1000
Other	
<b>Total Expenses</b>	\$9,579
<b>Total Income - Total Expenses = Final Outcome</b>	\$344

# Monthly Budget Blueprint

<b>Occupation</b>	<b>Lawyers</b>
<b>Yearly Income</b>	Gross: \$127,490
<b>Monthly Income</b>	Gross: \$10,624/month Taxes: \$3,570
	Net: \$7,054/month
<b>Hourly Income</b>	\$61.30/hour
<b>Savings</b>	
Personal Savings	\$705
<b>Housing</b>	
Rent	\$2,351
Electric/Gas	\$250
Water	\$70
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$50
<b>Transportation</b>	
Car Payment	\$750
Gasoline	\$300
Maintenance/Repairs	\$70
Insurance/License	\$150
Taxes	\$70
<b>Education</b>	
Student Loan	\$400
<b>Food</b>	
Groceries	\$250
Dining Out	\$250
<b>Clothing</b>	
Adult	\$300
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$200
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$200
Vacations	\$500
Other	
<b>Total Expenses</b>	\$6,836
<b>Total Income - Total Expenses = Final Outcome</b>	\$218

# Monthly Budget Blueprint

<b>Occupation</b>	<b>Physician</b>
<b>Yearly Income</b>	Gross: \$127,000
<b>Monthly Income</b>	Gross: \$10,583/month Taxes: 3,553
	Net: \$7,030/month
<b>Hourly Income</b>	
<b>Savings</b>	
Personal Savings	\$703
<b>Housing</b>	
Rent	\$2,343
Electric/Gas	\$250
Water	\$70
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$50
<b>Transportation</b>	
Car Payment	\$750
Gasoline	\$300
Maintenance/Repairs	\$70
Insurance/License	\$150
Taxes	\$70
<b>Education</b>	
Student Loan	\$400
<b>Food</b>	
Groceries	\$250
Dining Out	\$250
<b>Clothing</b>	
Adult	\$300
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$200
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$200
Vacations	\$300
Other	
<b>Total Expenses</b>	\$6,826
<b>Total Income - Total Expenses = Final Outcome</b>	\$204

# 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 Taxes:2,437
	Net: \$7,310/month
<b>Hourly Income</b>	\$49.96/hour
<b>Savings</b>	
Personal Savings	\$731
<b>Housing</b>	
Rent	\$2,436
Electric/Gas	\$250
Water	\$70
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$50
<b>Transportation</b>	
Car Payment	\$750
Gasoline	\$300
Maintenance/Repairs	\$70
Insurance/License	\$150
Taxes	\$70
<b>Education</b>	
Student Loan	\$400
<b>Food</b>	
Groceries	\$250
Dining Out	\$200
<b>Clothing</b>	
Adult	\$200
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$200
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$150
Vacations	\$200
Other	
<b>Total Expenses</b>	\$6,747
<b>Total Income - Total Expenses = Final Outcome</b>	\$563



# 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 Taxes: 2,297
	Net: \$6,893/month
<b>Hourly Income</b>	\$51.94/hour
<b>Savings</b>	
Personal Savings	\$689
<b>Housing</b>	
Rent	\$2,297
Electric/Gas	\$250
Water	\$70
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$50
<b>Transportation</b>	
Car Payment	\$750
Gasoline	\$300
Maintenance/Repairs	\$70
Insurance/License	\$150
Taxes	\$70
<b>Education</b>	
Student Loan	\$400
<b>Food</b>	
Groceries	\$250
Dining Out	\$200
<b>Clothing</b>	
Adult	\$200
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$200
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$150
Vacations	\$200
Other	
<b>Total Expenses</b>	\$6,566
<b>Total Income - Total Expenses = Final Outcome</b>	\$327

