

Occupations / Job Descriptions

Game Warden: Specialize in the enforcement of laws and regulations governing hunting, fishing, pollution and trapping of animals.

Ranch Hand: Tend to livestock, repair and clean fences, ranch buildings, and equipment. Tending livestock usually includes feeding, birthing, branding, shearing, roping, herding, grooming, and doctoring the ranch's horses, cattle, poultry, pigs, and/or sheep.

Household Information

Child: Layla, 6 months old

Debt: \$536 (minimum payment = \$25)

Game Warden

Gross Income:	\$3,710
Social Security:	\$230
Medicare:	\$54
Medical Insurance:	\$300
Retirement Fund:	\$186
Federal Tax:	\$337
State Tax:	\$294

Net Income: \$2,309

Ranch hand

Gross Income:	\$1,644
Social Security:	\$102
Medicare:	\$24
Medical Insurance:	\$300
Retirement Fund:	\$82
Federal Tax:	\$120
State Tax:	\$114

Net Income: \$902

Total Net Household Income: \$3,211

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$3,211
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$24	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You were hungry when the Girl Scouts came around.
You bought 6 boxes of cookies.

* Subtract \$24 from your budget.

Occupations / Job Descriptions

Plumber: Install pipes and fixtures, such as sinks and toilets, for water, gas, steam, air, or other liquids.

File Clerk: Work with both paper documents and electronic files, and do routine tasks like data entry, organization, cross-referencing, scanning, copying and retrieval.

Household Information

Child: Mason, 9 months old

Debt: \$548 (minimum payment = \$25)

Plumber

Gross Income:	\$3,273
Social Security:	\$203
Medicare:	\$47
Medical Insurance:	\$300
Retirement Fund:	\$164
Federal Tax:	\$291
State Tax:	\$256

Net Income: \$2,012

File Clerk

Gross Income:	\$2,184
Social Security:	\$135
Medicare:	\$32
Medical Insurance:	\$300
Retirement Fund:	\$109
Federal Tax:	\$177
State Tax:	\$161

Net Income: \$1,270

Total Net Household Income: \$3,282

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$3,282
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$25	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

It's your best friend's birthday. You buy them a gift.

✳ Subtract **\$25** from your budget.

Occupations / Job Descriptions

Security Guard: Responsible for patrolling the premises of residences or buildings to detect suspicious activity, assist tenants, and ensure the safety of occupants.

Paralegal: Responsible for carrying out duties in a legal setting under the guidance of attorneys, including giving legal advice, researching information for court cases, and presenting cases in court.

Household Information

Child: Emma, newborn

Debt: \$550 (minimum payment = \$25)

Security Guard

Gross Income:	\$2,071
Social Security:	\$128
Medicare:	\$30
Medical Insurance:	\$300
Retirement Fund:	\$104
Federal Tax:	\$165
State Tax:	\$151

Net Income: \$1,193

Paralegal

Gross Income:	\$3,399
Social Security:	\$211
Medicare:	\$49
Medical Insurance:	\$300
Retirement Fund:	\$170
Federal Tax:	\$304
State Tax:	\$267

Net Income: \$2,098

Total Net Household Income: \$3,291

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$3,291
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$25	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

One of your friends is having a baby. You buy a baby shower gift.

* Subtract **\$25** from your budget.

Occupations / Job Descriptions

Pharmacy Aid: Work under the supervision of a pharmacist to dispense prescription and over the counter medication to customers or health professionals. They also assemble medicines for prescriptions and provide information about medications.

Mental Health Counselor: Work with individuals, groups and communities to improve mental health.

Household Information

Child: Olivia, 6 months old

Debt: \$560 (minimum payment = \$25)

Pharmacy Aid

Gross Income:	\$1,686
Social Security:	\$105
Medicare:	\$24
Medical Insurance:	\$300
Retirement Fund:	\$84
Federal Tax:	\$125
State Tax:	\$117

Net Income: \$931

Mental Health Counselor

Gross Income:	\$3,880
Social Security:	\$241
Medicare:	\$56
Medical Insurance:	\$300
Retirement Fund:	\$194
Federal Tax:	\$355
State Tax:	\$309

Net Income: \$2,425

Total Net Household Income: \$3,356

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$3,356
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$39	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You buy a magazine subscription from your nephew for a school band fundraiser.

