

INSTRUCTIONS FOR BUDGET ASSIGNMENT

- 1 CREATE A SPREAD SHEET FOR YOUR BILLS (LIST WE CREATED YESTERDAY)
- 2 WRITE DOWN ALL OF THE BILLS ON PAPER FIRST AND AS YOU RESEARCH, KEEP TRACK AS YOU GO.
- 3 BEGIN RESEARCH - BASED ON ADULT AGE 30-35(CAN HAVE CHILDREN, IF YOU CHOOSE BUT YOU WILL HAVE TO ALTER BUDGET
 - * FIND AVERAGE COST OF BILLS OR SPEAK TO YOUR PARENTS ABOUT HOW MUCH THEIR BILLS ARE AND FIGURE WHAT IT WOULD BE FOR A FAMILY OF 4.
 - * MORTGAGE/RENT - FIND A PLACE TO LIVE THAT YOU COULD SEE YOURSELF IN WHEN YOU ARE 30-35. ONCE YOU HAVE LOCATED THE HOME/PLACE YOU WANT TO LIVE, SCREEN SHOT THE INFO & DROP IT IN TO MORTGAGE BUDGET.
 - GO TO mortgagecalculator.org
 - ENTER IN THE COST OF HOME, THE AMOUNT OF THE LOAN, INTEREST RATE, ETC.
 - AFTER EVERYTHING IS FILLED IN, CALCULATE MORTGAGE AND SCREENSHOT AND DROP INTO MORTGAGE BUDGET.
 - * CAR - FIND A CAR THAT YOU COULD SEE YOURSELF DRIVING WHEN YOU ARE 30-35. ONCE YOU HAVE LOCATED THE VEHICLE THAT YOU WANT TO DRIVE, SCREEN SHOT THE INFO & DROP IT IN TO CAR INFO.
 - * COLLEGE COSTS- LOCATE THE TUITION INFORMATION FOR THE TWO COLLEGES/SCHOOLS THAT YOU INTEND ON ATTENDING. MAKE SURE YOU ARE TAKING SCREENSHOTS OF THE TUITION & FEES PORTION OF THE WEBSITE. PLACE THOSE SCREENSHOTS IN THE COLLEGE COSTS PORTION OF THE BUDGET.
- 4 AFTER ALL OF YOUR RESEARCH, GO BACK TO YOUR BUDGET SHEET AND ENTER IN ALL OF THE REALISTIC AMOUNTS FOR THE BILLS THAT WE HAVE LISTED. WE WILL WALK YOU THROUGH HOW TO BUILD THE REST OF THE SPREADSHEET AND ENTER IN FORMULAS TOGETHER AS A CLASS. YOU CAN TRY AND DO IT ON YOUR OWN, BUT MAKE SURE YOU DOUBLE CHECK YOUR WORK AS WE GO THROUGH IT IN CLASS.
- 5 WHEN ALL OF THE COMPONENTS ARE FINISHED, SAVE THE ENTIRE WORKBOOK AS AN EXCEL FILE AND A PDF. PLACE BOTH FILES IN THE STUDENT DRIVE.
- 6 ALL WORK IS TO BE COMPLETED BY OCTOBER 29TH 2019

Monthly Budget

Student Name: Mrs. Kiel

Class: Keyboarding Hour: 2

<u>Bill Description:</u>	<u>Cost:</u>	<u>Total:</u>
Mortgage/Rent	\$ 2,100.00	\$ 2,100.00
Cell Phone	\$ 125.00	\$ 2,225.00
Food	\$ 500.00	\$ 2,725.00
Car	\$ 500.00	\$ 3,225.00
Car Insurance	\$ 187.00	\$ 3,412.00
Electric Bill	\$ 133.00	\$ 3,545.00
Gas Utility	\$ 48.00	\$ 3,593.00
Water & Sewer Utility	\$ 30.00	\$ 3,623.00
Gas for Car	\$ 300.00	\$ 3,923.00
Student Loan	\$ 325.00	\$ 4,248.00
Health Insurance	\$ 425.00	\$ 4,673.00
Miscellaneous	\$ 100.00	\$ 4,773.00
Clothing	\$ 50.00	\$ 4,823.00
Subscriptions(Netflix, HULU, Spotify, Pandora, Amazon Prime)	\$ 29.99	\$ 4,852.99
Internet/Cable	\$ 150.00	\$ 5,002.99
Home Owners Insurance/Renters Insurance	\$ 130.00	\$ 5,132.99
Life Insurance	\$ 50.00	\$ 5,182.99
Spending Money	\$ 500.00	\$ 5,682.99
Credit Card Bill	\$ 200.00	\$ 5,882.99