# Monthly Budget Blueprint

<b>Occupation</b>	<b>Pharmacist</b>
<b>Yearly Income</b>	Gross: \$105,920
<b>Monthly Income</b>	Gross: \$8,827/month Taxes \$3,132
	Net: \$5,965/month
<b>Hourly Income</b>	
<b>Savings</b>	
Personal Savings	\$569
<b>Housing</b>	
Rent	\$1,898
Electric/Gas	\$250
Water	\$70
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$50
<b>Transportation</b>	
Car Payment	\$750
Gasoline	\$300
Maintenance/Repairs	\$70
Insurance/License	\$150
Taxes	\$70
<b>Education</b>	
Student Loan	\$400
<b>Food</b>	
Groceries	\$250
Dining Out	\$200
<b>Clothing</b>	
Adult	\$200
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$200
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$150
Vacations	\$200
Other	
<b>Total Expenses</b>	\$5,847
<b>Total Income - Total Expenses = Final Outcome</b>	\$118

# 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 Taxes:\$2,665
<b>Hourly Income</b>	\$48.05/hour
<b>Savings</b>	
Personal Savings	\$566
<b>Housing</b>	
Rent	\$1,887
Electric/Gas	\$250
Water	\$70
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$50
<b>Transportation</b>	
Car Payment	\$750
Gasoline	\$300
Maintenance/Repairs	\$70
Insurance/License	\$150
Taxes	\$70
<b>Education</b>	
Student Loan	\$400
<b>Food</b>	
Groceries	\$250
Dining Out	\$150
<b>Clothing</b>	
Adult	\$100
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$100
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$100
Vacations	\$100
Other	
<b>Total Expenses</b>	\$5633
<b>Total Income - Total Expenses = Final Outcome</b>	\$30

# 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 Taxes: 1,970
	Net: \$5,912/month
<b>Hourly Income</b>	\$43.42/hour
<b>Savings</b>	
Personal Savings	\$591
<b>Housing</b>	
Rent	\$1,970
Electric/Gas	\$250
Water	\$70
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$50
<b>Transportation</b>	
Car Payment	\$600
Gasoline	\$300
Maintenance/Repairs	\$70
Insurance/License	\$150
Taxes	\$70
<b>Education</b>	
Student Loan	\$400
<b>Food</b>	
Groceries	\$250
Dining Out	\$150
<b>Clothing</b>	
Adult	\$100
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$100
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$100
Vacations	\$100
Other	
<b>Total Expenses</b>	\$5,591
<b>Total Income - Total Expenses = Final Outcome</b>	\$321

# Monthly Budget Blueprint

<b>Occupation</b>	<b>Veterinarian</b>
<b>Yearly Income</b>	Gross: \$92,570
<b>Monthly Income</b>	Gross: \$7,714/month Taxes: \$2,250
	Net: \$5,785/month
<b>Hourly Income</b>	\$39.44/hour
<b>Savings</b>	
Personal Savings	\$578
<b>Housing</b>	
Rent	\$1,928
Electric/Gas	\$250
Water	\$70
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$50
<b>Transportation</b>	
Car Payment	\$600
Gasoline	\$300
Maintenance/Repairs	\$70
Insurance/License	\$150
Taxes	\$70
<b>Education</b>	
Student Loan	\$400
<b>Food</b>	
Groceries	\$250
Dining Out	\$150
<b>Clothing</b>	
Adult	\$100
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$100
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$100
Vacations	\$100
Other	
<b>Total Expenses</b>	\$5,536
<b>Total Income - Total Expenses = Final Outcome</b>	\$249

# 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 Taxes: \$2,303
<b>Hourly Income</b>	\$42.75/hour
<b>Savings</b>	
Personal Savings	\$500
<b>Housing</b>	
Rent	\$1,702
Electric/Gas	\$250
Water	\$70
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$50
<b>Transportation</b>	
Car Payment	\$600
Gasoline	\$300
Maintenance/Repairs	\$70
Insurance/License	\$150
Taxes	\$70
<b>Education</b>	
Student Loan	\$400
<b>Food</b>	
Groceries	\$250
Dining Out	\$100
<b>Clothing</b>	
Adult	\$75
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$75
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$100
Vacations	\$75
Other	
<b>Total Expenses</b>	5,107
<b>Total Income - Total Expenses = Final Outcome</b>	0

