

# Personal Finance Project

**Brianna Busch**

# Career and Income

- ❑ Pediatric Nurse Practitioner- University of Iowa Children's Hospital
- ❑ Annual Salary of about \$92,950
- ❑ Monthly income is about \$7,745.83



# Apartment

- ❑ Iowa City, Iowa

I chose to find an apartment in Iowa City because of the job opportunities at the University Hospitals.

- ❑ Hypothetically, I could afford an apartment that's monthly rent is \$2,323.75



# The Apartment I Am Buying

- ❑ Monthly Rent- \$1165
- ❑ Easy walk to the hospital
- ❑ New- 2015
- ❑ Internet, cable T.V., sanitation, snow removal, and lawn care are ALL covered by the landlord. The tenant is only responsible for water and gas/electricity utilities. (\$150)
- ❑ The apartment complex includes an on-site laundry room and lounge. There is a community 2,200 sq. ft. rooftop patio/deck with propane gas grill. Heated underground parking.

# Apartment

## 5 Lincoln Avenue: Apartment 104



# What Do I Need to Buy For My Apartment?

## **The apartment includes the following features and amenities:**

- \*Free Cable T.V. and Internet
- \*Central heating and air conditioning
- \*Dishwasher
- \*Garbage disposal
- \*Electric oven
- \*Refrigerator
- \*Microwave
- \*Laundry room and lounge on-site
- \*New wood flooring in living room, kitchen, and hallway
- \*New carpeting in bedroom
- \*9 foot ceilings \*2,200 sq. ft. community rooftop patio/deck

## **Need to Buy**

- Queen sized bed and sheets/pillows **\$399+\$150 (Ashley Furniture and Amazon)**
- TV - **\$350 (Best Buy)**
- 2 couches **\$1200 (Ashley's)**
- Dishes and silverware **\$100 (Amazon)**
- Towels **\$40- (Amazon)**
- Other decorations/tables/ toiletries **\$1500**

**Total Cost of Furnishing- \$3,739**

# Monthly

Since it is going to cost about \$4000 to get everything I want, I could split it up and spend \$1000 per month, making it 4 months until I am done buying everything.



# Car- Used Jeep Wrangler

Cost- \$11,487

Monthly Payment- \$400

29 Months to pay off.

- I picked this car because it has decent gas mileage for trips to visit home, and I have always wanted a jeep and this job allows me to afford it.

The screenshot shows a web browser displaying the BradDeery.com website. The main content area features a dark grey Jeep Wrangler SUV with a yellow price tag of \$11,487. Above the vehicle, the text reads "BradDeery.com HOME OF THE HALF OFF VEHICLE" and "BradDeery Auto Discount Center". To the left of the vehicle is a vertical "CERTIFIED" badge. Below the vehicle, it says "1 OWNER, KEYLESS ENTRY". The right sidebar contains a "Deery Deal" button, a "Brad's Price" of \$11,487, a "Confirm Availability" button, and a "Get Pre-Approved" button. Below these are three icons: a document with a pencil (Request Information), a calendar (Schedule Test Drive), and a car (Request Quote). At the bottom of the sidebar, there is a "Value Trade-In" icon and a "Have a Conversation" button with a speech bubble icon. The browser's address bar shows the URL "www.braddeery.com/auto/used-2015-jeep-patriot-sport-maquoketa-ia/24643086/".



# Total Cost

With everything added up, I will spend about \$2715 per month, leaving roughly \$5000 of monthly income to spend on food, gas for my car, insurance, and to save on extra stuff I want to buy or do.

Even though I am making a lot more money than I am spending, I think it is best to live a little simpler starting out so that I can afford to buy a house and better car later on.

# Sources

<https://www.ashleyfurniturehomestore.com/c/furniture/>

Amazon.com

Zillow.com

Craigslist.com

Bestbuy.com

[http://www.spacesimply.com/article.aspx?id=20&title=The+Price+We+Pay+to+Live+in+Iowa+\(Infographic\)](http://www.spacesimply.com/article.aspx?id=20&title=The+Price+We+Pay+to+Live+in+Iowa+(Infographic))

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