* Subtract **\$39** from your budget.

Occupations / Job Descriptions

Firefighter: Perform firefighting, rescue, first aid, ventilation, forcible entry, salvage, overhaul, site inspections, emergency medical, public fire education, hazardous materials, and dispatching.

Pest Control Worker: Spray or release chemical solutions or toxic gases and set traps to kill pests and vermin, such as mice, termites, and roaches, that infest buildings and surrounding areas. Welcomes visitors by greeting them, in person or on the telephone; answering or referring inquiries.

Household Information

Child: Riley, newborn

Debt: \$594 (minimum payment = \$25)

Firefighter

Gross Income:	\$3,160
Social Security:	\$196
Medicare:	\$46
Medical Insurance:	\$300
Retirement Fund:	\$158
Federal Tax:	\$279
State Tax:	\$246
Net Income:	\$1,935

Pest Control Worker

Gross Income:	\$2,702
Social Security:	\$168
Medicare:	\$39
Medical Insurance:	\$300
Retirement Fund:	\$135
Federal Tax:	\$231
State Tax:	\$206
Net Income:	\$1,623

Total Net Household Income: \$3,558

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$3,558
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$40	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

Your neighbor has a cookware party, and you decide to buy something.

* Subtract \$40 from your budget.

Occupations / Job Descriptions

Event Planner: Meet with clients to work out event details, plan with the client and their team, scout and book locations, food, entertainment, staff and cleanup.

Massage Therapist: Perform therapeutic massages of soft tissues and joints. May assist in the assessment of range of motion and muscle strength, or propose client therapy plans.

Household Information

Child: Grayson, 9 months old

Debt: \$598 (minimum payment = \$25)

Event Planner

Gross Income:	\$3,040
Social Security:	\$189
Medicare:	\$44
Medical Insurance:	\$300
Retirement Fund:	\$152
Federal Tax:	\$267
State Tax:	\$236

Net Income: \$1,852

Massage Therapist

Gross Income:	\$2,853
Social Security:	\$177
Medicare:	\$41
Medical Insurance:	\$300
Retirement Fund:	\$143
Federal Tax:	\$247
State Tax:	\$219

Net Income: \$1,726

Total Net Household Income: \$3,578

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$3,578
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$40	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You spill BBQ sauce on your jeans and need to buy a new pair.

* Subtract \$40 from your budget.

Occupations / Job Descriptions

Substitute Teacher: Perform the instructional and classroom management processes for teachers who are absent for a day or longer periods of time.

Respiratory Therapist: Assist patients who have breathing difficulties. These include chronic respiratory diseases, such as emphysema and asthma.

Household Information

Child: Sophia, newborn

Debt: \$599 (minimum payment = \$25)

Substitute Teacher

Gross Income:	\$1,597
Social Security:	\$99
Medicare:	\$23
Medical Insurance:	\$300
Retirement Fund:	\$80
Federal Tax:	\$116
State Tax:	\$110
Net Income:	\$869

Respiratory Therapist

Gross Income:	\$4,345
Social Security:	\$269
Medicare:	\$63
Medical Insurance:	\$300
Retirement Fund:	\$217
Federal Tax:	\$431
State Tax:	\$350
Net Income:	\$2,715

Total Net Household Income: \$3,584

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$3,584
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$45	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You buy spring flowers to plant in your garden.

* Subtract \$45 from your budget.

Occupations / Job Descriptions

Paralegal: Responsible for carrying out duties in a legal setting under the guidance of attorneys, including giving legal advice, researching information for court cases, and presenting cases in court.

Tax Preparer: Identifies potential tax credits and liabilities and ensures accurate and complete returns are filed in a timely manner.

