

Building Your Household: A game-based journey of costs and trade-offs

Expense Tracker

Monthly expenses:

\$ _____ Rent

\$ _____ Groceries (Base \$50/week = \$200/mo)

\$ _____ Extra food (snacks, takeout, etc.)

\$ _____ Furniture cost (divided by 6 mos.) = \$ _____

\$ _____ Transportation (Type _____)

\$ _____ Utilities

\$ _____ Other (add up options below)

	Student Loan	\$100
	Credit Card	\$ 25
	Emergency savings	\$ 25
	Cell phone plan	\$ 30
	Child(ren)	\$100
	Pets	\$ 25
	Total	

\$ _____ **Total expenses**



What career and income will you have?

Occupation	Gross Entry Level Pay (Yearly)	Education/Training Needed
<i>Occupational Therapy Assistants</i>	\$41,730	Associates Degree (2 years)
<i>Animal Caretaker</i>	\$27,630	High School or Equivalent
<i>Information Security Analyst</i>	\$57,810	Bachelor's Degree (4 years)
<i>Nurse Anesthetists, Nurse Midwife, Nurse Practitioner</i>	\$82,460	Master's Degree (5 or 6 years)

Gross Yearly Pay = \$ 41,730.00

Subtract taxes (30%) from yearly pay = \$29,211.00

Net income \$29,211.00 divided by 12 = \$2,434.00

This is your yearly **gross** pay.

This is the amount of taxes that will be deducted from your pay.

This is your monthly **net income** (or take-home pay).

\$ 2,434.00 Monthly Net Income (take-home pay)

\$ 2,434.00 minus (-) \$ _____ = \$ _____

Monthly Net Income **Total Expenses** **(+ or -)**

Did you spend more or less than you earn?