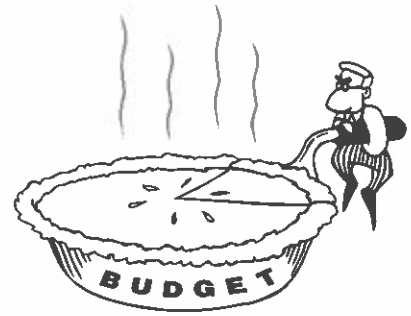


Understanding Expenses

BUDGETING EXPENSES

Each box below includes three levels of monthly budget options. The amount at the top of each box is the monthly income. Assume each budget is for a single person with no children. In each box, circle the dollar amounts that you think make the most sense. Enter unspent money on the “savings” blank.



\$1,000

housing	\$300	\$500	\$900
utilities	\$90	\$135	\$200
phone	\$35	\$75	\$120
car loan	\$0	\$200	\$500
food	\$40	\$100	\$200
clothing	\$25	\$200	\$500
healthcare	\$0	\$25	\$100
recreation	\$20	\$100	\$300
miscellaneous	\$40	\$100	\$200

savings _____

\$2,000

housing	\$300	\$500	\$900
utilities	\$90	\$135	\$200
phone	\$35	\$75	\$120
car loan	\$0	\$200	\$500
food	\$40	\$100	\$200
clothing	\$25	\$200	\$500
healthcare	\$0	\$25	\$100
recreation	\$20	\$100	\$300
miscellaneous	\$40	\$100	\$200

savings _____

\$3,000

housing	\$300	\$500	\$900
utilities	\$90	\$135	\$200
phone	\$35	\$75	\$120
car loan	\$0	\$200	\$500
food	\$40	\$100	\$200
clothing	\$25	\$200	\$500
healthcare	\$0	\$25	\$100
recreation	\$20	\$100	\$300
miscellaneous	\$40	\$100	\$200

savings _____

\$4,000

housing	\$300	\$500	\$900
utilities	\$90	\$135	\$200
phone	\$35	\$75	\$120
car loan	\$0	\$200	\$500
food	\$40	\$100	\$200
clothing	\$25	\$200	\$500
healthcare	\$0	\$25	\$100
recreation	\$20	\$100	\$300
miscellaneous	\$40	\$100	\$200

savings _____