Household Information

Child: Mia, newborn

Debt: \$607 (minimum payment = \$25)

Paralegal

Gross Income:	\$3,399
Social Security:	\$211
Medicare:	\$49
Medical Insurance:	\$300
Retirement Fund:	\$170
Federal Tax:	\$304
State Tax:	\$267

Net Income: \$2,098

Tax Preparer

Gross Income:	\$2,575
Social Security:	\$160
Medicare:	\$37
Medical Insurance:	\$300
Retirement Fund:	\$129
Federal Tax:	\$218
State Tax:	\$195

Net Income: \$1,536

Total Net Household Income: \$3,634

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$3,634
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$24	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You were hungry when the Girl Scouts came around.
You ordered 6 boxes of cookies.

* Subtract \$24 from your budget.

Occupations / Job Descriptions

Mover: Manage the loading and unloading of furniture from the previous location to its new designated destination.

Social Worker: Work to improve the quality of life of a group, individual, or community. Help elderly people who need care, children who need to be placed in foster homes, and the unemployed.

Household Information

Child: Isabella, newborn

Debt: \$612 (minimum payment = \$25)

Mover

Gross Income:	\$2,555
Social Security:	\$158
Medicare:	\$37
Medical Insurance:	\$300
Retirement Fund:	\$128
Federal Tax:	\$216
State Tax:	\$193

Net Income: \$1,523

Social Worker

Gross Income:	\$3,461
Social Security:	\$215
Medicare:	\$50
Medical Insurance:	\$300
Retirement Fund:	\$173
Federal Tax:	\$311
State Tax:	\$272

Net Income: \$2,140

Total Net Household Income: \$3,663

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$3,663
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$25	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

It's your best friend's birthday. You buy them a gift.

* Subtract **\$25** from your budget.

Occupations / Job Descriptions

Library Technician: Loan library materials to patrons and collect returned materials.

Nutritionist: Help people achieve health goals by analyzing their physical conditions and other health concerns and creating a nutrition plan that meets their individual needs and dietary preferences.

Household Information

Child: Liam, 9 months old

Debt: \$632 (minimum payment = \$25)

Library Technician

Gross Income:	\$2,015
Social Security:	\$125
Medicare:	\$29
Medical Insurance:	\$300
Retirement Fund:	\$101
Federal Tax:	\$159
State Tax:	\$146
Net Income:	\$1,155

Nutritionist

Gross Income:	\$4,199
Social Security:	\$260
Medicare:	\$61
Medical Insurance:	\$300
Retirement Fund:	\$210
Federal Tax:	\$403
State Tax:	\$337
Net Income:	\$2,628

Total Net Household Income: \$3,783

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$3,783
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$25	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

One of your friends is having a baby. You buy a baby shower gift.

* Subtract **\$25** from your budget.

Occupations / Job Descriptions

Dental Assistant: Responsible for assisting dentist during dental treatment. Prepares dental station, suctions patients' mouth, hands over instruments, and cleans area after treatment.

Zoologist: Study the origin and development of species as well as their habits, behaviors and interactions.

Household Information

Child: Aria, 6 months old

Debt: \$638 (minimum payment = \$26)

Dental Assistant

Gross Income:	\$2,710
Social Security:	\$168
Medicare:	\$39
Medical Insurance:	\$300
Retirement Fund:	\$136
Federal Tax:	\$232
State Tax:	\$207

Net Income: \$1,628

Zoologist

Gross Income:	\$3,540
Social Security:	\$220
Medicare:	\$51
Medical Insurance:	\$300
Retirement Fund:	\$177
Federal Tax:	\$319
State Tax:	\$279

Net Income: \$2,194

Total Net Household Income: \$3,822

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$3,822
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$39	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You buy a magazine subscription from your nephew for a school band fundraiser.

* Subtract **\$39** from your budget.

Occupations / Job Descriptions

Upholsterer: Make, repair, or replace upholstery for household furniture or transportation vehicles.

Game Warden: Specialize in the enforcement of laws and regulations governing hunting, fishing, pollution and trapping of animals.