# Monthly Budget Blueprint

<b>Occupation</b>	<b>Architect</b>
<b>Yearly Income</b>	Gross: \$87,700
<b>Monthly Income</b>	Gross: \$7,308/month Taxes:1,850
	Net: \$5,458/month
<b>Hourly Income</b>	\$37.75/hour
<b>Savings</b>	
Personal Savings	\$545
<b>Housing</b>	
Rent	\$1,819
Electric/Gas	\$250
Water	\$70
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$50
<b>Transportation</b>	
Car Payment	\$600
Gasoline	\$300
Maintenance/Repairs	\$70
Insurance/License	\$150
Taxes	\$70
<b>Education</b>	
Student Loan	\$400
<b>Food</b>	
Groceries	\$250
Dining Out	\$75
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$50
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$100
Vacations	\$75
Other	
<b>Total Expenses</b>	\$5,194
<b>Total Income - Total Expenses = Final Outcome</b>	\$264

# 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 Taxes: 1,625
	Net: \$4,874/month
<b>Hourly Income</b>	\$36.69/hour
<b>Savings</b>	
Personal Savings	\$487
<b>Housing</b>	
Rent	\$1,624
Electric/Gas	\$200
Water	\$60
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$50
<b>Transportation</b>	
Car Payment	\$400
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$300
<b>Food</b>	
Groceries	\$250
Dining Out	\$75
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$50
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$100
Vacations	\$75
Other	
<b>Total Expenses</b>	\$4,331
<b>Total Income - Total Expenses = Final Outcome</b>	\$543



# 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 Taxes:\$1,957
	Net: \$4,525/month
<b>Hourly Income</b>	\$37.39/hour
<b>Savings</b>	
Personal Savings	\$452
<b>Housing</b>	
Rent	\$1,508
Electric/Gas	\$200
Water	\$70
Garbage Collection	\$20
Telephone/Cell Phone	\$80
Maintenance	\$40
<b>Transportation</b>	
Car Payment	\$300
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$300
<b>Food</b>	
Groceries	\$250
Dining Out	\$75
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$50
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$100
Vacations	\$75
Other	
<b>Total Expenses</b>	\$4,065
<b>Total Income - Total Expenses = Final Outcome</b>	\$460

# 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	\$429
<b>Housing</b>	
Rent	\$1,430
Electric/Gas	\$200
Water	\$70
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$40
<b>Transportation</b>	
Car Payment	\$300
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$300
<b>Food</b>	
Groceries	\$250
Dining Out	\$75
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$50
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$100
Vacations	\$75
Other	
<b>Total Expenses</b>	\$3,979
<b>Total Income - Total Expenses = Final Outcome</b>	\$313

# Monthly Budget Blueprint

<b>Occupation</b>	<b>Accountant</b>
<b>Yearly Income</b>	Gross: \$68,200
<b>Monthly Income</b>	Gross: \$5,683/month Taxes: \$1,667
	Net: \$4,016/month
<b>Hourly Income</b>	\$32.79/hour
<b>Savings</b>	
Personal Savings	\$401
<b>Housing</b>	
Rent	\$1,338
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$300
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$300
<b>Food</b>	
Groceries	\$250
Dining Out	\$75
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$50
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$100
Vacations	\$75
Other	
<b>Total Expenses</b>	\$3,769
<b>Total Income - Total Expenses = Final Outcome</b>	\$247

# 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 Taxes: 1,846
	Net: \$3,805/month
<b>Hourly Income</b>	\$30,87/hour
<b>Savings</b>	
Personal Savings	\$380
<b>Housing</b>	
Rent	\$1,268
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$300
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$300
<b>Food</b>	
Groceries	\$250
Dining Out	\$75
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$50
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	\$50
Cable/Internet	\$100
Vacations	\$75
Other	
<b>Total Expenses</b>	\$3,678
<b>Total Income - Total Expenses = Final Outcome</b>	\$127

# 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 Taxes: \$1,289
	Net: \$3,356/month
<b>Hourly Income</b>	\$26.47/hour
<b>Savings</b>	
Personal Savings	\$335
<b>Housing</b>	
Rent	\$1,118
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$300
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$250
<b>Food</b>	
Groceries	\$250
Dining Out	\$50
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$50
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	\$30
Cable/Internet	\$75
Vacations	\$75
Other	
<b>Total Expenses</b>	\$3,338
<b>Total Income - Total Expenses = Final Outcome</b>	\$18

