

As we continue on, upload a copy of this budget from my Weebly.

Everything that is in red on this example, you should type on your budget you uploaded from my Weebly.

- 1) You will be putting all your information in a keynote —matching your slide number with my slide number.
- 2) You must have a source cited at the bottom of each slide.
- 3) You will assume it is just you in your apartment or you may have a roommate.
- 4) Assume you have no pets or children.
- 5) This budget you create will have almost everything you will experience in life for your expenses.

This is a guide as to what you must include on each of
your slides of your keynote.
You may write/scratch all over this.

My Budgeting Project

(add one picture on this first slide
and add, at least, one picture on each of
the following slides)

Name

School

Date

ACE IV

Income: What will yours be?

2

- Go to [bls.gov](https://www.bls.gov) or [salary.com](https://www.salary.com), and look up your career to find out how much income you can count on from the career you are looking at.
- Yearly Salary: \$_____ (paste salary graph here)
- Average \$ per hour: \$_____

Housing

- Tell me the address of the apartment that you found. You may use the newspaper, or go to yahoo.com, or justlisted.com and look up apartments.
- Tell me some features of the apartment (i.e.: hot tub, walk-in closet, large dining room).
- Record the costs (deposit, rent)

-Put a picture of your apartment here

-Features of your apartment:

Security Deposit \$_____

Monthly Rent \$_____

Renter's Insurance

- Tell me where you got your quote.
- Tell me why you need renter's insurance.

(Put a picture of you insurer here.)

Monthly Cost of Renter's Insurance

\$_____

- www.statefarm.com

Utilities

Find the prices of the following:

- Heating and Gas/month \$ _____
- Installation and Set-up \$ _____
- Electricity/month \$ _____
- Installation and Set-up \$ _____
- Water/month \$ _____
- Installation and Set-up \$ _____
- Trash/month \$ _____
- Installation and Set-up \$ _____
- Cable/month \$ _____
- Installation and Set-up \$ _____
- Internet/month \$ _____
- Installation and Set-up \$ _____
- Sewer/month \$ _____
- Installation and Set-up \$ _____

-(Put a picture of one of your utility companies here)

comcast.com, www.xcelenergy.com/does/COResRates.pdf, wastemanagement.com

Telephone Bill

- Tell me the phone provider that you have.
- Tell me the minutes and features and the phone that you have here.

-(Put a picture your phone provider here.)

Sign up &
Phone Costs

Monthly
Costs

www.verizonwireless.com

\$0

\$0

Household Needs

Find the prices of the following:

- Bathroom:

- One-Time Needs

- (Towels, Trash Can, Shower Curtain, etc.) \$0

- Monthly Needs

- (TP, Toothpaste, Deodorant, etc.) \$0

- Kitchen:

- One-Time Needs

- (Silverware, Plates, Cups, Bowls, Toaster, Microwave, etc.) \$0

- Monthly Needs

- (Paper Towels, Dish Soap, etc.) \$0

-(Put a picture of a household need here.)

Initial
Kitchen and
Bathroom
Needs

Monthly
Cost

\$0

\$0

target.com, walmart.com

Transportation

- Tell me the make and model of your future car.
- Where do you plan to get financing for the car?
- List the features it has.
- Monthly Payment \$_____
- Monthly Gas Cost \$_____
- Monthly Registration/License \$_____
- www.autos.yahoo.com

-(Put a picture of your car here)

Car Insurance

- From whom did you get your car insurance quote?
- What type of insurance are you getting? (collision, liability, etc.)
- Tell me why you need car insurance.

-(Put a picture of your car insurer here.)

Monthly Cost

\$0

Health Insurance

- From what insurance company did you get your quote?
- Tell me why you need health insurance.

-(Put a picture of your health insurer here.)

Monthly
Costs

www.ehealthinsurance.com

[http://www.discovercard.com/insurance_center/?
cmpgn=INSC_0408M](http://www.discovercard.com/insurance_center/?cmpgn=INSC_0408M)

\$0

Life Insurance

- From whom did you get your quote?

-(Put a picture of your life insurer here)

- Why do you need life insurance?

Monthly
Costs

- When, in your life, will you need it most?

\$0

www.efinancial.com

[http://www.discovercard.com/insurance_center/?
cmpgn=INSC_0408M](http://www.discovercard.com/insurance_center/?cmpgn=INSC_0408M)

Food

Tell me what you would usually buy in a trip to the grocery store:

	Estimate Price
● Item 1	\$0
● Item 2	\$0
● Item 3	\$0
● Item 4	\$0
● Item 5	\$0
● Item 6	\$0
● Item 7	\$0
● Item 8	\$0
● Item 9	\$0
● Item 10	\$0
● Item 11	\$0
● Item 12	\$0

-(Put a picture of the grocery store that you shop at here.)

Estimated
Monthly Costs

\$0

Kingsoopers.com

Eating Out

Estimate the number of times you eat out per week: (Put number here) _____

-(Put a picture of your favorite restaurant here.)

	Estimated Price
● Restaurant 1	\$0
● Restaurant 2	\$0
● Restaurant 3	\$0
● Restaurant 4	\$0
● Restaurant 5	\$0

Estimate
Monthly
Costs

\$0

Entertainment

Make a list of “entertainment things” you typically do in a month. (i.e.: movies, mini-golf, paintball, skating, shopping, arcade, video games, books,

	Estimate Price		
• Item 1	\$0	-(Put a picture of your favorite hobby here.)	
• Item 2	\$0		
• Item 3	\$0		
• Item 4	\$0		
• Item 5	\$0		
• Item 6	\$0		
• Item 7	\$0		
			<u>Estimated Monthly Costs</u>
			\$0

Personal Needs

Personal needs include: medicines, doctor appointments, dentist appointments, eye doctor appointments, glasses, contacts,

	Estimated Price
● Item 1	\$0
● Item 2	\$0
● Item 3	\$0
● Item 4	\$0
● Item 5	\$0
● Item 6	\$0
● Item 7	\$0

Put a picture
of one of
those needs
here.

Estimated Monthly
Costs

\$0

Walmart.com, Target.com

Clothes

Items of clothes would include shoes, coats, hats, shirts, pants, socks,

	Estimate Price
● Item 1	\$0
● Item 2	\$0
● Item 3	\$0
● Item 4	\$0
● Item 5	\$0
● Item 6	\$0
● Item 7	\$0
● Item 8	\$0
● Item 9	\$0
● Item 10	\$0
● Item 11	\$0
● Item 12	\$0

-(Put a picture of your favorite clothing store here.)

Estimated
Monthly Costs

\$0

Kohls.com, jcpenney.com, target.com, etc.

Savings

- Savings is an essential part of any budget. It is important to put money away for a rainy day.
- Things to think about:
 - Where do I want to invest my money?
 - How much do I want to save each month?
 - What is my interest rate on my savings account or any other investment?

-(Put a picture of your bank here.)

Estimated
Monthly
Costs

\$0

www.ingdirect.com

Furniture

Will you buy used/new?

Is it given to you?

Do you own it now?

- Couch
- Bed
- Dresser
- Table
- Chair
- Lamp

Include picture of three pieces of your new/used furniture.

Miscellaneous

What have we missed?

- Union Dues
- Taxes
- Education
- Donation

Put two pictures of your miscellaneous expenses.

Budget Summary

Total One-Time,
Installation and Set-Up
Costs

Monthly Expenses

\$0

\$0

Budget Summary

If I am working 40 hours per week, I need to make

_____ an hour to cover my expenses.

(Take your expenses, divide by 160 hours worked in a month, and add two dollars an hour to this to cover taxes.)

5 points