Household Information

Child: Aiden, 9 months old

Debt: \$639 (minimum payment = \$26)

Upholsterer

Gross Income:	\$2,549
Social Security:	\$158
Medicare:	\$37
Medical Insurance:	\$300
Retirement Fund:	\$127
Federal Tax:	\$215
State Tax:	\$193
Net Income:	\$1,519

Game Warden

Gross Income:	\$3,710
Social Security:	\$230
Medicare:	\$54
Medical Insurance:	\$300
Retirement Fund:	\$186
Federal Tax:	\$337
State Tax:	\$294
Net Income:	\$2,309

Total Net Household Income: \$3,828

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$3,828
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$40	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

Your neighbor has a cookware party, and you decide to buy something.

* Subtract \$40 from your budget.

Occupations / Job Descriptions

Welder: Use hand welding and flame-cutting equipment to weld together metal components and parts or to cut, trim, or scarf metal objects to dimensions, as specified by layouts, work orders, or blueprints.

Plumber: Install pipes and fixtures, such as sinks and toilets, for water, gas, steam, air, or other liquids.

Household Information

Child: Lucas, 3 months old

Debt: \$661 (minimum payment = \$26)

Welder

Gross Income:	\$3,177
Social Security:	\$197
Medicare:	\$46
Medical Insurance:	\$300
Retirement Fund:	\$159
Federal Tax:	\$281
State Tax:	\$248

Net Income: \$1,946

Plumber

Gross Income:	\$3,273
Social Security:	\$203
Medicare:	\$47
Medical Insurance:	\$300
Retirement Fund:	\$164
Federal Tax:	\$291
State Tax:	\$256

Net Income: \$2,012

Total Net Household Income: \$3,958

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$3,958
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$40	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You spill BBQ sauce on your jeans and need to buy a new pair.

* Subtract \$40 from your budget.

Occupations / Job Descriptions

Daycare Worker: Supervise and monitor the safety of children in their care. Prepare meals and organize mealtimes and snacks for children.

Occupational Therapy Assistant: Assist disabled, ill or injured patients with special equipment and the therapeutic use of daily activities. They help patients improve, regain and develop the skills needed for day to day life and work.

Household Information

Child: Jackson, 3 months old

Debt: \$669 (minimum payment = \$27)

Daycare Worker

Gross Income:	\$1,646
Social Security:	\$102
Medicare:	\$24
Medical Insurance:	\$300
Retirement Fund:	\$82
Federal Tax:	\$121
State Tax:	\$114

Net Income: \$903

Occupational Therapy Assistant

Gross Income:	\$4,998
Social Security:	\$310
Medicare:	\$72
Medical Insurance:	\$300
Retirement Fund:	\$250
Federal Tax:	\$556
State Tax:	\$407

Net Income: \$3,103

Total Net Household Income: \$4,006

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,006
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$45	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You buy spring flowers to plant in your garden.

* Subtract \$45 from your budget.

Occupations / Job Descriptions

Accountant: Prepares and analyzes financial reports, including balance sheets, income and loss statements, and tax returns.

Tire Repairer: Responsible for the dismounting, mounting and balancing of all tires sold.

Household Information

Child: Lincoln, 9 months old

Debt: \$670 (minimum payment = \$27)

Accountant

Gross Income:	\$4,706
Social Security:	\$292
Medicare:	\$68
Medical Insurance:	\$300
Retirement Fund:	\$235
Federal Tax:	\$500
State Tax:	\$381

Net Income: \$2,930

Tire Repairer

Gross Income:	\$1,913
Social Security:	\$119
Medicare:	\$28
Medical Insurance:	\$300
Retirement Fund:	\$96
Federal Tax:	\$149
State Tax:	\$137

Net Income: \$1,084

Total Net Household Income: \$4,014

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,014
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$50	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You buy a birthday present for your mom.

* Subtract **\$50** from your budget.

Occupations / Job Descriptions

Claims Adjuster: Examine property damage to determine how much an insurance company should compensate the claimant.

