

Budget Busters



Budgets are a way to help people keep track of their income and plan their expenses. Of course unexpected events will arise, having a solid idea of how to use your money is a great idea. Budgets are also used to help control or curb spending. For instance if you have budgeted 10% of your income on groceries and you are spending over 10%, then perhaps there are ways to reduce your costs.

In this assignment, you will be given budgets for different individuals. You will also be given their actual spending. Will their spending line up with their budgets or are they out of whack? Do they need a plan? Put your percentage skills and problem solving to the test!

Before you can get down to the nitty-gritty, you will need to calculate an individual's *Net Pay*. *Gross Pay* is the total amount of money a person makes, but the *Net Pay* is the amount of money someone actually receives after taxes and deductions. Budgets are typically planned based off an individual's net pay.



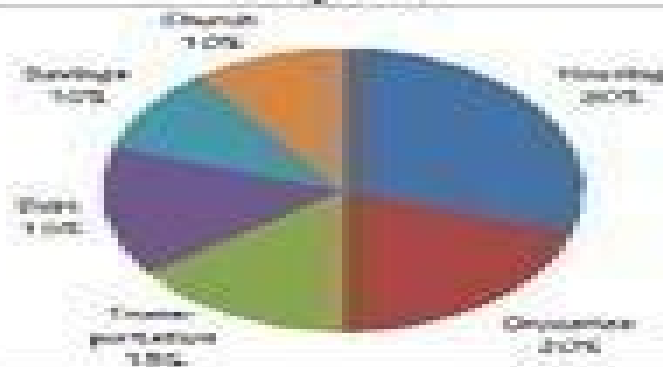
DeAndre – Entrepreneur – Family of 4 \$65,000 annual salary at 28% Tax Rate



Amount of Taxes:

Blank Annual Income:

Projected



Net Monthly Income:

Actual

Category	Total	Percent
Housing	\$1,800	
Groceries	\$950	
Transportation	\$450	
Debt	\$500	
Church	\$500	
Savings	\$255	

Category	Actual	Projected	Difference
Housing	1,800		
Groceries	950		
Transportation	450		
Debt	500		
Church	500		
Savings	255		

1. How well is DeAndre following his budget? Are there any significant differences?

2. DeAndre wants to save more money for his children's college educations, what would you suggest he could take from his spending?

1st Century Math Projects Budget Busters

WJ Hussar



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