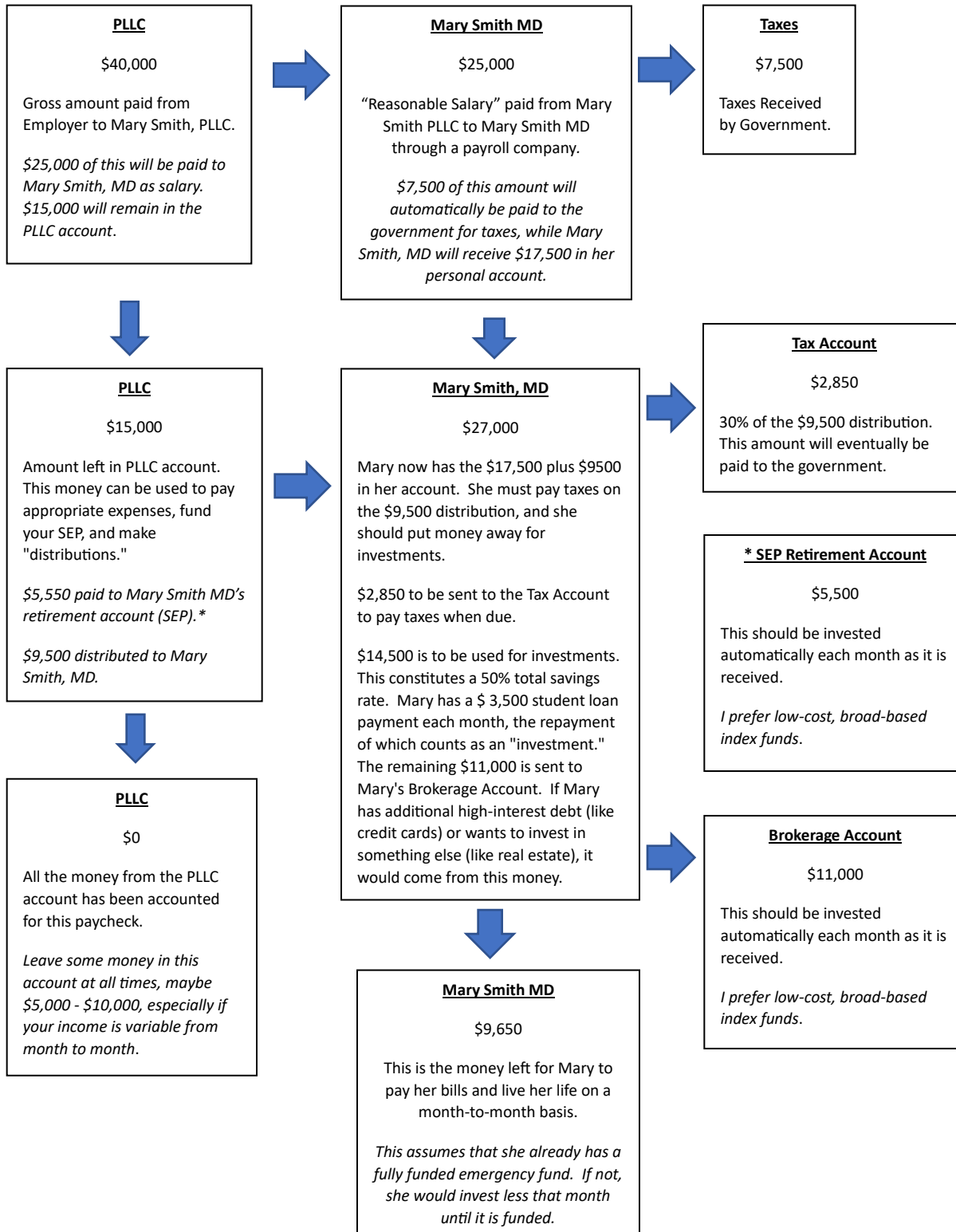


Example: A flowchart of the money, followed by a breakdown of the totals by category.



Example #1: total monthly income of \$40,000, as shown above.

	Monthly Totals	Yearly Totals	% of Income
Tax	\$10,350	\$124,200	25.875*
SEP 401k	\$5,500	\$66,000	13.75
Student Loan Payoff	\$3,500	\$42,000	8.75
Brokerage Account	\$11,000	\$132,000	27.5
Money for Living Expenses	\$9,650	\$115,800	24.125
Total	\$40,000	\$480,000	100

*This is 31% of AGI

Example #2: total monthly income of \$25,000, using the same method as Example #1.

	Monthly Totals	Yearly Totals	% of Income
Tax	\$5,850	\$70,200	23.4*
SEP 401k	\$5,500	\$62,500	22
Student Loan Payoff	\$3,500	\$42,000	14
Brokerage Account	\$3,500	\$42,000	14
Money for Living Expenses	\$6,650	\$79,800	26.6
Total	\$25,000	\$300,000	100

*This is 31.8% of AGI