Receptionist: Welcomes visitors by greeting them, in person or on the telephone; answering or referring inquiries.

Household Information

Child: Melissa, newborn

Debt: \$674 (minimum payment = \$27)

Claims Adjuster

Gross Income:	\$4,472
Social Security:	\$277
Medicare:	\$65
Medical Insurance:	\$300
Retirement Fund:	\$224
Federal Tax:	\$455
State Tax:	\$361
Net Income:	\$2,790

Receptionist

Gross Income:	\$2,150
Social Security:	\$133
Medicare:	\$31
Medical Insurance:	\$300
Retirement Fund:	\$108
Federal Tax:	\$173
State Tax:	\$158
Net Income:	\$1,247

Total Net Household Income: \$4,037

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,037
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$75	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

Your best friend is getting married. You buy a gift.

* Subtract **\$75** from your budget.

Occupations / Job Descriptions

Social Worker: Responsible for feeding, bathing, and exercising animals, and restraining them during examinations and treatment.

Counselor: Monitor networks for security breaches and investigate a violation when one occurs.

Household Information

Child: Oliver, 3 months old

Debt: \$684 (minimum payment = \$27)

Social Worker

Gross Income:	\$3,461
Social Security:	\$215
Medicare:	\$50
Medical Insurance:	\$300
Retirement Fund:	\$173
Federal Tax:	\$311
State Tax:	\$272

Net Income: \$2,140

Counselor

Gross Income:	\$3,186
Social Security:	\$198
Medicare:	\$46
Medical Insurance:	\$300
Retirement Fund:	\$159
Federal Tax:	\$282
State Tax:	\$248

Net Income: \$1,953

Total Net Household Income: \$4,093

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,093
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$75	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

It rains and completely ruins your shoes.

* Subtract **\$75** from your budget.

Occupations / Job Descriptions

File Clerk: Work with both paper documents and electronic files, and do routine tasks like data entry, organization, cross-referencing, scanning, copying and retrieval.

Accountant: Prepares and analyzes financial reports, including balance sheets, income and loss statements, and tax returns.

Household Information

Child: Noah, 3 months old

Debt: \$701 (minimum payment = \$28)

File Clerk

Gross Income:	\$2,184
Social Security:	\$135
Medicare:	\$32
Medical Insurance:	\$300
Retirement Fund:	\$109
Federal Tax:	\$177
State Tax:	\$161

Net Income: \$1,270

Accountant

Gross Income:	\$4,706
Social Security:	\$292
Medicare:	\$68
Medical Insurance:	\$300
Retirement Fund:	\$235
Federal Tax:	\$500
State Tax:	\$381

Net Income: \$2,930

Total Net Household Income: \$4,200

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,200
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$95	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You have a flat tire, and it can't be fixed. You have to buy a new tire.

* Subtract **\$95** from your budget.

Occupations / Job Descriptions

Biomedical Engineer: Design systems and products, such as artificial internal organs, artificial devices that replace body parts, and machines for diagnosing medical problems.

Janitor: Work to keep schools, offices, libraries, and hospitals, clean and maintained. They are often asked to work outside normal business hours sometimes early in the morning or late at night so the building can be cleaned properly.

Household Information

Child: Adam, 3 months old

Debt: \$708 (minimum payment = \$28)

Biomedical Engineer

Gross Income:	\$5,250
Social Security:	\$325
Medicare:	\$76
Medical Insurance:	\$300
Retirement Fund:	\$262
Federal Tax:	\$604
State Tax:	\$429

Net Income: \$3,254

Janitor

Gross Income:	\$1,764
Social Security:	\$109
Medicare:	\$26
Medical Insurance:	\$300
Retirement Fund:	\$88
Federal Tax:	\$133
State Tax:	\$124

Net Income: \$984

Total Net Household Income: \$4,238

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,238
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$100	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You throw a surprise birthday party for your best friend.

* Subtract **\$100** from your budget.

Occupations / Job Descriptions

Speech Language Pathologist: Assist patients who have disabilities or experienced traumatic events that left them with speech, voice, or swallowing impairments.

