

# Cars

## Build Your Own Budget



1998 Toyota Corolla



2008 Honda Civic LX



2016 Toyota Camry SE



2021 Honda Accord Sport



2024 Tesla Model Y Long Range



2026 BMW X5 xDrive40i

| Vehicle                 | Purchase Price | Loan / Month (4yr, 0%) | Insurance / Month | Gas / Charging / Month | Maintenance / Month | TOTAL Monthly Cost | TOTAL Yearly Cost |
|-------------------------|----------------|------------------------|-------------------|------------------------|---------------------|--------------------|-------------------|
| 1998 Toyota Corolla     | \$2,500        | \$52                   | \$90              | \$90                   | \$120               | \$352              | \$4,224           |
| 2008 Honda Civic LX     | \$4,500        | \$94                   | \$110             | \$100                  | \$100               | \$404              | \$4,848           |
| 2016 Toyota Camry SE    | \$13,000       | \$271                  | \$140             | \$125                  | \$80                | \$616              | \$7,392           |
| 2021 Honda Accord Sport | \$24,000       | \$500                  | \$160             | \$130                  | \$70                | \$860              | \$10,320          |
| 2024 Tesla Model Y LR   | \$48,000       | \$1,000                | \$220             | \$60                   | \$50                | \$1,330            | \$15,960          |
| 2026 BMW X5 xDrive40i   | \$78,000       | \$1,625                | \$280             | \$180                  | \$180               | \$2,265            | \$27,180          |

### How to Read This Table

- **Purchase Price:** What the car actually costs to buy.
- **Loan / Month:** Monthly car payment if financed over 4 years at 0% interest.
- **Insurance / Month:** What you pay every month just to legally drive the car.
- **Gas / Charging / Month:** Fuel or electricity cost based on average driving.
- **Maintenance / Month:** Oil changes, tires, brakes, repairs spread out monthly.
- **Total Monthly Cost:** What the car really costs you every single month.
- **Total Yearly Cost:** Monthly cost × 12 (what the car takes from your income each year).

# Housing

## Build Your Own Budget



Shared Room



Studio Apartment



1-Bedroom Apartment



Luxury Apartment



Starter Home (Mortgage)



Nice Home

| Housing Type            | Description                       | Rent / Mortgage | Utilities | Internet | Renter's / Home Insurance | TOTAL Monthly Cost | TOTAL Yearly Cost |
|-------------------------|-----------------------------------|-----------------|-----------|----------|---------------------------|--------------------|-------------------|
| Shared Room             | Bedroom in shared house/apartment | \$700           | \$100     | \$50     | \$15                      | \$865              | \$10,380          |
| Studio Apartment        | Small, basic, 1 person            | \$1,100         | \$120     | \$60     | \$20                      | \$1,300            | \$15,600          |
| 1-Bedroom Apartment     | Standard solo living              | \$1,500         | \$150     | \$70     | \$20                      | \$1,740            | \$20,880          |
| Luxury Apartment        | New building, amenities           | \$2,200         | \$180     | \$80     | \$25                      | \$2,485            | \$29,820          |
| Starter Home (Mortgage) | Small house, suburban             | \$1,800         | \$200     | \$80     | \$90                      | \$2,170            | \$26,040          |
| Nice Home               | Bigger house, nicer area          | \$2,800         | \$250     | \$90     | \$120                     | \$3,260            | \$39,120          |

### Quick Notes

- Rent/mortgage is only part of housing cost
- Utilities **change** with **weather** and **house size**
- Houses **cost more** because you pay everything
- Housing **usually** takes the largest chunk of income

### Assumptions

- Monthly costs
- Utilities are averaged
- Renters insurance included

# FOOD

## Build Your Own Budget

### 🛒 PART 1: GROCERIES (CHOOSE ONE)



**Bare Minimum**



**Basic**



**Balanced**



**Healthy / High-Protein**



**Premium / Organic**

### 🍔 PART 2: EATING OUT (CHOOSE ANY)



**None**



**Fast Food**



**Casual Dining**



**Frequent Takeout**



**Fine Dining**



**Coffee / Cafes**

# FOOD

## Build Your Own Budget

### PART 1: GROCERIES (CHOOSE ONE)

| Grocery Style          | Description                                    | Monthly Cost |
|------------------------|--|--------------|
| Bare Minimum           | Rice, pasta, eggs, frozen food, no snacks      | \$250        |
| Basic                  | Normal groceries, home cooking, limited snacks | \$350        |
| Balanced               | Mix of cooking + name brands                   | \$450        |
| Healthy / High-Protein | Meat, produce, protein shakes                  | \$600        |
| Premium / Organic      | Organic, specialty foods, Whole Foods          | \$800        |

