



SCENARIO 1

Annual Income: \$24,000
Tax Bracket: 15%

Monthly Income: \$2,000

Monthly Expenses

You live in a 3 bedroom apartment with 2 roommates.

The following is the list of shared expenses:

Rent	\$1,500
Utilities cost	\$100
Cable	\$130
Grocery Shopping	\$200

Personal expenses:

Cell phone bill	\$60
Unlimited Metro Card	\$104
Credit Card	\$200
Other: UP TO YOU	\$XXXX



SCENARIO 2

Annual Income: \$40,000
Tax Bracket: 15%

Monthly Income: \$3,333

Monthly Expenses

You live in a studio apartment with your two small children.

The following is the list of expenses:

Rent	\$750
Utilities cost	\$100
Cable	\$130
Grocery Shopping	\$300
Cell phone bill	\$60
Unlimited Metro Card	\$104
Diapers	\$100
Clothes	\$100
Credit Card	\$80
Others: UP TO YOU	\$XXXX



SCENARIO 3

Annual Income: \$64,000
Tax Bracket: 25%

Monthly Income: \$5,333

Monthly Expenses

You live in a 1 bedroom apartment with no roommates.

The following is the list of living expenses:

Rent	\$1,700
Utilities cost	\$120
Cable	\$130
Grocery Shopping	\$150
Cell phone bill	\$80
Unlimited Metro Card	\$104
Credit Cards (2)	\$200
Entertainment	\$200
Others: UP TO YOU	\$XXXX



SCENARIO 4

Annual Income: \$80,000
Tax Bracket: 25%

Monthly Income: \$6,667

Monthly Expenses

You live in a 3 bedroom apartment with 2 roommates.

The following is the list of living expenses:

Rent	\$2,000
Utilities cost	\$120
Cable	\$130
Grocery Shopping	\$200

Personal expenses:

Cell phone bill	\$175
Unlimited Metro Card	\$104
Credit Cards (3)	\$500
Clothes	\$100
Entertainment/Dining Out	\$500
Others: UP TO YOU	\$XXXX



SCENARIO 5

Annual Income: \$80,000
Tax Bracket: 25%

Monthly Income: \$6,667

Monthly Expenses

You live in a 3 bedroom apartment with your spouse and two small children.

The following is the list of living expenses:

Rent	\$3,500
Utilities cost	\$120
Cable	\$150
Grocery Shopping	\$500
Diapers	\$100
Nanny	\$500

Personal expenses:

Cell phone bill	\$100
Unlimited Metro Card	\$100
Credit Cards (4)	\$650
Personal Grooming	\$100
Student Loan	\$400
OTHER: UP TO YOU!	\$XXXX



SCENARIO 6

Annual Income: \$100,000
Tax Bracket: 28%

Monthly Income: \$8,333

Monthly Expenses

You are buying your one bedroom condo. You have no roommates.

The following is the list of living expenses:

Mortgage + Real Estate Taxes	\$4,250
Common Charges	\$350
Maid Service	\$150
Utilities cost	\$120
Cable	\$130
Grocery Shopping	\$200
Cell phone bill	\$200
Unlimited Metro Card	\$104
Credit Cards (2)	\$300
Clothes for work	\$75
Dining out with friends	\$300
Student Loans	\$700
Others: UP TO YOU	\$XXXX



SCENARIO 7

Annual Income: \$100,000
Tax Bracket: 28%

Monthly Income: \$8,333

Monthly Expenses

You live in a 2 bedroom apartment with your significant other. You own a car!

The following is the list of living expenses:

Rent	\$3,000
Utilities cost	\$120
Cable	\$130
Grocery Shopping	\$200
Entertainment	\$300
Maid Service	\$75

Personal expenses:

Car Payment	\$500
Car Insurance	\$125
Other car related expenses	\$300
Credit Card	\$250
Cell phone bill	\$100
Student Loan	\$350
Other: UP TO YOU !	\$XXXX



SCENARIO 8

Annual Income: \$150,000
Tax Bracket: 28%

Monthly Income: \$12,500

Monthly Expenses

You are buying 2 bedroom co-op on Park Avenue. You have 1 roommate.

The following is the list of living expenses:

Mortgage + Real Estate Taxes	\$5,000
Maintenance Fee	\$500
Utilities cost	\$175
Cable	\$150
Grocery Shopping	\$100
Cleaning Service	\$250

Personal expenses:

Cell phone bill	\$300
Student Loan (Medical School)	\$1,000
Credit Cards (3)	\$750
Unlimited Metro Card	\$104
Dining Out	\$500
Professional memberships	\$1,000
Other: UP TO YOU!	\$XXXX



SCENARIO 9

Annual Income: \$200,000
Tax Bracket: 33%

Monthly Income: \$16,667

Monthly Expenses

You are renting a house in Westchester County with your spouse and new baby.

The following is the list of living expenses:

Rent	\$4,000
Utilities cost	\$250
Satellite TV	\$150
Grocery Shopping	\$500
Lawn Service	\$100
Nanny	\$1,000
Diapers	\$100
Clothes	\$300
Neighborhood Association Fee	\$500
Car Payments (Mercedez + BMW)	\$2,000
Car Insurance	\$1,200
Other car related expenses	\$500

Personal expenses:

Cell phone bill	\$200
Country Club Membership	\$500
Credit Cards (6)	\$2,000
Travel and Entertainment	\$1,000
Personal Grooming	\$200
Boat Docking Fee	\$500