# Monthly Budget Blueprint

<b>Occupation</b>	<b>Librarian</b>
<b>Yearly Income</b>	Gross: \$55,350
<b>Monthly Income</b>	Gross: \$4,613/month Taxes: 1,277
	Net: \$3,336/month
<b>Hourly Income</b>	\$26.61/hour
<b>Savings</b>	
Personal Savings	\$333
<b>Housing</b>	
Rent	\$1,112
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$300
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$250
<b>Food</b>	
Groceries	\$250
Dining Out	\$50
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$50
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	\$30
Cable/Internet	\$75
Vacations	\$75
Other	
<b>Total Expenses</b>	\$3,280
<b>Total Income - Total Expenses = Final Outcome</b>	\$56

# 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 Taxes: \$1,239
	Net: \$3,270/month
<b>Hourly Income</b>	
<b>Savings</b>	
Personal Savings	\$327
<b>Housing</b>	
Rent	\$1,090
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$300
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$250
<b>Food</b>	
Groceries	\$250
Dining Out	\$50
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$30
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	
Cable/Internet	\$75
Vacations	\$50
Other	
<b>Total Expenses</b>	\$3,247
<b>Total Income - Total Expenses = Final Outcome</b>	\$23

# 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 Taxes:1,111
<b>Hourly Income</b>	\$25.68/hour
<b>Savings</b>	
Personal Savings	\$333
<b>Housing</b>	
Rent	\$1,110
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$300
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$250
<b>Food</b>	
Groceries	\$250
Dining Out	\$50
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$30
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	
Cable/Internet	\$75
Vacations	\$50
Other	
<b>Total Expenses</b>	\$3228
<b>Total Income - Total Expenses = Final Outcome</b>	\$102



# 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 Taxes: 1,110
	Net: \$3,329/month
<b>Hourly Income</b>	\$25.61/hour
<b>Savings</b>	
Personal Savings	\$332
<b>Housing</b>	
Rent	\$1,109
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$300
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$250
<b>Food</b>	
Groceries	\$250
Dining Out	\$50
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$30
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	
Cable/Internet	\$75
Vacations	\$50
Other	
<b>Total Expenses</b>	\$3,251
<b>Total Income - Total Expenses = Final Outcome</b>	\$78

# 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 Taxes: \$1,085
	Net: \$3,256/month
<b>Hourly Income</b>	\$22.25/hour
<b>Savings</b>	
Personal Savings	\$325
<b>Housing</b>	
Rent	\$1,085
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$300
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$250
<b>Food</b>	
Groceries	\$250
Dining Out	\$50
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$30
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	
Cable/Internet	\$75
Vacations	\$50
Other	
<b>Total Expenses</b>	\$3,170
<b>Total Income - Total Expenses = Final Outcome</b>	\$86

# 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 Taxes: \$1,113
	Net: \$3,049/month
<b>Hourly Income</b>	\$23.53/hour
<b>Savings</b>	
Personal Savings	\$304
<b>Housing</b>	
Rent	\$1,016
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$150
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$150
<b>Food</b>	
Groceries	\$250
Dining Out	\$50
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$30
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	
Cable/Internet	\$75
Vacations	\$50
Other	
<b>Total Expenses</b>	\$2,880
<b>Total Income - Total Expenses = Final Outcome</b>	\$169

# Monthly Budget Blueprint

<b>Occupation</b>	<b>Firefighter</b>
<b>Yearly Income</b>	Gross: \$47,860
<b>Monthly Income</b>	Gross: \$3,988/month Taxes: 1,050
	Net: \$2,938/month
<b>Hourly Income</b>	\$23.01/hour
<b>Savings</b>	
Personal Savings	\$293
<b>Housing</b>	
Rent	\$979
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$150
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$150
<b>Food</b>	
Groceries	\$250
Dining Out	\$50
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$30
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	
Cable/Internet	\$75
Vacations	\$50
Other	
<b>Total Expenses</b>	\$2,832
<b>Total Income - Total Expenses = Final Outcome</b>	\$106

