

Personal Budget

For 1997

INCOME	ANNUAL	MONTHLY	%
Laura's Salary	\$64,000.00	\$5,333.00	42.00%
Laura's Bonus	\$5,000.00	\$417.00	3.30%
Matthew's Salary	\$52,000.00	\$4,333.00	34.10%
Matthew's Bonus	\$7,000.00	\$583.00	4.60%
Estimated Stock Options	\$14,000.00	\$1,167.00	9.20%
Dividends	\$2,000.00	\$167.00	1.30%
Interest	\$500.00	\$42.00	0.30%
Tax Refund	\$1,700.00	\$142.00	1.10%
Other: Timeshare Rental	\$4,500.00	\$375.00	3.00%
Other: Royalties	\$1,800.00	\$150.00	1.20%
TOTAL INCOME	\$152,500.00	\$12,709.00	100.00%
EXPENSES	ANNUAL	MONTHLY	%
Charitable Donations	\$5,400.00	\$450.00	3.50%
Taxes & Withholding	\$26,400.00	\$2,200.00	17.30%
Groceries	\$14,000.00	\$1,167.00	9.20%
Mortgage	\$21,600.00	\$1,800.00	14.20%
Property Tax	\$2,000.00	\$167.00	1.30%
Utilities	\$4,000.00	\$333.00	2.60%
Home Maintenance	\$2,000.00	\$167.00	1.30%
Clothing & Dry Cleaning	\$4,000.00	\$333.00	2.60%
Uninsured Medical & Dental	\$700.00	\$58.00	0.50%
Child Care	\$5,000.00	\$417.00	3.30%
Car Loans	\$7,600.00	\$633.00	5.00%
Gasoline & Oil	\$1,250.00	\$104.00	0.80%
Car Repairs & Maintenance	\$600.00	\$50.00	0.40%
Other Loans & Credit Cards	\$6,400.00	\$533.00	4.20%
Major Purchases	\$4,500.00	\$375.00	3.00%
Telephone	\$1,080.00	\$90.00	0.70%
Insurance: Life, Fire, Car	\$1,700.00	\$142.00	1.10%
Savings	\$5,000.00	\$417.00	3.30%
Investments	\$8,000.00	\$667.00	5.20%
Vacation	\$4,000.00	\$333.00	2.60%
Books, CDs, Magazines	\$650.00	\$54.00	0.40%
Fitness & Entertainment	\$1,200.00	\$100.00	0.80%
Personal Grooming	\$1,200.00	\$100.00	0.80%
Tuition	\$3,500.00	\$292.00	2.30%
Gifts	\$4,200.00	\$350.00	2.80%
Miscellaneous	\$2,000.00	\$167.00	1.30%
TOTAL EXPENSES	\$137,980.00	\$11,499.00	90.50%
SURPLUS OR SHORTFALL	\$14,520.00	\$1,210.00	9.50%