

# *PERSONAL BUDGETING EXERCISE*

- *RENT - \$ 900*
- *UTILITIES - \$ 220*
- *RENT INS. - \$ 10*
- *CAR PAYMENT - \$ 200*
- *CAR MAINT. - \$ 25*
- *CAR INS. - \$ 160*
- *FUEL - \$ 150*
- *GROCERIES - \$ 400*
- *HEALTH INS. - \$ 400*
- *COMMUNICATION - \$ 45*
- *INTERNET - \$ 45*
- *CABLE - \$ 45*
- *CLOTHES - \$ 75*
- *ENTERTAINMENT - \$ 70*
- *LIFE INSURANCE - \$ 10*
- *EDUCATION - \$ 50*
- *SAVINGS - ?*

*MONTHLY EXPENSE TOTAL - \$ 2 , 805*

*ANNUAL EXPENSE TOTAL - \$ 33 , 660*

*AVERAGE ANNUAL INCOME OVER  
THE AVERAGE WORKING LIFETIME*

- ***NO HIGH SCHOOL DIPLOMA -  
\$ 18 , 000 PER YEAR***
- ***HIGH SCHOOL DIPLOMA -  
\$ 27 , 000 PER YEAR***
- ***TRADE SCHOOL OR TWO YEAR  
COLLEGE - \$ 38 - 42 , 000 PER YEAR***
- ***FOUR YEAR COLLEGE DEGREE -  
\$ 57 , 000 PER YEAR***
- ***ADVANCED DEGREE - \$ 74 , 000***

***WHAT IS THE VALUE OF AN EDUCATION ??***

***!!!!!! PRICELESS !!!!!!***