Date	Company	Due
1	ESCI	$58.32
	Mortgage	$442.90
	HOA Assessment	$274.59
	Capital One	$128.09
9	Elecricity	$50.00
11	Life Insurance	$36.33
12	Auto Insurance	$93.25
13	ACS Loans	$80.33
15	Subaru	$111.00
18	Comcast	$38.00
20	Unsecured Loan	$205.00
	Kia	$252.00
21	DirectLoans	$50.00
	DirectLoans	$107.46
22	CitiBank Credit	$80.00
23	Verizon	$161.40
	CitiAssist Loan	$113.52
	Total	$2,282.19

Income

After tax Income	
$3,653.40	

Wants = 20%

*Fun Money - Megan	$50.00
*Fun Money - Ben	$60.00
Fun Money - Bonus	$58.24
Dinner, Movie, Drinks	$150.00
Monthly Massage - Ben	$60.00
Pilates - Megan	$52.00
Capital One	$68.09
Total	$440.09
% of Total Income	12%

Savings = 30%

*Emergency Fund	$40.00
*House Down Payment	$35.00
*Misc. Saving	$28.00
Bonus Misc. Savings	$32.96
*Retirement - Megan	$120.00
*Remodeling	$50.00
Debt Repayment	$200.00
Debt Repayment - Bonus	$200.00
Total	$473.00
% of Total Income	13%

Needs = 50%

Housing / Transport / Food

Mortgage (+Ins.+Taxes)	$442.90
HOA Fees	$274.59
	$717.49
Utilities	$249.40
Electricity/Gas	*$50.00*
Comcast	*$38.00*
Phone	*$161.40*
Insurance	$129.58
Auto Insurance	*$93.25*
Life Insurance	*$36.33*
Gas	$180.00
Groceries	$275.00
Misc. Spending	$130.00
Total	$1,681.47
% of Total Income	46%

Debt

Student Loans	$614.79
ESCI	*$58.32*
Direct Loans	*$157.62*
Citi Assist	*$113.52*
ACS	*$80.33*
Unsecured Loan	$205.00
Credit Cards	$80.00
CitiBank	$80.00
Auto Loan	$363.00
Subaru	$111.00
Kia	$252.00
Total	$1,057.79
% of Total Income	29%

To Determine Income After Taxes		Montly after-tax	Bi-weekly after-tax		
Ben	$2,852.31	$2,076.48	$1,038.24	57%	-18%
Qdoba Bonus	$400.00	$291.20	n/a		
Megan @ CI	$1,923.08	$1,576.92	$788.46	43%	-32%
Taxes	(see below)	$3,653.40			
Income After Taxes	$3,944.60		Annual Income		
			$37,080.00		
			$25,000.00	$62,080.00	
	$1.05				

Income	$3,653.40	
Wants	$440.09	12%
Needs	$2,739.26	75%
Savings	$473.00	13%
		100%

Deduction Percentages	
CI Rate	18%
Qdoba Rate	27%

*Automatic Transfer / Deduction

Beginner Emergency Fund	$1,000.00	27%
Intermediate Emergency Fund	$2,739.26	75%
Good Emergency Fund	$8,217.78	225%
Ideal Emergency Fund	$16,435.56	450%
Bonus	$325.00	
without Bonus	$1,384.61	$35,999.86
with Bonus	$1,709.61	$44,449.86