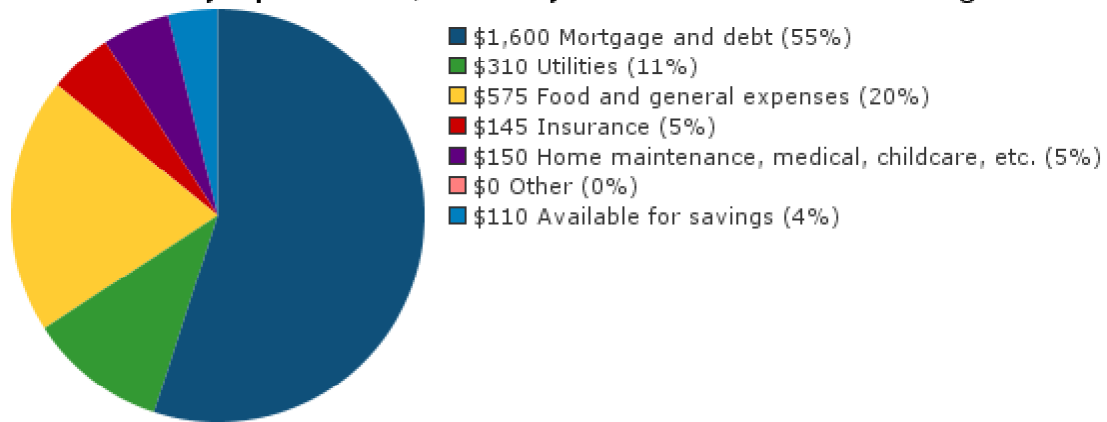




Monthly expenses of \$2,780 leave you with \$110 available for savings.



Your net monthly income is \$2,890.00

	You	Your Spouse
Your income	\$4,500.00 Monthly	\$0.00 Monthly
Federal tax withholding	\$900.00	\$0.00
State tax withholding	\$90.00	\$0.00
Local tax withholding	\$0.00	\$0.00
Other taxes and withholdings	\$0.00	\$0.00
F I C A	\$0.00	\$0.00
Medicare	\$0.00	\$0.00
Insurance and benefits	\$120.00	\$0.00
Company retirement savings plan	\$500.00	\$0.00
Net Check	\$2,890.00	\$0.00
Other income	\$0.00 Monthly	

Your total monthly expense is \$2,780.00

	%	Amount	%	Amount	
House payment	41.5%	\$1,200.00	28.0%	\$809.20	\$390.80
Auto payment	10.4%	\$300.00	9.0%	\$260.10	\$39.90
Second auto payment	0.0%	\$0.00	0.0%	\$0.00	\$0.00
Credit card payments	3.5%	\$100.00	4.0%	\$115.60	-\$15.60
Utilities					
Electricity	3.5%	\$100.00	4.0%	\$115.60	-\$15.60
Gas	0.0%	\$0.00	1.0%	\$28.90	-\$28.90
Sewer and water	0.3%	\$10.00	1.0%	\$28.90	-\$18.90
Cable	3.5%	\$100.00	1.5%	\$43.35	\$56.65
Telephone	3.5%	\$100.00	3.0%	\$86.70	\$13.30
Internet	0.0%	\$0.00	0.5%	\$14.45	-\$14.45
Food	9.5%	\$275.00	10.0%	\$289.00	-\$14.00
Auto gas and maintenance	3.5%	\$100.00	3.0%	\$86.70	\$13.30
General merchandise	6.9%	\$200.00	7.0%	\$202.30	-\$2.30
Donations	0.0%	\$0.00	1.0%	\$28.90	-\$28.90
Insurance					
Auto	3.3%	\$95.00	3.0%	\$86.70	\$8.30
Life	0.0%	\$0.00	1.0%	\$28.90	-\$28.90
Health	0.0%	\$0.00	1.5%	\$43.35	-\$43.35
Home	1.7%	\$50.00	1.5%	\$43.35	\$6.65
Home maintenance	0.0%	\$0.00	1.0%	\$28.90	-\$28.90
Medical expenses	1.7%	\$50.00	1.5%	\$43.35	\$6.65
Travel and entertainment	1.7%	\$50.00	1.5%	\$43.35	\$6.65
Gift expense	1.7%	\$50.00	1.5%	\$43.35	\$6.65
Bank service charges	0.0%	\$0.00	0.5%	\$14.45	-\$14.45
School or daycare	0.0%	\$0.00	0.0%	\$0.00	\$0.00
Other	0.0%	\$0.00	0.0%	\$0.00	\$0.00
Total expenses	96.2%	\$2,780.00	86.0%	\$2,485.40	\$294.60
Total available for savings	3.8%	\$110.00	14.0%	\$404.60	-\$294.60

	%	----- Amount
Total taxes	22.00%	\$11,880.00
Company benefits	2.67%	\$1,440.00
Company retirement savings plan	11.11%	\$6,000.00
Expenses paid	61.78%	\$33,360.00
Available for savings	2.44%	\$1,320.00
Debt ratio	35.56%	

Information and interactive calculators are made available to you as self-help tools for your independent use and are not intended to provide investment advice. We can not and do not guarantee their applicability or accuracy in regards to your individual circumstances. All examples are hypothetical and are for illustrative purposes. We encourage you to seek personalized advice from qualified professionals regarding all personal finance issues.

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