

Student's Name: **Sam**

Occupation: **Video Game Designer**

CU 4 Reality™ MONTHLY BUDGET

Income		Gross Monthly Income (Before Taxes)		Annual Salary
		\$ 2,833.33	Before Taxes	\$ 34,000.00
Federal Income	15%	\$386.55		
Social Security	6.25%	\$177.08		
Medicare	1.45%	\$41.08		
State Tax	0%	\$0.00		
		\$2,228.62	Net Monthly Income (After Taxes)	

Expenses	Monthly Payment	Volunteer Initials
FIXED EXPENSES		
Credit Union Savings	\$ 222.- A	A DJE
Housing Type: <u>2Br - No Pets - No Gym ÷ 2</u>	\$ 450.- B	B DJE
Student Loans Yrs of post HS: <u>4</u>	\$ 302.- C	C DJE
Transportation Type of Vehicle: <u>'09 Toyota Corolla</u> Total Cost: <u>\$9,400.- or</u> Public Transportation	\$ 170.- D	D DJE
Insurance Auto <u>125.-</u> Renters <u>10.-</u> Health <u>105.-</u> Liability <u>-</u>	\$ 240.- E	E DJE
TOTAL FIXED MONTHLY COSTS (Add A through E):	\$ 1384.- 1	

VARIABLE EXPENSES		
Utilities Plan: <u>Life is Good ÷ 2</u>	\$ 100.- F	F DJE
Cable/Internet Plan: <u>Internet - Hulu - Netflix ÷ 2</u>	\$ 28.- G	G DJE
Cell Phone Plan: <u>VZ-3GB-16 Edge</u>	\$ 95.- H	H DJE
Food Plan: <u>Average</u>	\$ 300.- I	I DJE
Clothing Plan: <u>3x Casual + Average</u>	\$ 110.- J	J DJE
Gas	\$ 85.- K	K DJE
TOTAL FIXED MONTHLY COSTS (Add F through K):	\$ 718.- 2	

DISCRETIONARY		
Entertainment Type: <u>Local Concert</u>	\$ 20.- L	L DJE
Electronics Type: <u>Dell Laptop</u>	\$ 36.- M	M DJE
Type: <u>37" TV + Wii U ÷ 2</u>	\$ 33.- N	N DJE
Wellness Type: <u>Basic Gym</u>	\$ 10.- O	O DJE
Type: <u>Men's Haircut</u>	\$ 20.- P	P DJE
Pets Type: <u>Plant x 2</u>	\$ 4.- Q	Q DJE
TOTAL FIXED MONTHLY COSTS (Add L through Q):	\$ 123.- 3	

Total Expenses (Add 1+2+3)	\$ 2225.- 4
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FINAL NUMBERS	Net Monthly Income:	\$2,228.62	Credit counselor's initials	DJE
	Total Expenses:	\$ 2225.-	<div style="border: 1px solid black; padding: 5px; display: inline-block;"> \$ 3.- </div>	FINAL BALANCE
	Balance (Net Monthly Income - Total Expenses)	\$ 3.-		
	Part Time Job? Type: <u>-</u>	\$ -		
	Wheel of Reality Event: <u>Found Money</u>	\$ +10.-	Wheel of Reality Initials:	DJE