Head Cook: Direct and participate in the preparation, seasoning, and cooking of salads, soups, fish, meats, vegetables, desserts, or other foods.

Household Information

Child: Heather, 6 months old

Debt: \$716 (minimum payment = \$29)

Speech Language Pathologist

Gross Income:	\$4,620
Social Security:	\$286
Medicare:	\$67
Medical Insurance:	\$300
Retirement Fund:	\$231
Federal Tax:	\$483
State Tax:	\$374
Net Income:	\$2,879

Head Cook

Gross Income:	\$2,389
Social Security:	\$148
Medicare:	\$35
Medical Insurance:	\$300
Retirement Fund:	\$119
Federal Tax:	\$199
State Tax:	\$179
Net Income:	\$1,409

Total Net Household Income: \$4,288

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,288
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$120	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

Your car battery dies. You need to replace it.

* Subtract **\$120** from your budget.

Occupations / Job Descriptions

Graphic Designer: Create a visible image that can be used in media and print. Uses software and hand-rendering to design products that meet the needs of the client.

Librarian: Responsible for helping people find information and access resources, including paper records, books, digital libraries, the Internet, catalogues, and microfilm, in a library. Manages staff, directs programs, and ensures the public has access to information in an organized manner.

Household Information

Child: Amelia, 6 months old

Debt: \$730 (minimum payment = \$29)

Graphic Designer

Gross Income:	\$3,222
Social Security:	\$200
Medicare:	\$47
Medical Insurance:	\$300
Retirement Fund:	\$161
Federal Tax:	\$286
State Tax:	\$251

Net Income: \$1,977

Librarian

Gross Income:	\$3,833
Social Security:	\$238
Medicare:	\$56
Medical Insurance:	\$300
Retirement Fund:	\$192
Federal Tax:	\$350
State Tax:	\$305

Net Income: \$2,392

Total Net Household Income: \$4,369

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,369
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$125	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You get a speeding ticket. You must pay a fine.

* Subtract **\$125** from your budget.

Occupations / Job Descriptions

Pest Control Worker: Spray or release chemical solutions or toxic gases and set traps to kill pests and vermin, such as mice, termites, and roaches, that infest buildings and surrounding areas.

Surveyor: Make exact measurements and determine property boundaries.

Household Information

Child: Caden, 3 months old

Debt: \$747 (minimum payment = \$30)

Pest Control Worker

Gross Income:	\$2,702
Social Security:	\$168
Medicare:	\$39
Medical Insurance:	\$300
Retirement Fund:	\$135
Federal Tax:	\$231
State Tax:	\$206

Net Income: \$1,623

Surveyor

Gross Income:	\$4,569
Social Security:	\$283
Medicare:	\$66
Medical Insurance:	\$300
Retirement Fund:	\$228
Federal Tax:	\$474
State Tax:	\$369

Net Income: \$2,849

Total Net Household Income: \$4,472

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,472
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$150	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

Your phone screen broke and you need to get it replaced.

* Subtract **\$150** from your budget.

Occupations / Job Descriptions

Trash Collector: Collect and remove waste and recyclable materials for further processing.

Fire Inspector: Inspect buildings and structures to identify potential fire hazards.

Household Information

Child: Ava, 6 months old

Debt: \$757 (minimum payment = \$30)

Trash Collector

Gross Income:	\$2,192
Social Security:	\$136
Medicare:	\$32
Medical Insurance:	\$300
Retirement Fund:	\$110
Federal Tax:	\$178
State Tax:	\$161
Net Income:	\$1,275

Fire Inspector

Gross Income:	\$5,260
Social Security:	\$326
Medicare:	\$76
Medical Insurance:	\$300
Retirement Fund:	\$263
Federal Tax:	\$606
State Tax:	\$429
Net Income:	\$3,260

Total Net Household Income: \$4,535

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,535
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$50	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You buy a birthday present for your mom.

* Subtract **\$50** from your budget.