DO NOT FORGET THAT THESE COSTS WILL NOT BE THE SAME FOR YOU. DO YOUR RESEARCH AND MAKE SURE YOU NUMBERS ARE RELATIVE TO YOUR FINDINGS.

Grand Total Budget: \$ 5,882.99

Yearly Grand Total Budget: \$ 70,595.88

Gross Income:

\$ 88,244.85

New 2019 GMC Yukon 4WD SLE



\$54,585

MSRP \$57,085

Est. Finance **\$682** /mo.

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Email Seller

Subject:

Email:

Name:

Message: Characters left: 161

I'm writing you today to see if the NEW 2019 GMC YUKON 4WD SLE listed is still available.

Car Financing Summary

Principal balance by payment 14: \$13,582

	7%
	48
Total purchase price (before tax):	\$20,000.00
Taxable fees:	\$0.00
Sales tax*:	\$900.00
Non-taxable fees:	\$40.00
Total sales price (after tax):	\$20,940.00
Total down payment**:	\$2,500.00
Amount financed:	\$18,440.00
Monthly payment:	\$441.57
Total payments***:	\$21,195.29
Total interest paid***:	\$2,755.29

Home Mortgage or Lease Information Sheet

Paste a snippet of the home you would like to buy below

If leasing or renting, you must include a "snippet" of the apartment, condo or home you want to rent

View Loan Breakdown

Home Value:	<input type="text" value="119000"/>	\$
Down payment:	<input type="text" value="11900"/>	<input checked="" type="radio"/> \$ <input type="radio"/> %
Loan Amount:	<input type="text" value="107100.00"/>	\$
Interest Rate:	<input type="text" value="3.8"/>	%
See Macomb's Best Rates		
Loan Term:	<input type="text" value="30"/>	years
Start Date:	<input type="text" value="Oct"/> <input type="text" value="2019"/>	
Property Tax:	<input type="text" value="2400"/>	\$/yr
PMI:	<input type="text" value="0.5"/>	%
Home Ins:	<input type="text" value="1000"/>	\$/yr
Monthly HOA:	<input type="text" value="0"/>	\$
Loan Type:	<input type="text" value="Conventional"/>	
Compare Loan Types		
Buy or Refi:	<input type="text" value="Select"/>	
Credit Rating:	<input type="text" value="Select"/>	

Mortgage Repayment Summary

\$827.00	\$782.37
Payment with PMI	After 66 months
\$44.63	\$2,945.25
66 PMI Payments	Total PMI to Apr, 2025
\$11,900.00	10.00%
Down payment amount	Down payment %
Veterans & Military: Check Your Eligibility for 0% Down	
Sep, 2049	\$72,554.52
Loan pay-off date	Total Interest Paid
\$200.00	\$72,000.00
Monthly Tax Paid	Total Tax Paid
\$83.33	\$30,000.00
Monthly Home Insurance	Total Home Insurance
\$9,388.48	\$284,599.77
Annual Payment Amount	Total of 360 Payments

College Information Sheet

Macomb Community College - Warren-Clinton Township, Michigan



Tuition & Payment Information Fall 2019, Winter & Spring/Summer 2020

Registration and Payment Terms and Conditions

It is the student's responsibility to drop a class selection within the 100% refund period if full payment or enrollment in an approved Nelnet payment plan is not possible by payment due date. A student not dropping a class selection may be assigned an "NS" or "E" grade and will still be responsible for payment. Review balance, due dates and last day for 100% refund per course listed on the Registration Statement presented after every My Macomb Self-Service drop or add transaction or available from the Registration menu.