# Monthly Budget Blueprint

<b>Occupation</b>	<b>Chef</b>
<b>Yearly Income</b>	Gross: \$44,780
<b>Monthly Income</b>	Gross: \$3,731/month Taxes: \$950
	Net: \$2,781/month
<b>Hourly Income</b>	\$19.53/hour
<b>Savings</b>	
Personal Savings	\$278
<b>Housing</b>	
Rent	\$927
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$150
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$150
<b>Food</b>	
Groceries	\$250
Dining Out	\$50
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$30
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	
Cable/Internet	\$75
Vacations	\$50
Other	
<b>Total Expenses</b>	\$2,765
<b>Total Income - Total Expenses = Final Outcome</b>	\$16

# 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 Taxes: \$939
	Net: \$2,746/month
<b>Hourly Income</b>	\$21.26/hour
<b>Savings</b>	
Personal Savings	\$274
<b>Housing</b>	
Rent	\$915
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$150
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$150
<b>Food</b>	
Groceries	\$250
Dining Out	\$50
<b>Clothing</b>	
Adult	\$40
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$30
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	
Cable/Internet	\$75
Vacations	\$50
Other	
<b>Total Expenses</b>	\$2,739
<b>Total Income - Total Expenses = Final Outcome</b>	\$7

# 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 Taxes: \$901
	Net: \$2,704/month
<b>Hourly Income</b>	\$19.95/hour
<b>Savings</b>	
Personal Savings	\$270
<b>Housing</b>	
Rent	\$901
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$150
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$150
<b>Food</b>	
Groceries	\$250
Dining Out	\$40
<b>Clothing</b>	
Adult	\$40
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$25
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	
Cable/Internet	\$75
Vacations	\$50
Other	
<b>Total Expenses</b>	\$2,666
<b>Total Income - Total Expenses = Final Outcome</b>	\$38

# 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 Taxes: \$533
	Net: \$2,831/month
<b>Hourly Income</b>	\$12.91/hour
<b>Savings</b>	
Personal Savings	\$283
<b>Housing</b>	
Rent	\$943
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$150
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$150
<b>Food</b>	
Groceries	\$250
Dining Out	\$40
<b>Clothing</b>	
Adult	\$40
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	\$25
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	
Cable/Internet	\$75
Vacations	\$50
Other	
<b>Total Expenses</b>	\$2,761
<b>Total Income - Total Expenses = Final Outcome</b>	\$70



# 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 Taxes:\$789
	Net: \$2,484/month
<b>Hourly Income</b>	\$18.88/hour
<b>Savings</b>	
Personal Savings	\$248
<b>Housing</b>	
Rent	\$828
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$150
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$150
<b>Food</b>	
Groceries	\$250
Dining Out	\$20
<b>Clothing</b>	
Adult	\$40
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	\$40
Vacations	\$25
Other	
<b>Total Expenses</b>	\$2481
<b>Total Income - Total Expenses = Final Outcome</b>	\$3

# Monthly Budget Blueprint

<b>Occupation</b>	<b>Photographer</b>
<b>Yearly Income</b>	Gross: \$35,980
<b>Monthly Income</b>	Gross: \$2,998/month Taxes:\$750
	Net: \$2,248/month
<b>Hourly Income</b>	\$14.00/hour
<b>Savings</b>	
Personal Savings	\$224
<b>Housing</b>	
Rent	\$749
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$150
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$25
<b>Clothing</b>	
Adult	\$20
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$50
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	\$50
Vacations	\$25
Other	
<b>Total Expenses</b>	\$2,223
<b>Total Income - Total Expenses = Final Outcome</b>	\$25

# 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	\$220
<b>Housing</b>	
Rent	\$736
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$150
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$150
<b>Food</b>	
Groceries	\$250
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	\$10
Charitable Contributions	
Credit Card Payments	\$20
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	\$2191
<b>Total Income - Total Expenses = Final Outcome</b>	\$18

# 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	\$224
<b>Housing</b>	
Rent	\$747
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$150
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$150
<b>Food</b>	
Groceries	\$250
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	\$10
Charitable Contributions	
Credit Card Payments	\$20
<b>Entertainment</b>	
Movies/Concerts	\$15
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	\$2221
<b>Total Income - Total Expenses = Final Outcome</b>	\$20