Occupations / Job Descriptions

Aircraft Mechanic: Plan, perform and coordinate all operation, modifications, inspections, maintenance and servicing of aircraft and ground support equipment.

Roofer: Responsible for the application or repair of roofing materials. Unloads materials, cleans off roof, applies roofing material, and cleans site after job is complete.

Household Information

Child: Robert, 3 months old

Debt: \$759 (minimum payment = \$30)

Aircraft Mechanic

Gross Income:	\$4,492
Social Security:	\$278
Medicare:	\$65
Medical Insurance:	\$300
Retirement Fund:	\$225
Federal Tax:	\$459
State Tax:	\$362
Net Income:	\$2,803

Roofer

Gross Income:	\$2,874
Social Security:	\$178
Medicare:	\$42
Medical Insurance:	\$300
Retirement Fund:	\$144
Federal Tax:	\$249
State Tax:	\$221
Net Income:	\$1,740

Total Net Household Income: \$4,543

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,543
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$75	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

Your best friend is getting married. You buy a gift.

* Subtract **\$75** from your budget.

Occupations / Job Descriptions

Registered Nurse: Responsible for providing care for patients in a healthcare setting, such as a doctor's office, hospital, nursing home, or other healthcare facility. Works under the direction of surgeons and physicians.

Bus Driver: Responsible for transporting people from one place to another for work, errands, school, or other reasons. Takes fares from passengers, issues receipts, announces routes, and ensures passengers get out safely.

Household Information

Child: Reagan, newborn

Debt: \$760 (minimum payment = \$30)

Registered Nurse

Gross Income:	\$5,024
Social Security:	\$311
Medicare:	\$73
Medical Insurance:	\$300
Retirement Fund:	\$251
Federal Tax:	\$561
State Tax:	\$409

Net Income: \$3,119

Bus Driver

Gross Income:	\$2,417
Social Security:	\$150
Medicare:	\$35
Medical Insurance:	\$300
Retirement Fund:	\$121
Federal Tax:	\$201
State Tax:	\$181

Net Income: \$1,429

Total Net Household Income: \$4,548

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,548
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$75	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

It rains and completely ruins your shoes.

* Subtract **\$75** from your budget.

Occupations / Job Descriptions

Nutritionist: Help people achieve health goals by analyzing their physical conditions and other health concerns and creating a nutrition plan that meets their individual needs and dietary preferences.

Stonemason: Build stone structures, such as piers, walls, and abutments. Lay walks, curbstones, or special types of masonry for vats, tanks, and floors.

Household Information

Child: Luke, 3 months old

Debt: \$762 (minimum payment = \$30)

Nutritionist

Gross Income:	\$4,199
Social Security:	\$260
Medicare:	\$61
Medical Insurance:	\$300
Retirement Fund:	\$210
Federal Tax:	\$403
State Tax:	\$337

Net Income: \$2,628

Stonemason

Gross Income:	\$3,159
Social Security:	\$196
Medicare:	\$46
Medical Insurance:	\$300
Retirement Fund:	\$158
Federal Tax:	\$279
State Tax:	\$246

Net Income: \$1,934

Total Net Household Income: \$4,562

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,562
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$95	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You have a flat tire, and it can't be fixed. You have to buy a new tire.

✳ Subtract **\$95** from your budget.

Occupations / Job Descriptions

Human Resources Specialist: Prepare or update employment records related to hiring, transferring, promoting, and terminating.

Firefighter: Perform firefighting, rescue, first aid, ventilation, forcible entry, salvage, overhaul, site inspections, emergency medical, public fire education, hazardous materials, and dispatching.

Household Information

Child: Brooke, 6 months old

Debt: \$762 (minimum payment = \$30)

Human Resources Specialist

Gross Income:	\$4,201
Social Security:	\$260
Medicare:	\$61
Medical Insurance:	\$300
Retirement Fund:	\$210
Federal Tax:	\$403
State Tax:	\$337
Net Income:	\$2,630

Firefighter

Gross Income:	\$3,160
Social Security:	\$196
Medicare:	\$46
Medical Insurance:	\$300
Retirement Fund:	\$158
Federal Tax:	\$279
State Tax:	\$246
Net Income:	\$1,935

Total Net Household Income: \$4,565

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,565
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$100	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You throw a surprise birthday party for your best friend.

