

Title -

Name

Date

Career Title

- List the following on this page:
 - Annual Gross Income
 - Monthly Gross Income
 - Less: Taxes and Deductions
 - Monthly net income

- *** Please do not include calculations – we just need totals

College

- List the following on this page:
 - Tuition
 - Adjustments: Scholarships and Parent Contributions
 - Adjusted Total Tuitions
- Loan #1 – Principle, Interest rate, FV of loan, number of months, and monthly payment
- Loan #2 – Principle, Interest rate, FV of loan, number of months, and monthly payment
- Total payments for first 10 years, and total payments for remaining years (this will vary depending your selection of loan #2)

Home Purchase

- List the following on this page:
- Address, pictures and detailed description of property
- Purchase price
- Bank selected to finance, interest rate, # of years of mortgage
- Full value of home, monthly payments, interest paid by end of loan

Car

- List the following on this page:
- Pictures and details about the vehicle: purchase price, year and model, features
- Bank financed, interest rate, length of loan
- Monthly payments, total interest paid, future value of loan

Credit card expenses:

- Please include the following:
- Bank financed, APR, credit card limit
- Balance on credit card
- Minimum payment
- Average Daily Balance
- Finance charge

Investments

- Type of investments
- Company of which investment was purchased
- Future value of investment
- Present value of investment
- Interest rate
- Type of compounding period
- # of years for maturity of investment
- Minimum monthly payment

Household expenses

- This page should include all household expenses
 - This includes those given as well as those you need to research (***) must have reliable websites as evidence – entire link)
- Advised to create table here
- Should have total at bottom of table/spreadsheet

Total monthly expenses

- List the following on this page:
- Student Loans
- Mortgage (housing)
- Car payment
- Credit card payment
- Household expenses
- Investments

Total expenses

What's left

- List the following on this page:
- Monthly net income
- Monthly expenses
- Remaining income: **(***THIS VALUE SHOULD NOT BE NEGATIVE)**

Conclusion

- What did you learn?
- What would you change?
- Which concept of project was most beneficial? Why??
- These answers should be bullet points (NOT PARAGRAPHS) – they should remind you of key points to discuss. Refrain from reading to the audience.