

WORK AND BUDGETING

Fill out the first empty column in this chart to reflect a family's monthly budget.
Leave the second column blank until you receive further instruction.

Expense	Monthly budget for a decent lifestyle	Monthly budget at \$____/hour
1. Housing (rent or mortgage)		
2. Utilities (electricity, gas, water, garbage pickup, telephone, and so on)		
3. Food and other basic products (weekly cost x 4 = monthly cost)		
4. Health care (monthly insurance premiums, copayments)		
5. Child care (if applicable)		
6. Transportation (car payment, gas, and insurance, or public transportation)		
7. Clothing		
8. Education (tuition, uniforms, books, fees, and so on, if private; other fees, if public)		
9. Retirement contributions		
10. Life insurance		
11. Money given to a church or to other community organizations		
12. Savings and investments		
13. Other		
14. Total of monthly expenses		
15. Approximate* annual income		
16. Approximate* hourly wage		

*These amounts are approximate amounts because they do not factor in taxes and other salary deductions.