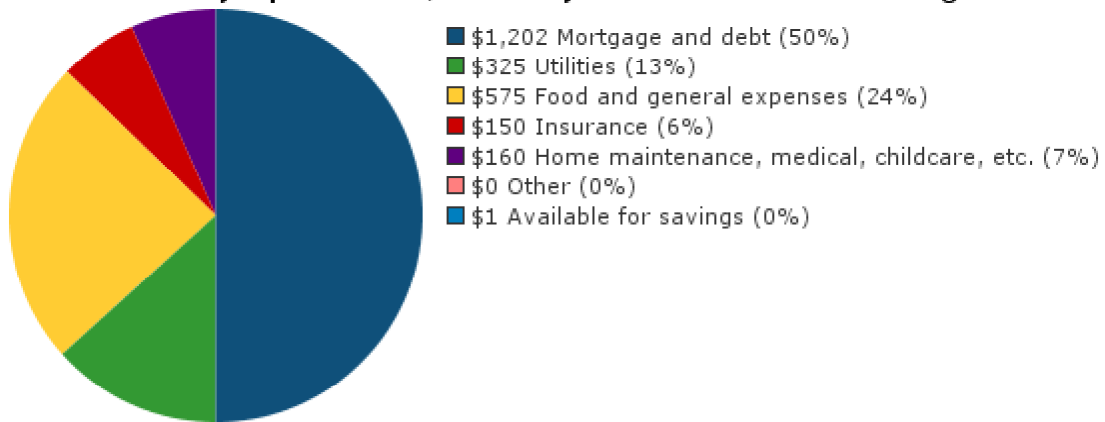




**Monthly expenses of \$2,412 leave you with \$1 available for savings.**



**Your net monthly income is \$2,413.00**

	You	Your Spouse
<b>Your income</b>	\$3,083.00 Monthly	\$0.00 Monthly
<b>Federal tax withholding</b>	\$600.00	\$0.00
<b>State tax withholding</b>	\$50.00	\$0.00
<b>Local tax withholding</b>	\$0.00	\$0.00
<b>Other taxes and withholdings</b>	\$0.00	\$0.00
<b>F I C A</b>	\$0.00	\$0.00
<b>Medicare</b>	\$0.00	\$0.00
<b>Insurance and benefits</b>	\$120.00	\$0.00
<b>Company retirement savings plan</b>	\$100.00	\$0.00
<b>Net Check</b>	\$2,213.00	\$0.00
<b>Other income</b>	\$200.00 Monthly	
<b>Your total monthly expense is \$2,412.00</b>		

	<b>%</b>	<b>Amount</b>	<b>%</b>	<b>Amount</b>	
<b>House payment</b>	37.3%	\$900.00	28.0%	\$675.64	\$224.36
<b>Auto payment</b>	12.5%	\$302.00	9.0%	\$217.17	\$84.83
<b>Second auto payment</b>	0.0%	\$0.00	0.0%	\$0.00	\$0.00
<b>Credit card payments</b>	0.0%	\$0.00	4.0%	\$96.52	-\$96.52
<b>Utilities</b>					
<b>Electricity</b>	4.1%	\$100.00	4.0%	\$96.52	\$3.48
<b>Gas</b>	0.0%	\$0.00	1.0%	\$24.13	-\$24.13
<b>Sewer and water</b>	0.8%	\$20.00	1.0%	\$24.13	-\$4.13
<b>Cable</b>	2.7%	\$65.00	1.5%	\$36.20	\$28.81
<b>Telephone</b>	4.1%	\$100.00	3.0%	\$72.39	\$27.61
<b>Internet</b>	1.7%	\$40.00	0.5%	\$12.07	\$27.94
<b>Food</b>	11.4%	\$275.00	10.0%	\$241.30	\$33.70
<b>Auto gas and maintenance</b>	4.1%	\$100.00	3.0%	\$72.39	\$27.61
<b>General merchandise</b>	8.3%	\$200.00	7.0%	\$168.91	\$31.09
<b>Donations</b>	0.0%	\$0.00	1.0%	\$24.13	-\$24.13
<b>Insurance</b>					
<b>Auto</b>	4.1%	\$100.00	3.0%	\$72.39	\$27.61
<b>Life</b>	0.0%	\$0.00	1.0%	\$24.13	-\$24.13
<b>Health</b>	0.0%	\$0.00	1.5%	\$36.20	-\$36.19
<b>Home</b>	2.1%	\$50.00	1.5%	\$36.20	\$13.81
<b>Home maintenance</b>	0.0%	\$0.00	1.0%	\$24.13	-\$24.13
<b>Medical expenses</b>	2.1%	\$50.00	1.5%	\$36.20	\$13.81
<b>Travel and entertainment</b>	2.1%	\$50.00	1.5%	\$36.20	\$13.81
<b>Gift expense</b>	2.1%	\$50.00	1.5%	\$36.20	\$13.81
<b>Bank service charges</b>	0.4%	\$10.00	0.5%	\$12.07	-\$2.06
<b>School or daycare</b>	0.0%	\$0.00	0.0%	\$0.00	\$0.00
<b>Other</b>	0.0%	\$0.00	0.0%	0.0%	\$0.00
<b>Total expenses</b>	100.0%	\$2,412.00	86.0%	\$2,075.18	\$336.82
<b>Total available for</b>	0.0%	\$1.00	14.0%	\$337.82	-\$336.82

**Breakdown of your annual gross income of \$39,396.00**

	<b>%</b>	<b>Annual Amount</b>
<b>Total taxes</b>	19.80%	\$7,800.00
<b>Company benefits</b>	3.66%	\$1,440.00
<b>Company retirement savings plan</b>	3.05%	\$1,200.00
<b>Expenses paid</b>	73.47%	\$28,944.00
<b>Available for savings</b>	0.03%	\$12.00
<b>Debt ratio</b>	36.61%	

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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