# 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: \$2,134/month
<b>Hourly Income</b>	\$16.09/hour
<b>Savings</b>	
Personal Savings	\$213
<b>Housing</b>	
Rent	\$711
Electric/Gas	\$125
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$200
Gasoline	\$150
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$150
<b>Food</b>	
Groceries	\$200
Dining Out	\$20
<b>Clothing</b>	
Adult	\$30
<b>Personal</b>	
Hair Cuts	
Toiletries	\$10
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	\$2094
<b>Total Income - Total Expenses = Final Outcome</b>	\$40

# 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	\$210
<b>Housing</b>	
Rent	\$700
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$150
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$150
<b>Food</b>	
Groceries	\$225
Dining Out	\$15
<b>Clothing</b>	
Adult	\$30
<b>Personal</b>	
Hair Cuts	
Toiletries	\$15
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	\$20
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	\$1995
<b>Total Income - Total Expenses = Final Outcome</b>	\$105

# 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: \$2,060/month
<b>Hourly Income</b>	\$15.91/hour
<b>Savings</b>	
Personal Savings	\$206
<b>Housing</b>	
Rent	\$686
Electric/Gas	\$125
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$150
Gasoline	\$150
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$150
<b>Food</b>	
Groceries	\$250
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	\$10
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	\$2032
<b>Total Income - Total Expenses = Final Outcome</b>	\$28

# 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	\$208
<b>Housing</b>	
Rent	\$693
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$150
Gasoline	\$150
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	\$150
<b>Food</b>	
Groceries	\$250
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	\$20
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	\$2076
<b>Total Income - Total Expenses = Final Outcome</b>	\$5



# 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 Taxes:\$596
	Net: \$1,940/month
<b>Hourly Income</b>	\$14.28/hour
<b>Savings</b>	
Personal Savings	\$194
<b>Housing</b>	
Rent	\$646
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	\$150
Gasoline	\$200
Maintenance/Repairs	\$20
Insurance/License	\$100
Taxes	\$20
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	
<b>Clothing</b>	
Adult	
<b>Personal</b>	
Hair Cuts	
Toiletries	\$45
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	\$1940
<b>Total Income - Total Expenses = Final Outcome</b>	0

# Monthly Budget Blueprint

<b>Occupation</b>	<b>Landscaper</b>
<b>Yearly Income</b>	Gross: \$29,740
<b>Monthly Income</b>	Gross: \$2,478/month Taxes:\$557
	Net: \$1,921/month
<b>Hourly Income</b>	\$14.30/hour
<b>Savings</b>	
Personal Savings	\$192
<b>Housing</b>	
Rent	\$640
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	\$50
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$50
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$15
Toiletries	\$45
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	\$75
Vacations	
Other	
<b>Total Expenses</b>	\$1,682
<b>Total Income - Total Expenses = Final Outcome</b>	\$239

# 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	\$183
<b>Housing</b>	
Rent	\$611
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$100
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$18
Toiletries	\$20
Charitable Contributions	
Credit Card Payments	\$30
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	
Cable/Internet	\$75
Vacations	
Other	
<b>Total Expenses</b>	\$1702
<b>Total Income - Total Expenses = Final Outcome</b>	\$131

# 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	\$186
<b>Housing</b>	
Rent	\$622
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$100
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$18
Toiletries	\$20
Charitable Contributions	\$25
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	
Cable/Internet	\$75
Vacations	
Other	
<b>Total Expenses</b>	\$1711
<b>Total Income - Total Expenses = Final Outcome</b>	\$155

# 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 Taxes:\$515
	Net: \$1,803/month
<b>Hourly Income</b>	\$13.37/hour
<b>Savings</b>	
Personal Savings	\$180
<b>Housing</b>	
Rent	\$601
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$100
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$15
Toiletries	\$45
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	
Cable/Internet	\$75
Vacations	
Other	
<b>Total Expenses</b>	\$1656
<b>Total Income - Total Expenses = Final Outcome</b>	\$147

