

Date	Company	Due
1	ESCI	\$ 58.32
	Rent	\$ 719.00
9	Electricity	\$ 30.00
10	Chemical Bank	\$ 367.81
11	Honda FCU	\$ 111.00
12	Auto Insurance	\$ 76.25
	Homeowner's	\$ 13.00
13	ACS Loans	\$ 80.33
18	Comcast	\$ 57.64
21	DirectLoans	\$ 50.00
	DirectLoans	\$ 107.46
22	CitiBank Credit	\$ 55.00
23	Verizon	\$ 200.00
	CitiAssist	\$ 92.00
30	Capital One	\$ 32.98
	<b>Total</b>	<b>\$ 2,050.79</b>

Automatic Savings Plan		
1 - 15	Emergency Fund	\$ -
	House Downpayment	\$ -
	Misc. Savings	\$ 10.00
	Car Repair	\$ -
	Travel	\$ -
	Christmas Fund	\$ -
15 - 30	Emergency Fund	\$ 100.00
	House Downpayment	\$ 25.00
	Misc. Savings	\$ 10.00
	Car Repair	\$ 25.00
	Travel	\$ 20.00
	Christmas Fund	\$ 25.00
	<b>Total</b>	<b>\$ 215.00</b>

Debt Repayment		
1 - 15	CitiBank	\$ 150.00
15 - 30	CitiBank	\$ 150.00
	<b>Total</b>	<b>\$ 300.00</b>

<b>Grand Total</b>	<b>\$ 2,565.79</b>
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Income			
After tax Income			
\$ 3,744.52			
<b>Wants = 20%</b>		<b>Savings = 30%</b>	
*Fun Money	\$ 100.00	*Emergency Fund	\$ 200.00
Alcohol	\$ 50.00	*House Down Payment	\$ 25.00
Restaurants	\$ 100.00	*Misc. Saving	\$ 20.00
Movies	\$ 50.00	*Retirement - Megan	\$ 20.00
		Car Repair	\$ 20.00
*Netflix.com	\$ 18.01	Christmas Fund	\$ 30.00
Capital One	\$ 32.98	Debt Repayment	\$ 300.00
		Debt Repayment - Bonus	\$ 300.00
<b>Total</b>	<b>\$ 350.99</b>	<b>Total</b>	<b>\$ 615.00</b>
% of Total Income	9%	% of Total Income	16%
Needs = 50%			
<b>Housing / Transport / Food</b>		<b>Debt</b>	
Rent	\$ 719.00	Student Loans	\$ 388.11
Utilities	\$ 287.64	*ESCI	\$ 58.32
Electricity	\$ 30.00	*Direct Loans	\$ 157.46
Comcast	\$ 57.64	*Citi Assist	\$ 92.00
*Phone	\$ 200.00	*ACS	\$ 80.33
Insurance	\$89.25	Credit Cards	\$ 55.00
*Auto Insurance	\$ 76.25	CitiBank	\$ 55.00
*Renters Insurance	\$ 13.00	Auto Loan	\$ 478.81
*Health Insurance	\$ 72.16	Subaru	\$ 111.00
Gas	\$ 140.00	Kia	\$ 367.81
Groceries	\$ 300.00		
Misc.	\$ 180.00		
Bus Fare	\$ 140.00		
<b>Total</b>	<b>\$ 1,855.89</b>	<b>Total</b>	<b>\$ 921.92</b>
% of Total Income	50%	% of Total Income	25%

To Determine Income After Taxes		Monthly after-tax	Bi-weekly after-tax
Ben	\$ 3,000.00	\$ 1,993.00	\$ 996.50
Megan @ Qdoba	\$ 768.00	\$ 683.52	\$ 341.76
Megan @ CI	\$ 1,200.00	\$ 1,068.00	\$ 534.00
Taxes	-25%	\$ 3,744.52	
<b>Income After Taxes</b>	<b>\$ 3,744.52</b>		

		Annual Income
	\$ 0.72	\$ 36,000.00
Income	\$ 3,744.52	\$ 23,616.00
Wants	\$ 350.99	9%
Needs	\$ 2,777.81	74%
Savings	\$ 615.00	16%
		100%

Fun Money		
	\$ 100.00	
\$ 37.50	\$ 75.00	75%
\$ 12.50	\$ 25.00	25%

\*Automatic Transfer / Deduction

Beginner Emergency Fund	\$ 1,000.00
Good Emergency Fund	\$ 8,333.43
Ideal Emergency Fund	\$ 16,666.86

\$ 1,178.73  
 \$ 558.73 Actually Wants Allotment