

Budget Sheet**Numeric Response**

- Budget sheets show your total monthly expenses. Living expenses, fixed expenses, and annual expenses are all included.

Total Monthly Expenses =

Monthly Living Expenses + Monthly Fixed Expenses + Monthly Share of Annual Expenses

The Morenos have a combined monthly net income of \$2,473.47. Using the budget sheet below, what is the total of monthly living expenses for the Morenos to nearest cent?

A MONEY MANAGER FOR: The Morenos MONTH: November			
Monthly Living Expenses		Monthly Fixed Expenses	
Food / Groceries	\$353.82	Mortgage Payment	\$780.41
Household Expenses		Car Payment	220.44
Electricity	81.98	Regular Savings	23.00
Gas	85.88	Emergency Fund	34.00
Cable	83.35	Total	
Water	44.54		
		Annual Expenses	
		Life Insurance	338.00
Transportation		Home Insurance	736.00
Fuel	105.71	Car Insurance	759.85
Parking	22.00	Real Estate Taxes	1,785.98
Tolls	14.00	Car Registrations	276.47
		Charity	950.00
		Total	
		Monthly Share (1/12)	
		Monthly Balance Sheet	
Personal Spending		Net Income	
Clothing	129.62		
Books, Gifts	29.28	Living Expenses	
Pocket Money	31.00	Fixed Expenses	
Entertainment		Monthly Share	
Movies	30.00	Total Monthly Expenses	
Dining Out	104.86		
Total		Balance	

Name: _____

ID: A

2. Budget sheets show your total monthly expenses. Living expenses, fixed expenses, and annual expenses are all included.

Total Monthly Expenses =

Monthly Living Expenses + Monthly Fixed Expenses + Monthly Share of Annual Expenses

The Stevens have a combined monthly net income of \$2,732.33. Using the budget sheet below, what is the total of monthly fixed expenses for the Stevens to nearest cent?

A MONEY MANAGER FOR: The Stevens MONTH: November			
Monthly Living Expenses		Monthly Fixed Expenses	
Food / Groceries	\$318.97	Mortgage Payment	\$674.15
Household Expenses		Car Payment	302.68
Electricity	85.01	Regular Savings	20.00
Gas	91.81	Emergency Fund	33.00
Cable	90.26	Total	
Water	44.24		
		Annual Expenses	
		Life Insurance	326.00
Transportation		Home Insurance	643.00
Fuel	119.71	Car Insurance	1,119.72
Parking	32.00	Real Estate Taxes	1,756.56
Tolls	12.00	Car Registrations	208.51
		Charity	893.00
		Total	
		Monthly Share (1/12)	
		Monthly Balance Sheet	
Personal Spending		Net Income	
Clothing	127.02		
Books, Gifts	22.92	Living Expenses	
Pocket Money	29.00	Fixed Expenses	
Entertainment		Monthly Share	
Movies	57.00	Total Monthly Expenses	
Dining Out	106.73		
Total		Balance	

3. Budget sheets show your total monthly expenses. Living expenses, fixed expenses, and annual expenses are all included.

Total Monthly Expenses =

Monthly Living Expenses + Monthly Fixed Expenses + Monthly Share of Annual Expenses

The Thompsons have a combined monthly net income of \$2,320.08. Using the budget sheet below, what is the total of annual expenses for the Thompsons to nearest cent?

A MONEY MANAGER FOR: The Thompsons MONTH: October			
Monthly Living Expenses		Monthly Fixed Expenses	
Food / Groceries	\$310.36	Mortgage Payment	\$669.89
Household Expenses		Car Payment	295.53
Electricity	80.84	Regular Savings	31.00
Gas	93.76	Emergency Fund	42.00
Cable	73.35	Total	
Water	31.07		
		Annual Expenses	
		Life Insurance	299.00
Transportation		Home Insurance	711.00
Fuel	115.29	Car Insurance	832.39
Parking	28.00	Real Estate Taxes	1,904.67
Tolls	11.00	Car Registrations	201.01
		Charity	941.00
		Total	
		Monthly Share (1/12)	
		Monthly Balance Sheet	
Personal Spending		Net Income	
Clothing	116.13		
Books, Gifts	20.14	Living Expenses	
Pocket Money	22.00	Fixed Expenses	
Entertainment		Monthly Share	
Movies	36.00	Total Monthly Expenses	
Dining Out	52.64		
Total		Balance	

Name: _____

ID: A

4. Budget sheets show your total monthly expenses. Living expenses, fixed expenses, and annual expenses are all included.