# 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	\$165
<b>Housing</b>	
Rent	\$552
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$100
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	
Toiletries	\$45
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	
Cable/Internet	\$75
Vacations	
Other	
<b>Total Expenses</b>	\$1577
<b>Total Income - Total Expenses = Final Outcome</b>	\$80

# 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	\$168
<b>Housing</b>	
Rent	\$561
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$50
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$15
Toiletries	\$45
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	\$75
Vacations	
Other	
<b>Total Expenses</b>	\$1,529
<b>Total Income - Total Expenses = Final Outcome</b>	\$154

# 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	\$168
<b>Housing</b>	
Rent	\$560
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$100
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$25
Toiletries	\$25
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	
Cable/Internet	\$75
Vacations	
Other	
<b>Total Expenses</b>	\$1593
<b>Total Income - Total Expenses = Final Outcome</b>	\$89



# 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	\$156
<b>Housing</b>	
Rent	\$693
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$25
<b>Clothing</b>	
Adult	\$25
<b>Personal</b>	
Hair Cuts	\$20
Toiletries	\$10
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	\$50
Vacations	
Other	
<b>Total Expenses</b>	\$1544
<b>Total Income - Total Expenses = Final Outcome</b>	\$17

# 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	\$160
<b>Housing</b>	
Rent	\$536
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$100
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$20
Toiletries	\$20
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	
Cable/Internet	\$75
Vacations	
Other	
<b>Total Expenses</b>	\$1601
<b>Total Income - Total Expenses = Final Outcome</b>	\$7

# 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	\$160
<b>Housing</b>	
Rent	\$534
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$100
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$20
Toiletries	\$25
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	\$75
Vacations	
Other	
<b>Total Expenses</b>	\$1529
<b>Total Income - Total Expenses = Final Outcome</b>	\$75

# 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	\$154
<b>Housing</b>	
Rent	\$514
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$50
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$20
Toiletries	\$25
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	
Cable/Internet	\$75
Vacations	
Other	
<b>Total Expenses</b>	\$1428
<b>Total Income - Total Expenses = Final Outcome</b>	\$39

# 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	\$193
<b>Housing</b>	
Rent	\$646
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	
<b>Clothing</b>	
Adult	\$25
<b>Personal</b>	
Hair Cuts	\$20
Toiletries	\$20
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	\$25
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	\$1499
<b>Total Income - Total Expenses = Final Outcome</b>	\$5

# 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	\$149
<b>Housing</b>	
Rent	\$498
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$25
<b>Clothing</b>	
Adult	\$25
<b>Personal</b>	
Hair Cuts	
Toiletries	
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	\$50
Sport Fees	
Cable/Internet	\$75
Vacations	
Other	
<b>Total Expenses</b>	\$1387
<b>Total Income - Total Expenses = Final Outcome</b>	\$107

# 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 \$440
	Net: \$1,319/month
<b>Hourly Income</b>	\$9.28/hour
<b>Savings</b>	
Personal Savings	\$131
<b>Housing</b>	
Rent	\$439
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$50
<b>Clothing</b>	
Adult	\$50
<b>Personal</b>	
Hair Cuts	\$15
Toiletries	\$45
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	
Sport Fees	
Cable/Internet	
Vacations	
Other	
<b>Total Expenses</b>	\$1,300
<b>Total Income - Total Expenses = Final Outcome</b>	\$19

# 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	\$134
<b>Housing</b>	
Rent	\$449
Electric/Gas	\$150
Water	\$50
Garbage Collection	\$15
Telephone/Cell Phone	\$80
Maintenance	\$20
<b>Transportation</b>	
Car Payment	
Gasoline	
Maintenance/Repairs	
Insurance/License	
Taxes	
<b>Education</b>	
Student Loan	
<b>Food</b>	
Groceries	\$250
Dining Out	\$25
<b>Clothing</b>	
Adult	\$25
<b>Personal</b>	
Hair Cuts	\$20
Toiletries	\$20
Charitable Contributions	
Credit Card Payments	
<b>Entertainment</b>	
Movies/Concerts	\$20
Sport Fees	
Cable/Internet	\$75
Vacations	
Other	
<b>Total Expenses</b>	\$1333
<b>Total Income - Total Expenses = Final Outcome</b>	\$14



# 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	
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>	