TABLE A		
IABLEA		
Income	Annual	Monthly
Salary:	\$120,000	\$10,000
Bonus/Commissions:	\$20,000	\$1,667
Rental Income:	\$20,000	\$1,667
Total Income:	\$160,000	\$13,333
Committed Expenses	+,	* -,
Federal/SS/Medicare:	\$23,000	\$1,917
State Income Taxes:	\$5,000	\$417
Real Estate Taxes:	\$4,000	\$333
Vehicle Taxes:	\$400	\$33
Mortgage:	\$20,000	\$1,667
Car Payments:	\$5,000	\$417
Auto, HO, Umbrella Insurance:	\$3,000	\$250
Electricity/Natural Gas:	\$5,000	\$417
Phone/Cellular/Internet:	\$1,800	\$150
Groceries:	\$6,000	\$500
Fuel/Auto Service:	\$3,000	\$250
Health Insurance:	\$4,000	\$333
Life/Disability Premiums:	\$2,000	\$167
Clothing:	\$500	\$42
Professional Advisors:	\$1,000	\$83
Prescriptions/Dentist/Co-Pays:	\$600	\$50
Total Committed		
Expenses:	\$84,300	\$7,025
Discretionary Expenses		
Shopping:	\$1,000	\$83
Personal Care:	\$2,000	\$167
Dining/Take Out:	\$2,000	\$167
Travel:	\$3,000	\$250
Gifts:	\$1,000	\$83
Charity:	\$1,000	\$83
Health Club:	\$750	\$63
Recreation:	\$750	\$63
Home Improvements/		
Maintenance:	\$1,000	\$83
Total Discretionary		
Expenses:	\$12,500	\$1,042
Total Expenses:	\$96,800	\$8,067
Savings		
To Cash Reserves:	\$12,000	\$1,000
401(k) Deferrals:	\$16,500	\$1,375
To Investment Account:	\$25,000	\$2,083
Total Savings:	\$53,500	\$4,458
Remaining Cash Flow:	\$9,700	\$808

TABLE B		
Income	<u>Annual</u>	Monthly
Salary:	\$120,000	\$10,000
Bonus/Commissions:	\$20,000	\$1,667
Rental Income:	\$20,000	\$1,667
Total Income:	\$160,000	\$13,333
Committed Expenses	. ,	. ,
Federal/SS/Medicare:	\$23,000	\$1,917
State Income Taxes:	\$5,000	\$417
Real Estate Taxes:	\$4,000	\$333
Vehicle Taxes:	\$1,000	\$83
Mortgage:	\$30,000	\$2,500
Car Payments:	\$10,000	\$833
Auto, HO, Umbrella Insurance:	\$3,000	\$250
Electricity/Natural Gas:	\$5,000	\$417
Phone/Cellular/Internet:	\$1,800	\$150
Groceries:	\$6,000	\$500
Fuel/Auto Service:	\$3,000	\$250
Health Insurance:	\$4,000	\$333
Life/Disability Premiums:	\$2,000	\$167
Clothing:	\$500	\$42
Professional Advisors:	\$1,000	\$83
Prescriptions/Dentist/Co-Pays:	\$600	\$50
Total Committed		-
Expenses:	\$99,900	\$8,325
Discretionary Expenses		
Shopping:	\$1,000	\$83
Landscaping Services:	\$6,000	\$500
Babysitters:	\$5,000	\$417
Personal Care:	\$5,000	\$417
Dining/Take Out:		
	\$10,000	\$833
Travel:	\$10,000 \$10,000	
Travel: Gifts:		\$833
	\$10,000	\$833 \$833
Gifts:	\$10,000 \$1,000	\$833 \$833 \$83
Gifts: Charity:	\$10,000 \$1,000 \$1,000	\$833 \$833 \$83 \$83
Gifts: Charity: Health Club:	\$10,000 \$1,000 \$1,000 \$3,000 \$750	\$833 \$833 \$83 \$83 \$250 \$63
Gifts: Charity: Health Club: Recreation: Home Improvements/ Maintenance:	\$10,000 \$1,000 \$1,000 \$3,000	\$833 \$833 \$83 \$83 \$250
Gifts: Charity: Health Club: Recreation: Home Improvements/ Maintenance: Total Discretionary	\$10,000 \$1,000 \$1,000 \$3,000 \$750	\$833 \$833 \$83 \$83 \$250 \$63
Gifts: Charity: Health Club: Recreation: Home Improvements/ Maintenance:	\$10,000 \$1,000 \$1,000 \$3,000 \$750	\$833 \$833 \$83 \$83 \$250 \$63
Gifts: Charity: Health Club: Recreation: Home Improvements/ Maintenance: Total Discretionary Expenses: Total Expenses:	\$10,000 \$1,000 \$1,000 \$3,000 \$750 \$5,000	\$833 \$833 \$83 \$83 \$250 \$63 \$417
Gifts: Charity: Health Club: Recreation: Home Improvements/ Maintenance: Total Discretionary Expenses:	\$10,000 \$1,000 \$1,000 \$3,000 \$750 \$5,000 \$47,750	\$833 \$833 \$83 \$83 \$250 \$63 \$417
Gifts: Charity: Health Club: Recreation: Home Improvements/ Maintenance: Total Discretionary Expenses: Total Expenses:	\$10,000 \$1,000 \$1,000 \$3,000 \$750 \$5,000 \$47,750	\$833 \$833 \$83 \$83 \$250 \$63 \$417
Gifts: Charity: Health Club: Recreation: Home Improvements/ Maintenance: Total Discretionary Expenses: Total Expenses: Savings	\$10,000 \$1,000 \$1,000 \$3,000 \$750 \$5,000 \$47,750 \$147,650	\$833 \$833 \$83 \$83 \$250 \$63 \$417 \$3,979 \$12,304
Gifts: Charity: Health Club: Recreation: Home Improvements/ Maintenance: Total Discretionary Expenses: Total Expenses: Savings To Cash Reserves:	\$10,000 \$1,000 \$1,000 \$3,000 \$750 \$5,000 \$47,750 \$147,650	\$833 \$833 \$83 \$83 \$250 \$63 \$417 \$3,979 \$12,304
Gifts: Charity: Health Club: Recreation: Home Improvements/ Maintenance: Total Discretionary Expenses: Total Expenses: Savings To Cash Reserves: 401(k) Deferrals:	\$10,000 \$1,000 \$1,000 \$3,000 \$750 \$5,000 \$47,750 \$147,650 \$5,000	\$833 \$833 \$83 \$83 \$250 \$63 \$417 \$3,979 \$12,304