

# Reality Budget

# Housing Options

(if you are buying):

- 3 Bedroom, 2 bath 1520 Sq. Feet

- \$1400 month
- \$280 utilities
- \$185 property taxes
- \$100 homeowners

- 4 Bedroom, 3 bath 3500 Sq. Feet

- \$3251 month
- \$300 utilities
- \$195 property taxes
- \$125 homeowners

## Renting options :

- 2 bedroom, 2 bath 1200 Sq. Feet  
(house)
  - \$1200 month
  - \$280 utilities
- 3 Bedroom, 2 bath 1400 Sq. Feet  
(apt)
  - \$1300 month
  - \$285 utilities
- 2 Bedroom, 2 bath  
1000 Sq Feet (apt)
  - \$1000 month
  - \$250 utilities

# Car Options

- Car #1

## Moonlander Elite

- \$626 month (new)
- \$527 month (used)
- \$350 gas
- \$150 car insurance

- Car #3

## White Winner

- \$308 month
- \$230 gas
- \$125 car insurance

- Car #2

## Sedan Cruiser

- \$530 month (new)
- \$225 month (used)
- \$250 gas
- \$125 car insurance

- Car #4

## White Underdog

- \$170
- \$240 gas
- \$125 car insurance

\*\* Bus pass may be purchased for those who are single for \$75 per month

# Savings and Contributions:

- Savings
  - 12% of Gross Income
  - Calculate for Job #1 and Job #2
- Contributions
  - Optional
  - Donations, collections, tithings, offerings to churches
  - Charity donations

## Food and Personal Items :

- Food

- \$250 couple average
- \$110 per child average
- \$150 for single

(This is food prepared and eaten at home.)

- Personal Items

- \$25 per person per month

(This is for things like toilet paper, tampons, deodorant, toothpaste, etc.)

# Repairs and Maintenance

- Repairs

- \$82 per month for household repairs
- \$68 per month for auto repairs

- Maintenance

- \$53 for household
- \$45 for auto

## Medical Expenses

- **Average Family Healthcare**
  - \$238 per month

# Clothing

- \$50 per month per person on average

# Entertainment

- \$100 per person per month on average

## Miscellaneous

- \$72 on average that families spend on other odds and ends for the month.

## MONTH 1

- **Gas prices have increased \$25 per car**
- **Rent Referral – decreased \$50 (only renters)**
- **Utilities decreased \$15**
- **\$22 per person for personal items.**
- **Groceries \$110 per person**
- **Trial Lawyer (only) office expenses \$3000**
- **Orthopedic Surgeon (only) office expenses \$2000**
- **Dentist (only) office expenses \$1000**

# Month 2

- Gas prices go back to normal
- Rent and Car go back to normal
- Insurance on car increases \$25
- Pizza Gut workers get a raise to extra \$1.50 an hour
- Real Estate costs increase \$400
- Trial Lawyer office expenses \$3000
- Orthopedic Surgeon office expenses \$2000
- Dentist office expenses \$1000
- Groceries \$115 per person
- \$21 per person for personal items
- Medical Expenses for child \$25

## Month 3

- **Back to school – spend \$35 per child for school supplies**
- **Utilities decrease by \$10**
- **Gas decrease by \$25**
- **Pay \$30 for T-ball for one child**
- **Trial Lawyer office expenses \$3000**
- **Orthopedic Surgeon office expenses \$2000**
- **Dentist office expenses \$1000**
- **Groceries \$128 per person**
- **\$23 per person for personal items.**