

DRAFT PRESENTATION

Cash Flow

	<i>Annual Amount</i>	<i>Monthly Average</i>	<i>Percent of Total Income</i>
Income			
Employment - Joe	\$75,400	\$6,283	49%
Employment - Sally	79,300	6,608	51%
<i>Total Income</i>	<u>\$154,700</u>	<u>\$12,892</u>	<u>100%</u>
Disbursements			
<i>Living Expenses</i>			
Lifetsyle Category 1	\$12,800	\$1,067	8%
Lifetsyle Category 2	8,800	733	6%
Lifetsyle Category 3	8,100	675	5%
Lifetsyle Category 4	24,000	2,000	16%
<i>Total Expenses</i>	<u>\$53,700</u>	<u>\$4,475</u>	<u>35%</u>
<i>Liability Payments</i>			
Loan for Home	\$25,800	\$2,150	17%
Credit Card 1	6,000	500	4%
<i>Total Liability Payments</i>	<u>\$31,800</u>	<u>\$2,650</u>	<u>21%</u>
<i>Taxes</i>			
Federal - Joe	\$12,468	\$1,039	8%
Federal - Sally	12,636	1,053	8%
State - Joe	3,240	270	2%
State - Sally	3,264	272	2%
OASDI/Medicare	8,496	708	5%
<i>Total Taxes</i>	<u>\$40,104</u>	<u>\$3,342</u>	<u>26%</u>
<i>Insurance</i>			
Joe 20-Year Term	\$192	\$16	0%
Sally - Fixed UL	110	9	0%
<i>Total Insurance</i>	<u>\$302</u>	<u>\$25</u>	<u>0%</u>
<i>Savings</i>			
401(k) - Joe	\$3,396	\$283	2%
401(k) - Sally	3,564	297	2%
<i>Total Savings</i>	<u>\$6,960</u>	<u>\$580</u>	<u>4%</u>
<i>Total Disbursements</i>	<u>\$132,866</u>	<u>\$11,072</u>	<u>86%</u>
Surplus	<u>\$21,834</u>	<u>\$1,820</u>	<u>14%</u>