

Date	Company	Due	Income		To Determine Income After Taxes		Montly after-tax	Bi-weekly after-tax				
1	ESCI	\$58.32	After tax Income				Ben	\$2,852.31	\$2,073.70	\$1,036.85	57%	-18%
	Mortgage	\$442.90	\$3,650.62				Qdoba Bonus	\$400.00	\$290.81	n/a		
	HOA Assessment	\$274.59	Wants = 20%		Savings = 30%		Megan @ CI	\$1,923.08	\$1,576.92	\$788.46	43%	-31%
	Capital One	\$128.09	*Fun Money - Megan	\$50.00	*Emergency Fund	\$40.00	Taxes	(see below)	\$3,650.62			
5	CCD Tuition	\$101.72	*Fun Money - Ben	\$60.00	*House Down Payment	\$35.00	Income After Taxes	\$3,941.43		Annual Income		
			Fun Money - Bonus	\$58.16	*Misc. Saving	\$50.00				\$37,080.00		
9	Electricity	\$50.00	Dinner, Movie, Drinks	\$150.00	Bonus Misc. Savings	\$32.65				\$25,000.00	\$62,080.00	
			Monthly Massage - Ben	\$60.00	*Retirement - Megan	\$120.00						
11	Genworth Life	\$36.33	Pilates - Megan	\$52.00	*Remodeling	\$40.00						
12	Auto Insurance	\$100.23	Capital One	\$68.09	Debt Repayment	\$200.00	Income	\$3,650.62	Deduction Percentages			
					Debt Repayment - Bonus	\$200.00	Wants	\$440.09	12%	CI Rate	18%	
13	ACS Loans	\$80.33					Needs	\$2,720.80	75%	Qdoba Rate	27%	
			Total	\$440.09	Total	\$485.00	Savings	\$485.00	13%			
15	Honda FCU - Subaru	\$111.00	% of Total Income	12%	% of Total Income	13%			100%			
18	Comcast	\$54.00	Needs = 50%									
			Housing / Transport / Food		Debt							
20	Honda FCU - Ben	\$205.00	Mortgage (+Ins.+Taxes)	\$442.90	Student Loans	\$614.79						
	Honda FCU - Kia	\$252.00	HOA Fees	\$274.59	*ESCI	\$58.32	*Automatic Transfer / Deduction					
				\$717.49	*Direct Loans	\$157.62						
21	DirectLoans	\$50.00	Utilities	\$267.24	*Citi Assist	\$113.52						
	DirectLoans	\$107.46	Electricity/Gas	\$50.00	*ACS	\$80.33						
			Comcast	\$54.00	Unsecured Loan	\$205.00						
23	Verizon	\$50.00	*Phone	\$163.24								
	CitiAssist	\$58.32			Auto Loan	\$363.00	Beginner Emergency Fund	\$1,000.00	27%			
			Insurance	\$136.56	Subaru	\$111.00	Intermediate Emergency Fund	\$2,720.80	75%			
			*Auto Insurance	\$100.23	Kia	\$252.00	Good Emergency Fund	\$8,162.40	224%			
			*Life Insurance	\$36.33			Ideal Emergency Fund	\$16,324.80	447%			
					Spring Semester @ CCD	\$101.72						
			Gas	\$180.00	Monthly Payment	\$101.72						
			Groceries	\$250.00								
			Misc. Spending	\$90.00								
			Total	\$1,641.29	Total	\$1,079.51	Bonus	\$325.00				
			% of Total Income	45%	% of Total Income	30%	without Bonus	\$1,384.61	\$35,999.86			
							with Bonus	\$1,709.61	\$44,449.86			