

- **Apartment Websites:**
  - [Rent.com](#)
  - [Apartmentfinder.com](#)
  - [Forrent.com](#)
- **Utilities Websites:** you can use utility bills from home BUT keep in mind the size of your home compared to the apartment you're renting.
  - **Electricity:** input the information in each part of the bill estimator linked below and it will calculate your electric bill for you
    - [Electric Bill Estimator](#)
  - **Water:** (if water is included in your rent payment, you must provide proof of that)
    - [atlantawatershed.org](#) - here is a link to the Atlanta Watershed which will calculate your bill for you. (You can use this website even if you're not going to be living in Atlanta)
    - You will need to figure out your average CCF for a month in order to use this bill calculator. Google this information to calculate PER PERSON in your apartment.
    - If you live somewhere other than Atlanta, you can look up a bill calculator for your area. (You're allowed to use this bill calculator if you live anywhere in the metro Atlanta area).
  - **Trash:** if you live in an apartment, you probably have trash included in your rent and will not need to pay for service. If you need to get trash services, enter the address of your house (on the project) to get your quote.
    - [Republic Waste Services](#)
    - [Waste Management](#)
  - **Internet/Cable:** you can bundle your bills from home if you have them. You can bundle these in any combination you wish. If you have Netflix, you must have the Internet. No, you may not steal Internet! :-))
    - [Charter/Spectrum Cable and Internet](#)
    - [Comcast/Xfinity Cable and Internet](#)
    - [AT&T Cable and Internet](#)
  - **Cell Phone:** You are no longer on the family plan so you need a plan. You may have a shared cell plan with your roommate but no one else can join in. We can assume you have your current cell phone for your cell plan. I've listed a few cell companies, but you can choose any company you wish.
    - [AT&T Cell Service](#)
    - [Verizon Wireless](#)
    - [Metro PCS](#)
    - [T-Mobile](#)
  - **Vehicle Websites:** as stated in class, EVERYONE MUST PURCHASE A VEHICLE!
    - [Carmax.com](#)
    - [Autotrader.com](#)

- **Car Payment Calculator:** here is an easy link to use to calculate your car payment. Do not use the payment listed with your car. You must recalculate your payment based on the requirements for the project.
  - **Cay Payment Calculator**
    - Adjust the price of the car to the total amount of your car.
    - Leave credit rating at Good
    - Change down payment to \$0
    - Change term lengths to 48 months
- **Gas for Auto:** Here's a detailed explanation for how to calculate your gas for your car.

**Miles from home to work:** ([google map or mapquest the miles between work and home](#)) X  
2 (round trip) \_\_\_\_\_

([you work 5 days per week so multiply your round trip by 5](#))

**Work miles per week** + 50 "gettin 'round" miles: \_\_\_\_\_ X 4.3= \_\_\_\_\_  
miles per month

**Miles per gallon of automobile:** ([you will need to google the average miles per gallon for your car](#))

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- You will need to locate a job (wherever you wish to work) so that you can calculate the number of miles you are traveling from work to home each day.
- OR here's a link to calculate it online:  
<https://www.gasbuddy.com/tripcostcalculator>
- Make sure you include a description of where you are working in your Job Description paper for your project (Job Description is a page long paper you must write and include with your project. There is a link to these instructions in the Budget Project Folder.)
- **Clothing:**
  - Your clothing must be work appropriate. Make sure your clothing matches the job you have.
  - If you work from home, obviously you may wear what you wish. If you work in an office, it must be office appropriate.
  - Don't worry about getting more than one outfit, and don't worry about things like underwear, shoes, belts, accessories, etc.
  - Use common sense in this section.
- **Insurance:** you MUST find all four insurances (health, life, auto, and renter's)
  - **Auto and Life Insurance:**
    - [nerdwallet.com](http://nerdwallet.com)
      - Click on "Insurance," then click on "Car Insurance Estimates" for car insurance.
      - Click on "Insurance," then click on "Term Life insurance quotes" for life insurance.
  - **Health Insurance:**
    - [Health Insurance Worksheet](#) - you will fill out this worksheet and turn it in with your project.

- Go to [healthcare.gov](https://www.healthcare.gov) (make sure you click on my link to the left) for health insurance rates.

Estimated monthly premium  
**\$322.33**

CareSource  
[CareSource Marketplace Bronze](#)  
Bronze | HMO | Plan ID: 60224GA0010001

New plan - Not rated ⓘ

**Deductible ⓘ**  
\$7,700  
Individual total

**Out-of-pocket maximum ⓘ**  
\$8,150  
Individual total

**Estimated total yearly costs ⓘ**

**Copayments / Coinsurance ⓘ**

Emergency room care 50% Coinsurance after deductible	Generic drugs \$40	Primary doctor \$60	Specialist doctor \$120
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**Plan features**

- ✘ Adult Dental
- ✔ Child Dental

Add your medical providers and we'll show you which plans cover them.

Add your prescription drugs and we'll show you which plans cover them.

- When you get your health insurance estimates (pick one), you will need this for your proof and all the info you need for your health insurance worksheet is right here on this screenshot.

- **Renter's Insurance:**

- [Renter's Insurance Calculator](#)
- Click on the link above and fill in the blanks to find a quote for renter's insurance.

- **Property Insurance:**

- [Esurance Property Insurance Calculator](#)
- Use the link above to find your property insurance if you are owning a home. You can fill out the questionnaire, print out the proof, and then write into renter's insurance on your project that the insurance is included in your mortgage.

- **Groceries:**

- Easiest way to do groceries is to make a shopping cart. Use any grocery store like WalMart, Publix, etc. to make a shopping cart.
- You can add all your groceries, miscellaneous items, etc. and print the entire thing out.

- **Investments:**

- The three main types of investments people choose are Roth IRA's, stocks, and mutual funds.
- Here are some helpful websites to give you ideas for your investment.
  - [Roth IRA calculator](#)
  - [Stock Investments Website](#)
  - [Stock Investment Calculator](#)
  - [Mutual Funds Info](#)
  - [Mutual Funds Investment Calculator](#)
- If you choose Roth IRA, you can put your information into the calculator on the website and print out the page for your proof. It will do all the math for you and you just have to write it into the project.

- If you choose stocks, I've given you both an info website and a calculator that you can put information into and then print it out for your proof. If you need help with completing this calculator, let me know and I can help.
- If you choose mutual funds, I've given you a calculator you can put info into and print out for your proof.