

STEP	CATEGORY	ITEM	AMOUNT	% of MONTHLY GROSS	CHOICE	
2	INCOME	Annual Gross Wage	\$62,233		Social Worker	
3		Monthly Gross Wage	\$3,554			
4		Net Wage (monthly)	\$67,630			
5	SAVINGS	Monthly Savings Account	\$4,825		58%	
6		Monthly Retirement	\$1,413		25%	
7		Total Monthly Savings	\$6,238	176		
8	MONTHLY MONEY	Monthly Amount for Budget	\$61,392			
9	COST OF LIVING	Monthly Rent	\$1,300	650	Atlanta, Georgia	2 people
10		Renter's Insurance	\$102	51		
11		Cable/Satellite	\$96	48	X Finity	2 people
		Internet	\$60	30	2 people	
		Home Phone	\$42	21	2 people	
		Mobile Phone	\$76	38	AT&T	
		Electricity/Gas	\$184	92	2 people	
12		Total Cost of Living	\$1,860	930		
13	TRANSPORTATION	Public Transportation	\$20	1	Atlanta, Georgia	
14		Car Payment	\$393	11	\$17,980	
15		Car Insurance	\$1,388	39		
16		Car Maintenance	\$396	11		
17		Gas	\$141	4	\$26,563	
18		Total Cost of Transportation	\$2,338	66		
19	FOOD	Groceries	\$345	10		
20		Dining Out	\$232	7		
21		Total Cost of Food	\$577	16		

22	HEALTH	Health Insurance	\$490	14		
23		Dental Insurance	\$350	10		
24		Eye Insurance	\$20	1		
25		Haircut	\$25	1		
26		Other Grooming/Hygiene	\$100	3		
27		Gym Membership	\$60	2		
28		<b>Total Cost of Health</b>	<b>\$1,045</b>	29		
29	EDUCATION	Student Loan	\$280	8	\$25,000	
30	DISCRETIONARY SPENDING	"Wants"	\$350	10		
31	MONTHLY SPENDING	<b>Total Costs</b>	<b>\$6,450</b>	181		
32	MONTHLY BALANCE	<b>Balance</b>	<b>\$54,942</b>	1546		