

Monthly Expenses

House Payment	25% of gross monthly
Auto	15% of gross monthly
Electricity	\$135.00
Cable	\$150.00
Phone	\$105.00
Internet	\$80.00
Food	\$250.00
Auto Gas and Maintenance	\$205.00
Life Insurance	\$50.00
Auto Insurance	\$100.00
Home Maintenance	\$50.00
Travel and Entertainment	\$50.00
School Loan (if this applies)	\$(see below)
Health Insurance upgrade	\$100.00 (see below for details)

Items highlighted GREEN are required starting week 1

Items highlighted YELLOW are optional and may not pertain to everyone

Non-highlighted items do not pertain until house and auto have been purchased

*Salaries \$29,600-\$36,600= No School Loan

*Salaries \$36,601-\$52,895=\$130 per month

*Salaries \$52,896-\$67,403= \$275 per month

*Salaries \$67,404-\$95,003= \$396 per month

*Salaries \$95,004+= \$582 per month

STANDARD INSURANCE – automatically taken from your pay: \$500 annual deductible (you must pay before insurance pays); 25% co-pay afterwards (you have to cover 25% of all medical bills above \$500 annual).

PREMIUM INSURANCE: \$100 per month additional cost; no deductible, no co-pay (insurance covers %100 of all medical bills)