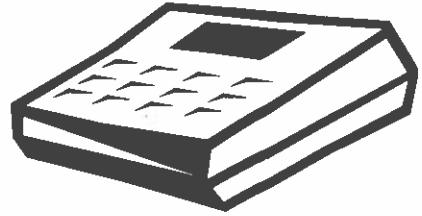


Making Budget Decisions

CREATING A BUDGET

Choose a job you would like to have. Estimate that job's monthly income and the essential monthly expenses (e.g., rent, food). Subtract the essential expenses from the monthly income to obtain the remaining money available (called discretionary income) to spend on personal choices (e.g., concert, savings account).



JOB TITLE

ESTIMATE
Income per month _____

MONTHLY EXPENSES
Housing
Utility Bills
Phone
Transportation
Groceries
Others: _____

COST PER MONTH

DISCRETIONARY INCOME
