

### Student Assignment

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In this assignment, you will create a budget and answer questions about how your budget has successfully met short-term and long-term goals.

### Assignment Instructions

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**Step 1: Gather materials and necessary information.**

- Ask your teacher which word-processing software you will be using.
- Keep your lesson and assignment open in case you need to review what you have learned.

**Step 2: Read and follow each set of instructions carefully.**

- To create your budget, type an amount of money into each cell of the tables you have been given. Be sure to ask your teacher for help if you are not sure how to do this.
- Make sure you complete the questions on each page.

### Assignment: Revising a Budget

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You have just been promoted at your job, and now you have a net income of \$2,100. You would like to use this income to meet new financial goals.

- Create a budget that will allow you to save at least \$300 per month. (10 points)

Remember, your old budget reflected a net income of \$1,850.00 and included these expenses:

- \$600 for your rent
- \$475 for your car payment, car insurance, and gas
- \$200 for your utilities, phone, and internet
- \$300 for your groceries
- \$50 for your entertainment
- \$20 for your renters insurance
- \$75 for discretionary spending
- A final net total of \$100 saved per month

Your new budget needs to include these changes:

# Chapter 4 Making The Minimum

**WJ Hussar**



## **Chapter 4 Making The Minimum:**

**How to Save Money:::** Justin Chamberlain,2025-06-24 How to Save Money Strategies to Manage Your Money and Achieve Your Financial Goals Financial Planning Tips to Create a Budget Control Your Finances and Get Out of Debt Have you ever wished you knew how to save and manage your money but had no idea where to start In this book our aim is simple to equip you with a diverse range of strategies that will empower you to save money build a secure future and embrace a more fulfilling life Here Is A Preview Of What You ll Learn The Power of Budgeting Creating a Solid Financial Plan Automating Savings The Magic of Direct Deposit Trimming Expenses Identifying and Eliminating Unnecessary Costs Ditching Debt Strategies for Paying off Loans and Credit Cards The Art of Negotiation Saving Money on Purchases and Bills Frugal Living Embracing a Minimalist Lifestyle Saving on Groceries Tips for Smart Shopping and Meal Planning DIY Home Repairs Cutting Costs and Boosting Skills Energy Efficiency Reducing Utility Bills and Environmental Impact The Hidden Value of Coupons and Discount Codes Mastering the 30 Day Rule Curbing Impulsive Buying Habits Travel on a Budget Exploring the World without Breaking the Bank The Benefits of Buying Used Finding Bargains and Saving Money Building an Emergency Fund Preparing for the Unexpected Renting vs Buying Making Smart Housing Decisions And Much much more Take action now follow the proven strategies within these pages and don t miss out on this chance to elevate your mindset to new heights Scroll Up and Grab Your Copy Today     Pension Distribution Answer Book, 2016 Edition Melanie N. Aska,James E. Turpin,2015-11-12 Pension Distribution Answer Book delivers fast easy to understand guidance for interpreting statutes and regulations and complying with burdensome distribution tax and reporting rules Stay current with the hundreds of regulations pertaining to qualified plan distributions Pension Distribution Answer Book guides you through the maze of legal administrative and tax requirements for all types of distributions and delivers the facts you need to solve a problem answer a question make a decision or simply find out what the experts think This practical reference keeps you current on Plan disqualification Highly compensated employees Rollover distributions Discrimination rules Transfers Lump sum distributions Loans And much more     **Introduction to Personal Finance** Kristen Carioti,2024-10 Introduction to Personal Finance helps students understand their relationship with money while they learn the fundamentals of personal finance Regardless of their financial background or career aspirations students will walk away with a clear roadmap for setting and achieving their financial goals     *See No Evil* Joel Pollak,2016-07-25 Liberals take great pride in their supposed open mindedness Yet when it comes to hot button issues like radical Islam global warming and abortion open minded liberals go to great lengths to discredit and suppress the ideas of their opponents Breitbart senior editor Joel Pollak exposes the nineteen key ideas that today s liberals are desperate to suppress revealing the blatant hypocrisy of left wing leaders and pundits who preach tolerance but practice intolerance     The Debt Escape Plan Beverly Harzog,2015-02-18 Advice on how to liberate yourself and take control of your financial future from the author of Confessions of a Credit Junkie Winner of the American Society of

Journalists and Authors Outstanding Book Award Self Help category If you re in credit card debt and you re tired of being told that all you need to do is give up your daily latte and cut up all your credit cards this is the book for you Former credit junkie Beverly Harzog racked up thousands in credit card debt during a decade of overspending When she decided she wanted to break free from debt she found that conventional personal finance advice didn t work for her So she created her own unique debt escape plan and succeeded in paying off more than 20 000 in credit card debt in two years In The Debt Escape Plan you ll find easy to follow advice often laced with a touch of Southern humor to help you conquer and stay out of credit card debt You ll learn Why a one size fits all approach to credit card debt doesn t work How to use the Money Personality Quiz to customize your own debt escape plan The nine biggest debt mistakes and how to overcome them Seven secrets for giving your credit score a quick boost How to overcome the hardships of medical bills How to debt proof your future so this never happens to you again

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