

## My Personal Budget Worksheet

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|------|------|
| Name | Date |
|------|------|

### CAREER RESEARCH REVIEW

1. What career did you research?
2. What is the beginning salary AND salary range for this career?
3. What are the education requirements for this position?

### BUDGET INFORMATION

1. **Housing** - Use either [Realtor.com](https://www.realtor.com) or [Century21.com](https://www.century21.com) to find and finance your "realistic dream home". You can also use [Yahoo! Real Estate Loan Calculator](https://www.yahoo.com/real-estate/loan-calculator) to determine your monthly mortgage. Make sure to write down which URL(s) you used.

- Where is your house located?
- How many square feet does your house have? How many bedrooms?
- What is the selling or purchase price of your home?
- What is the cost per square foot?
- Did you choose a 15 or 30 year mortgage? Why?
- What is the monthly mortgage cost of your home?

2. **Utilities/Housing Bills (30% of monthly mortgage)**

- How much do you spend per month on basic household bills?

3. **Transportation** – Use either [Vehix.com](https://www.vehix.com) or [KBB.com](https://www.kbb.com) to find and finance your car. You can also use [Yahoo! Car Loan Payment Center](https://www.yahoo.com/finance/loan-payment-center) to determine your monthly payments. Make sure to write down which URL(s) you used.

- What type of car did you select (year, make, model)?
- How much does it cost?
- How long did you choose to finance your car and what are the [monthly payments](#)?

4. **Vehicle Maintenance Costs (15% excluding insurance)**

- How much will you have to pay per month for basic car insurance?
- What is your monthly vehicle expense (gas, repairs, registration, etc.)?

5. **Food (no less than \$300 per month)**

- If you are a big eater, your food expenses may be more than \$300...write your monthly amount here \_\_\_\_\_.

6. **Clothing (total purchase price divided by 12)**

- How much money will you have to budget per month to have the clothes you need to *Dress for Success* in your new career?