Total Monthly Expenses =

Monthly Living Expenses + Monthly Fixed Expenses + Monthly Share of Annual Expenses

The Morenos have a combined monthly net income of \$2,347.56. Using the budget sheet below, what is the total of monthly share of annual expenses for the Morenos to nearest cent?

A MONEY MANAGER FOR: The Morenos MONTH: January			
Monthly Living Expenses		Monthly Fixed Expenses	
Food / Groceries	\$365.17	Mortgage Payment	\$773.79
Household Expenses		Car Payment	188.52
Electricity	82.52	Regular Savings	26.00
Gas	91.87	Emergency Fund	41.00
Cable	71.75	Total	
Water	45.66		
		Annual Expenses	
		Life Insurance	258.00
Transportation		Home Insurance	540.00
Fuel	105.87	Car Insurance	1,144.18
Parking	22.00	Real Estate Taxes	1,828.68
Tolls	15.00	Car Registrations	237.85
		Charity	592.00
		Total	
		Monthly Share (1/12)	
		Monthly Balance Sheet	
Personal Spending		Net Income	
Clothing	102.89		
Books, Gifts	23.56	Living Expenses	
Pocket Money	39.00	Fixed Expenses	
Entertainment		Monthly Share	
Movies	51.00	Total Monthly Expenses	
Dining Out	59.54		
Total		Balance	

Name: _____

ID: A

5. Budget sheets show your total monthly expenses. Living expenses, fixed expenses, and annual expenses are all included.

Total Monthly Expenses =

Monthly Living Expenses + Monthly Fixed Expenses + Monthly Share of Annual Expenses

The Morenos have a combined monthly net income of \$2,648.90. Using the budget sheet below, what is the total of monthly expenses for the Morenos to nearest cent?

A MONEY MANAGER FOR: The Morenos MONTH: August			
Monthly Living Expenses		Monthly Fixed Expenses	
Food / Groceries	\$331.09	Mortgage Payment	\$606.88
Household Expenses		Car Payment	232.41
Electricity	89.90	Regular Savings	62.00
Gas	89.96	Emergency Fund	32.00
Cable	85.20	Total	
Water	41.92		
		Annual Expenses	
		Life Insurance	289.00
Transportation		Home Insurance	807.00
Fuel	119.94	Car Insurance	1,030.45
Parking	28.00	Real Estate Taxes	1,898.67
Tolls	15.00	Car Registrations	252.96
		Charity	843.00
		Total	
		Monthly Share (1/12)	
		Monthly Balance Sheet	
Personal Spending		Net Income	
Clothing	129.41		
Books, Gifts	22.13	Living Expenses	
Pocket Money	50.00	Fixed Expenses	
Entertainment		Monthly Share	
Movies	46.00	Total Monthly Expenses	
Dining Out	79.15		
Total		Balance	

6. Budget sheets show your total monthly expenses. Living expenses, fixed expenses, and annual expenses are all included.

Total Monthly Expenses =

Monthly Living Expenses + Monthly Fixed Expenses + Monthly Share of Annual Expenses

The Smiths have a combined monthly net income of \$2,391.90. Using the budget sheet below, what is the balance of the budget after total monthly expenses have been deducted from the Smiths net income to nearest cent?