The student may be contacted via any phone number (including wireless numbers which could result in charges to the student), e-mail address, or physical address provided in order to service our account or collect any amount you may owe.

Tuition & Payments - Review tuition and fees assessed and how and when to make payment.

Refunds - Review tuition refund policies and how and when refunds will be processed.

Delinquent Accounts - If not paid in full by the due date, a "HOLD" will be placed on all records and future registrations, assigned to a collection agency, assessed a 25% delinquent account fee and reported to credit bureaus. Refunds will be used to reduce or pay

Registration Costs include the Following Fees:	
Registration Fee	\$50.00
Student Service Fee	\$10.00
Technology & Facilities Fee	\$5.00 x Credit Hours
Course Fee(s) (additional per class)	See My Macomb Self-Service Search for Sections
+ Tuition (per credit hour)	Rate x Credit Hours

Tuition Rates based on Residency	Per Credit Hour
https://www.macomb.edu/future-students/apply-admissions/residency.html	
Resident Macomb County Resident or Property Owner, and Veterans or Service Members of the U.S. Armed Services and their dependents.	\$102.00
In-State Michigan Residents Outside Macomb County	\$190.00
Out-of-State Students not defined as Resident or In-State	\$242.00
Affiliate Students living in portions of four Macomb County School Districts (Anchor Bay, Richmond, Armada, and Romeo) that fall outside an established community college district, and (2) the southern Lapeer County School Districts of Almont, Dryden, and Imlay City. Student must submit a copy of their property tax bill or Michigan income tax form for the last fiscal year that reflects the school district in which the student, or parent/guardian if dependent, reside to the Records & Registration office.	\$130.00

Oakland University

OAKLAND UNIVERSITY											
STUDENTS		STUDENT SERVICES		CAMPUS LIFE		ALUMNI		GIVING		ATHLETICS	
TUITION	COST OF ATTENDANCE	ROOM AND BOARD RATES	RESIDENCE HALLS MEAL PLANS	VOLUNTARY MEAL PLANS	NET PRICE CALCULATOR	COST ESTIMATOR	COST COMPARISON				
2019-2020 Fall & Winter Semesters Cost of Attendance											
The following costs are an estimate for the 2019-2020 fall and winter semesters based on full-time enrollment for students living on campus*.											
CLASS STANDING	TUITION ¹	BOOKS & SUPPLIES ²	ON CAMPUS ROOM & BOARD ³	*PERSONAL & MISC ⁴	FALL/WINTER TOTAL						
In-State Residents											
Freshmen/Sophomore	\$13346	\$784	\$10806	\$2434	\$27370						
Freshmen/Sophomore 100% Online	\$13346***	\$784	\$10806	\$2434	\$27370						
Community College Partnerships	\$8724	\$784	\$10806	\$2434	\$22748						
Junior/Senior/2nd Degree/Teacher Cert & Grad/Undergrad Preparatory coursework	\$14432	\$784	\$10806	\$2434	\$28456						
Junior/Senior/2nd Degree/Teacher Cert & Grad/Undergrad Preparatory coursework 100% Online	\$14432***	\$784	\$10806	\$2434	\$28456						
Graduate/Professional/Graduate and Post Master's Certificate	\$15278	\$620	\$10806	\$2466	\$29170						
Graduate/Professional/Graduate and Post Master's Certificate 100% Online	\$15278***	\$620	\$10806	\$2466	\$29170						
Graduate Physical Therapy	\$26206	\$1250	\$10806	\$2466	\$40728						
Graduate Nurse Anesthesia	\$16812**	\$302	\$10806	\$8442	\$36362						
Graduate Executive MBA	\$17400**	\$0	\$10806	\$2466	\$30672						
Out-of-State Residents											
Freshmen/Sophomore	\$24710	\$784	\$10806	\$3034	\$39334						
Freshmen/Sophomore 100% Online	\$24710***	\$784	\$10806	\$3034	\$39334						
Community College Partnerships	\$16056	\$784	\$10806	\$3034	\$30680						
Junior/Senior/2nd Degree/Teacher Cert & Grad/Undergrad Preparatory coursework	\$24728	\$784	\$10806	\$3034	\$39352						