

Date	Company	Due
1	ESCI	\$ 58.32
	Rent	\$ 719.00
8	Verizon	\$ 97.30
9	Electricity	\$ 35.00
10	Chemical Bank	\$ 367.81
11	Honda FCU	\$ 111.00
12	Auto Insurance	\$ 123.16
	Homeowner's	\$ 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
	<b>Total</b>	<b>\$ 1,990.89</b>

Automatic Savings Plan		
1 - 15	Emergency Fund	\$ 50.00
	Car Repair	\$ 25.00
	Travel	\$ 17.50
	Christmas Fund	\$ 15.00
	House Downpayment	\$ 25.00
15 - 30	Emergency Fund	\$ 50.00
	Car Repair	\$ 25.00
	Travel	\$ 17.50
	Christmas Fund	\$ 15.00
	House Downpayment	\$ 25.00
	<b>Total</b>	<b>\$ 265.00</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>\$ 2,555.89</b>
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Income			
After tax Income			
\$ 3,450.20			
Wants = 20%		Savings = 30%	
Fun Money	\$ 200.00	Emergency Fund	\$ 100.00
Misc.	\$ 60.00	Car Repair	\$ 50.00
Movies / Restaurants	\$ 100.00	Christmas Fund	\$ 35.00
Netflix.com	\$ 18.01	Travel	\$ 30.00
Capital One	\$ 22.98	House Down Payment	\$ 50.00
		Debt Repayment	\$ 300.00
<b>Total</b>	<b>\$ 400.99</b>	<b>Total</b>	<b>\$ 565.00</b>
% of Total Income	12%	% of Total Income	16%
Needs = 50%			
Housing / Food / Transportation		Debt / Insurance	
Rent	\$ 719.00	Student Loans	\$ 388.11
Utilities	\$ 182.63	ESCI	\$ 58.32
Electricity	\$ 35.00	Direct Loans	\$ 157.46
Comcast	\$ 50.33	Citi Assist	\$ 92.00
Phone	\$ 97.30	ACS	\$ 80.33
<b>Insurance</b>	<b>\$149.36</b>	<b>Credit Cards</b>	<b>\$ 50.00</b>
Auto Insurance	\$ 123.16	CitiBank	\$ 50.00
Renters Insurance	\$ 26.20	Auto Loan	\$ 478.81
Health Insurance	\$ 72.16	Subaru	\$ 111.00
Gas	\$ 100.00	Kia	\$ 367.81
Groceries	\$ 300.00		
Misc.	\$ 100.00		
<b>Total</b>	<b>\$ 1,550.99</b>	<b>Total</b>	<b>\$ 916.92</b>
% of Total Income	45%	% of Total Income	27%

To Determine Income After Taxes		Monthly after-tax	Bi-weekly after-tax
Ben	\$ 3,000.00	\$ 2,133.00	\$ 1,066.50
Megan	\$ 1,480.00	\$ 1,317.20	\$ 658.60
Taxes	~25%	\$ 3,450.20	
<b>Income After Taxes</b>			
	<b>\$ 3,450.20</b>		

Income	\$ 3,450.20	
Wants	\$ 400.99	12%
Needs	\$ 2,467.91	72%
Savings	\$ 565.00	16%
		100%

Fun Money		
	\$ 200.00	
\$ 55.00	\$ 110.00	55%
\$ 45.00	\$ 90.00	45%

Annual Income  
 \$ 36,000.00  
 \$ 17,760.00

\$ 894.31  
 \$ 394.31 Actually Wants Allotment