A MONEY MANAGER FOR: The Smiths MONTH: April			
Monthly Living Expenses		Monthly Fixed Expenses	
Food / Groceries	\$383.72	Mortgage Payment	\$761.62
Household Expenses		Car Payment	212.77
Electricity	98.96	Regular Savings	42.00
Gas	83.74	Emergency Fund	41.00
Cable	64.73	Total	
Water	49.98		
		Annual Expenses	
		Life Insurance	243.00
Transportation		Home Insurance	950.00
Fuel	113.64	Car Insurance	822.70
Parking	29.00	Real Estate Taxes	1,633.42
Tolls	15.00	Car Registrations	196.10
		Charity	522.00
		Total	
		Monthly Share (1/12)	
		Monthly Balance Sheet	
Personal Spending		Net Income	
Clothing	120.68		
Books, Gifts	31.55	Living Expenses	
Pocket Money	26.00	Fixed Expenses	
Entertainment		Monthly Share	
Movies	37.00	Total Monthly Expenses	
Dining Out	80.19		
Total		Balance	

7. Budget sheets show your total monthly expenses. Living expenses, fixed expenses, and annual expenses are all included.

Total Monthly Expenses =

Monthly Living Expenses + Monthly Fixed Expenses + Monthly Share of Annual Expenses

The Thompsons have a combined monthly net income of \$2,565.21. Using the budget sheet below, what is the total of monthly expenses for the Thompsons to nearest cent?

A MONEY MANAGER FOR: The Thompsons MONTH: October			
Monthly Living Expenses		Monthly Fixed Expenses	
Food / Groceries	\$399.23	Mortgage Payment	\$516.27
Household Expenses		Car Payment	315.80
Electricity	87.10	Regular Savings	28.00
Gas	94.92	Emergency Fund	40.00
Cable	60.67	Total	
Water	49.13		
		Annual Expenses	
		Life Insurance	327.00
Transportation		Home Insurance	914.00
Fuel	115.29	Car Insurance	1,054.91
Parking	26.00	Real Estate Taxes	1,960.51
Tolls	13.00	Car Registrations	100.04
		Charity	683.00
		Total	
		Monthly Share (1/12)	
		Monthly Balance Sheet	
Personal Spending		Net Income	
Clothing	107.32		
Books, Gifts	24.26	Living Expenses	
Pocket Money	32.00	Fixed Expenses	
Entertainment		Monthly Share	
Movies	41.00	Total Monthly Expenses	
Dining Out	88.51		
Total		Balance	

8. Budget sheets show your total monthly expenses. Living expenses, fixed expenses, and annual expenses are all included.

Total Monthly Expenses =

Monthly Living Expenses + Monthly Fixed Expenses + Monthly Share of Annual Expenses

The Abrahms have a combined monthly net income of \$2,273.68. Using the budget sheet below, what is the balance of the budget after total monthly expenses have been deducted from the Abrahms net income to nearest cent?

A MONEY MANAGER FOR: The Abrahms MONTH: June			
Monthly Living Expenses		Monthly Fixed Expenses	
Food / Groceries	\$384.36	Mortgage Payment	\$605.51
Household Expenses		Car Payment	194.90
Electricity	96.47	Regular Savings	49.00
Gas	91.76	Emergency Fund	31.00
Cable	89.41	Total	
Water	45.46		
		Annual Expenses	
		Life Insurance	279.00
Transportation		Home Insurance	517.00
Fuel	116.85	Car Insurance	872.91
Parking	20.00	Real Estate Taxes	1,701.91
Tolls	14.00	Car Registrations	231.52
		Charity	789.00
		Total	
		Monthly Share (1/12)	
		Monthly Balance Sheet	
Personal Spending		Net Income	
Clothing	123.90		
Books, Gifts	25.38	Living Expenses	
Pocket Money	49.00	Fixed Expenses	
Entertainment		Monthly Share	
Movies	59.00	Total Monthly Expenses	
Dining Out	64.85		
Total		Balance	

Budget Sheet
Answer Section**NUMERIC RESPONSE**

1. ANS: 1,116.04

PTS: 1

2. ANS: 1,029.83

PTS: 1

3. ANS: 4,889.07

PTS: 1

4. ANS: 383.39

PTS: 1

5. ANS: 2,487.75

PTS: 1

6. ANS: -163.62

PTS: 1

7. ANS: 2,458.46

PTS: 1

8. ANS: -153.12

PTS: 1

