

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
	Total	\$ 1,990.89

Automatic Savings Plan		
1 - 15	Emergency Fund	\$ 50.00
	Car Repair	\$ 20.00
	Travel	\$ 15.00
	Christmas Fund	\$ 15.00
	House Downpayment	\$ 15.00
15 - 30	Emergency Fund	\$ 50.00
	Car Repair	\$ 20.00
	Travel	\$ 15.00
	Christmas Fund	\$ 15.00
	House Downpayment	\$ 15.00
	Total	\$ 230.00

Debt Repayment		
1 - 15	CitiBank	\$ 125.00
15 - 30	CitiBank	\$ 125.00
	Total	\$ 250.00

Grand Total	\$ 2,470.89
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Income			
After tax Income			
\$ 3,145.55			
Wants = 20%		Savings = 30%	
Fun Money	\$ 100.00	Emergency Fund	\$ 100.00
Misc.	\$ 40.00	Car Repair	\$ 40.00
Movies / Restaurants	\$ 80.00	Christmas Fund	\$ 30.00
Netflix.com	\$ 18.01	Travel	\$ 30.00
Capital One	\$ 22.98	House Down Payment	\$ 30.00
		Debt Repayment	\$ 250.00
Total	\$ 260.99	Total	\$ 480.00
% of Total Income	8%	% of Total Income	15%
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
Insurance	\$149.36	Credit Cards	\$ 50.00
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.	\$ 50.00		
Total	\$ 1,500.99	Total	\$ 916.92
% of Total Income	48%	% of Total Income	29%

To Determine Income After Taxes		Monthly after-tax	Bi-weekly after-tax
Ben	\$ 3,000.00	\$ 1,993.00	\$ 996.50
Megan	\$ 1,295.00	\$ 1,152.55	\$ 576.28
Taxes	~25%	\$ 3,145.55	
Income After Taxes			
	\$ 3,145.55		

Income	\$ 3,145.55	
Wants	\$ 260.99	8%
Needs	\$ 2,417.91	77%
Savings	\$ 480.00	15%
		100%

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

Annual Income
 \$ 36,000.00
 \$ 15,540.00

\$ 674.66
 \$ 224.66 Actually Wants Allotment