

Date	Company	Due
1	ESCI	\$ 58.32
	Rent	\$ 719.00
8	Verizon	\$ 106.70
9	Electricity	\$ 35.00
10	Chemical Bank	\$ 367.81
11	Honda FCU	\$ 111.00
12	Insurance	\$ 123.16
		\$ 26.20
13	ACS Loans	\$ 80.33
18	Comcast	\$ 50.33
21	DirectLoans	\$ 50.00
	DirectLoans	\$ 107.46
22	CitiBank	\$ 50.00
23	CitiAssist	\$ 92.00
30	Capital One	\$ 22.98
	Total	\$2,000.29

Automatic Savings Plan		
1 - 15	Emergency Fund	\$ 50.00
	Car Repair	\$ 25.00
	Travel	\$ 15.00
	Christmas Fund	\$ 12.50
15 - 30	Emergency Fund	\$ 50.00
	Car Repair	\$ 25.00
	Travel	\$ 15.00
	Christmas Fund	\$ 12.50
	Total	\$ 205.00

Debt Repayment		
1 - 15	CitiBank	\$ 100.00
15 - 30	CitiBank	\$ 100.00
	Total	\$ 200.00

Grand Total	\$2,405.29
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Income			
After tax Income			
\$ 3,061.77			
Wants = 20%		Savings = 30%	
Fun Money	\$ 100.00	Emergency Fund	\$ 100.00
Miscellaneous	\$ 30.00	Car Repair	\$ 50.00
Movies / Restaurants	\$ 100.00	Christmas Fund	\$ 30.00
Netflix.com	\$ 18.01	Travel	\$ 25.00
Capital One	\$ 22.98		
		Debt Repayment	\$ 200.00
Total	\$ 270.99	Total	\$ 405.00
% of Total Income	9%	% of Total Income	13%
Needs = 50%			
Housing / Food / Transportation		Debt / Insurance	
Rent	\$ 719.00	Student Loans	\$ 388.11
Utilities	\$ 192.03	ESCI	\$ 58.32
Electricity	\$ 35.00	Direct Loans	\$ 157.46
Internet	\$ 50.33	Citi Assist	\$ 92.00
Phone	\$ 106.70	ACS	\$ 80.33
Insurance	\$149.36	Credit Cards	\$ 50.00
Auto Insurance	\$ 123.16	CitiBank	\$ 50.00
Renters Insurance	\$ 26.20		
Health Insurance	\$ 72.16	Auto Loan	\$ 478.81
		Subaru	\$ 111.00
Gas	\$ 100.00	Kia	\$ 367.81
Groceries	\$ 300.00		
Total	\$ 1,460.39	Total	\$ 916.92
% of Total Income	48%	% of Total Income	30%

To Determine Income After Taxes		Montly after-tax	Bi-weekly after-tax
Ben	\$ 2,500.00	\$ 1,777.50	\$ 888.75
Megan	\$ 1,443.00	\$ 1,284.27	\$ 642.14
Taxes	~25%	\$ 3,061.77	\$ 1,530.89
Income After Taxes			
	\$ 3,061.77		

Income	\$3,061.77	
Wants	\$ 270.99	9%
Needs	\$2,377.31	78%
Savings	\$ 405.00	13%
		100%

Fun Money		
	\$ 100.00	
\$ 27.50	\$ 55.00	55%
\$ 22.50	\$ 45.00	45%

\$ 30,000.00
\$ 17,316.00