

Sample Budget

MONTHLY BUDGET

RENE AND ALEXANDRA POSADA

Home Loan Payment	\$781.74
Truck Payment	\$596.00
Insurance Payments	\$173.03
Water Bill Payment	\$ 80.89
Electricity Bill Payment	\$ 48.78
Gas Bill Payment	\$ 53.19
Mobile Phone Service Payments	\$102.11
Credit Card Payment	\$303.74
Medical Services Payments	\$179.81
Food and Groceries	\$504.78
Gasoline	\$154.29
Total:	\$2978.36

- Rene makes an average of \$2,160.00 per month
- Alexandra makes an average of \$1,440.00 per month
- With combined incomes, the couple is able to meet all monthly expenses
- If Alexandra is denied the waiver and is required to live in Mexico, Rene will not be able to cover all expenses with only his income
- Rene would have to look for childcare for his son, which will increase expenses of about \$600 per month
- Rene would have to look for an additional part-time job in order to make ends meet, thereby not being able to spend any quality time with his young son
- Rene will not be able to send money to Alexandra in Mexico, since he will hardly have enough to sustain the household here
- If Alexandra is able to become an LPR, she will be able to continue to contribute to household expenses and the couple will eventually be able to reach their goal of buying a home.

Ejemplo de Presupuesto

PRESUPUESTO MENSUAL

RENE Y ALEXANDRA POSADA

Préstamo hipotecario	\$781.74
Pago de la camioneta	\$596.00
Pagos de seguro	\$173.03
Pagos del agua	\$ 80.89
Pagos de la electricidad	\$ 48.78
Pagos de gas	\$ 53.19
Pagos del servicio telefónico celular	\$102.11
Pagos de la tarjeta de crédito	\$303.74
Pagos de servicios médicos	\$179.81
Comida y comestibles	\$504.78
Gasolina	\$154.29
Total:	\$2978.36

- Rene gana un promedio de \$2,160.00 cada mes
- Alexandra gana un promedio de \$1,440.00 cada mes
- Con los ingresos combinados, la pareja puede manejar sus gastos cada mes
- Si a Alexandra se le niega la exención y tiene que regresar a México, Rene no podrá cubrir todos los gastos con solo su ingreso.
- Rene tendría que buscar cuidado de niños para su hijo, cual aumentaría sus gastos por más o menos \$600 cada mes
- Rene tendría que buscar un trabajo de tiempo parcial para poder cubrir todos los gastos por cual modo no podría pasar tiempo con su pequeño hijo
- Rene no podría mandarle dinero a Alexandra en México, porque apenas tendría suficiente para mantener la casa aquí
- Si Alexandra puede hacerse residente permanente, ella podrá continuar su contribución a los gastos de la casa y la familia podrá realizar su objetivo de comprar una casa