### PART 2: EATING OUT (CHOOSE ANY)

| Eating Out Option   | Description             | Monthly Cost |
|---------------------|-------------------------|--------------|
| None                | Never eat out           | \$0          |
| Fast Food           | A few times a week      | \$150        |
| Casual Dining       | Sit-down restaurants    | \$300        |
| Frequent Takeout    | Uber Eats / DoorDash    | \$450        |
| Fine Dining / Dates | Nice restaurants, dates | \$600        |

### PART 3: EXTRAS (OPTIONAL – ADD ON)

| Extra               | Monthly Cost |
|---------------------|--------------|
| Coffee / Cafes      | \$80         |
| Snacks & Drinks     | \$60         |
| Work / School Meals | \$120        |

### + HOW THEY CALCULATE FOOD

- 1 Grocery choice
- +
- Any eating-out choices
- +
- Any extras

**= Total Food Cost**

# Lifestyle & Extra

## Build Your Own Budget

### PHONE PLANS (MONTHLY)

| Phone Plan                        | Monthly Cost |
|-----------------------------------|--------------|
| Basic (talk & text, limited data) | \$40         |
| Unlimited data                    | \$70         |
| Unlimited + phone payment         | \$110        |

### HOBBIES & ACTIVITIES (MONTHLY)

| Hobby Type                                       | Monthly Cost |
|--|--------------|
| Low-cost hobbies (reading, crochet, free events) | \$25         |
| Creative hobbies (art, music, supplies)          | \$60         |
| Sports / leagues / equipment                     | \$100        |
| Premium hobbies (lessons, gear, clubs)           | \$200        |
| Basic gym membership                             | \$30         |
| Standard gym membership                          | \$60         |
| Event / attraction (museum, show, etc.)          | \$40         |
| Movie ticket only                                | \$15         |
| Amusement park / fair                            | \$80         |

### Subscriptions (MONTHLY)

| Phone Plan                        | Monthly Cost |
|-----------------------------------|--------------|
| Basic (talk & text, limited data) | \$40         |
| Unlimited data                    | \$70         |
| Unlimited + phone payment         | \$110        |
| Spotify                           | \$10         |
| Gaming (PS / Xbox / PC)           | \$20         |
| Cloud storage / apps              | \$10         |

### SHOPPING (MONTHLY)

| Shopping Style    | Monthly Cost |
|-------------------|--------------|
| Essentials only   | \$75         |
| Moderate shopping | \$200        |
| Frequent shopping | \$400        |

### HOW THEY CALCULATE EXTRAS

- 1 Phone plan  
+
- Any subscriptions  
+
- 1 shopping choice  
+
- 1 gym / hobby choice  
+
- (Per-outing activities × number of times per month)

**= Total Monthly Extras Cost**

# Build Your Own Budget

| Income                         | \$             |
|--------------------------------|----------------|
|                                |                |
| Category                       | Monthly Amount |
| Housing                        | \$             |
| Transportation                 | \$             |
| Food                           | \$             |
| Phone & Subscriptions          | \$             |
| Shopping                       | \$             |
| Gym / Hobbies                  | \$             |
| Outings / Activities           | \$             |
| <b>Savings</b>                 | \$             |
| <b>Emergency Fund</b>          | \$             |
| <b>Long-Term Savings</b>       | \$             |
| Other / Optional 3             | \$             |
| Other / Optional 4             | \$             |
| Other / Optional 5             | \$             |
| <b>TOTAL MONTHLY EXPENSES</b>  | \$             |
|                                |                |
| MONEY LEFT (Income - Expenses) | \$             |

