**Money Unit Directions**

* Go to careersthatmatter.org and scroll down to “go to quiz.”
* Click on “access your free quiz now.”
* Answer all the questions honestly. At the end, enter your name and email. Your results will automatically populate.
* Read through some of the careers that show up based on how you answered the quiz questions.
* Choose **ONE** career only.
* Google the average salary and schooling for that career and write it down here:

CAREER: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

AVERAGE SALARY: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DEGREE NEEDED:\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**PART 2 DIRECTIONS:**

1. Google apartments for rent in Tempe, Az. Find an apartment that you would want to live in by looking at the pictures and making sure it fits your style. If it’s a 1 bedroom, 1 bath you just put the cost per month on the “how much does it cost to live” sheet for rent. If you find one that is 2 bedrooms that you like, just divide the monthly total by 2 assuming you would find a roommate. Check to see what is covered under the cost of rent as sometimes utilities (sewer, water, and garbage are covered) which would be 0 on the monthly expense sheet.

2. Good the average price for renters insurance in Tempe per month and add to monthly expense sheet.

3. If Utilities (water, sewer, and garbage) are not included, google the average cost for that in Tempe and add to monthly expense sheet.

4. Google average costs of gas, electric, Internet, Cable, and any other streaming services you may want to have and add those to the monthly expense sheet.

5. Choose a year and car you like and google the price of what that would be. If the car price is 7,000 – that would be a 5 year/ 60 month loan so divide 7,000 by 60 which is about 116 and add interest so about 20 more for approximate monthly payment of 136. Google average car monthly car insurance for the car you chose and year and put on monthly expense sheet.

6. Google average gas you would need a month and put on expense sheet. Estimate cost of repairs/maintenance per month that you may need and put on expense sheet.

7. Google average health insurance for a college student and put that on expense sheet.

8. How much would you be paying for your cell phone per month?

9. Estimate your monthly grocery bill – (I can tell you that with my family of 5 and three boys, I spend about 400 a week).

10. Estimate how much you will spend going out to eat (fast food, dates, etc.)

11. Estimate how much you will spend on movies/concerts/sports events, etc. for a month.

12. Estimate expense for hobbies (golf, gym membership, hiking clubs, etc).

You will then add up all the items in your monthly expense report to come up with a total number. This is how much money you will need to pay your bills each month.

TOTAL MONTHLY BILLS: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Now, go back to your career and take your total monthly expenses and times that total by 12 to see what number you get.

Total Monthly Bills X 12 = \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Career Salary Again: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Will your career be enough for your future lifestyle???????????????????????????????????????