

ESTIMATED MONTHLY

COST OF LIVING CHALLENGE *for a*

TYPICAL VERMONT YOUNG FAMILY OF THREE



Young Family of Three

Pretax Median Earnings: \$81,184

Vermont Median Earnings for Two Bachelor Degrees

State & Federal Income Taxes: \$14,520

Net Take Home Pay: \$66,664

Monthly Net Income: \$5,555

**Total
Monthly
Expenses:
\$5,840**



House: \$1,400

Two Bedroom Rental + Utilities



Daycare: \$1,200

For One Toddler



Food: \$900



Auto Loans: \$900

Two Cars, Gas, Registration, Insurance



Health Insurance: \$744

Subsidized Premium from VT Health Connect



Student Loans: \$636

Two Loans Total \$57,324, 10 Years @ 6%



Disposable Monthly Income: \$75

Other expenses may include the following:

Additional Tax Implications, Healthcare/Dental Costs beyond Subsidized Premium, Internet, Phone, Clothing, Entertainment, Savings

Click numbers for source.

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