* Subtract **\$100** from your budget.

Occupations / Job Descriptions

Environmental Scientist: Use the principles of engineering, soil science, biology, and chemistry to develop solutions to environmental problems.

Graphic Designer: Create a visible image that can be used in media and print. Uses software and hand-rendering to design products that meet the needs of the client.

Household Information

Child: Audrey, newborn

Debt: \$763 (minimum payment = \$31)

Environmental Scientist

Gross Income:	\$4,133
Social Security:	\$256
Medicare:	\$60
Medical Insurance:	\$300
Retirement Fund:	\$207
Federal Tax:	\$390
State Tax:	\$331
Net Income:	\$2,589

Graphic Designer

Gross Income:	\$3,222
Social Security:	\$200
Medicare:	\$47
Medical Insurance:	\$300
Retirement Fund:	\$161
Federal Tax:	\$286
State Tax:	\$251
Net Income:	\$1,977

Total Net Household Income: \$4,566

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,566
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$120	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

Your car battery dies. You need to replace it.

* Subtract **\$120** from your budget.

Occupations / Job Descriptions

Respiratory Therapist: Assist patients who have breathing difficulties. These include chronic respiratory diseases, such as emphysema and asthma.

Welder: Use hand welding and flame-cutting equipment to weld together metal components and parts or to cut, trim, or scarf metal objects to dimensions, as specified by layouts, work orders, or blueprints.

Household Information

Child: Hayden, 9 months old

Debt: \$778 (minimum payment = \$31)

Respiratory Therapist

Gross Income:	\$4,345
Social Security:	\$269
Medicare:	\$63
Medical Insurance:	\$300
Retirement Fund:	\$217
Federal Tax:	\$431
State Tax:	\$350

Net Income: \$2,715

Welder

Gross Income:	\$3,177
Social Security:	\$197
Medicare:	\$46
Medical Insurance:	\$300
Retirement Fund:	\$159
Federal Tax:	\$281
State Tax:	\$248

Net Income: \$1,946

Total Net Household Income: \$4,661

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,661
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$125	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

You get a speeding ticket. You must pay a fine.

✳ Subtract **\$125** from your budget.

Occupations / Job Descriptions

Woodworker: Set up, operate, and tend all types of woodworking machines, such as saws, milling machines, drill presses, lathes, shapers, routers, sanders, planers, and wood-fastening machines.

Interior Designer: Analyze clients' needs, create plans and specifications, and make sure that a project is finished in accordance with the timeline and budget.

Household Information

Child: Elijah, 9 months old

Debt: \$778 (minimum payment = \$31)

Woodworker

Gross Income:	\$3,863
Social Security:	\$239
Medicare:	\$56
Medical Insurance:	\$300
Retirement Fund:	\$193
Federal Tax:	\$353
State Tax:	\$307

Net Income: \$2,415

Interior Designer

Gross Income:	\$3,882
Social Security:	\$241
Medicare:	\$56
Medical Insurance:	\$300
Retirement Fund:	\$194
Federal Tax:	\$355
State Tax:	\$309

Net Income: \$2,472

Total Net Household Income: \$4,842

Budget Sheet

Description	Expense	Balance
Total Net Household Income	N/A	\$4,842
Savings	\$	\$
Housing	\$	\$
Transportation	\$	\$
Groceries	\$	\$
Child Care	\$	\$
Credit Card	\$	\$
Dining Out	\$	\$
Unexpected Expense (see below)	\$150	\$
Technology	\$	\$
Clothing	\$	\$
Personal Care	\$	\$
Home Furnishings	\$	\$
Entertainment	\$	\$
	Total	\$

Unexpected Expense

Your phone screen broke and you need to get it replaced.

* Subtract **\$150** from your budget.