

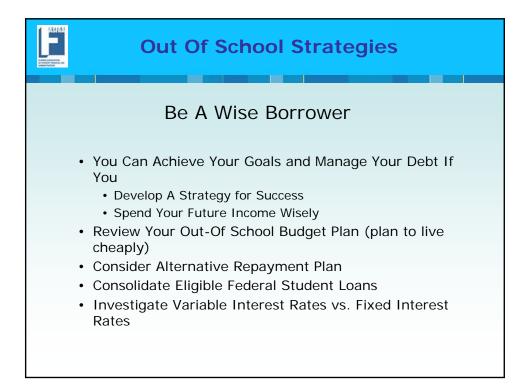


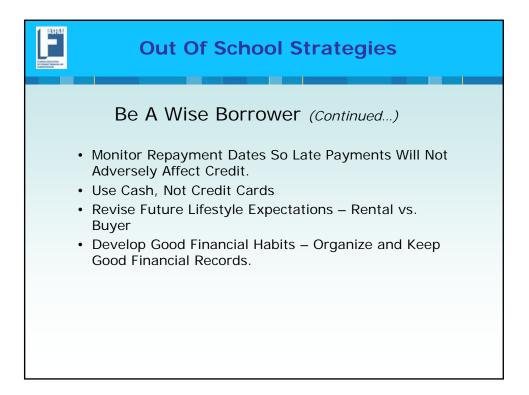
What is \$3.00 a day worth?			
Nood	s vs. Wan	ate	
Need	5 v 5. v ai	115	
	2 Yrs	3 yrs	5 Yrs
Daily Cost Days Per Week Total Weekly Cost Number of Weeks Per Year Total Yearly Cost Number of Years in School Total Cost While In School Annual Interest Repayment Period (# of mos) Est. Monthly Loan Pymt	\$3 5 \$15 52 \$780 2 \$1,560 6.8% 120 \$20	\$3 5 \$15 52 \$780 2 \$2340 6.8 120 \$31	\$3 5 \$15 52 \$780 2 \$3,120 6.8% 120 \$42
Total Paid Total Interest Paid	\$2,363 \$833	\$3,698 \$1,358	\$5,078 \$1,958

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1.00		

## What is \$300 a day worth?

Benefit of an Added Roommate			
	2 Yrs	3 yrs	5 Yrs
Monthly Savings/Housing Cost Number of months per year Total Yearly Savings Number of Yrs In School Total Cost While in School Annual Interest Rate Repayment Period(# of mths) Possible Savings in Monthly Loan Payment	\$300 12 \$3600 2 \$7200 6.8% 120 \$92	\$300 12 \$3600 2 \$10,800 6.8% 120 \$142	\$300 12 \$3600 2 \$14,400 6.8% 120 \$195
Total Paid Total Interest Paid	\$11,042 \$ 3,842	\$17,070 \$6,270	\$23,435 \$9,035





Planning Your Future Budget			
How Far Will Your Future Paycheck Go?			
Class of 2006	Case 1	Case 2	Case 3
Annual Salary	\$40,000	\$50,000	\$62,000
Monthly Salary	\$3,333	\$5,000	\$5,167
Net Income	\$2,222	\$3,333	\$3,445
Loan Payment	\$818	\$818	\$818
Other Debt	\$100	\$100	\$100
Disposable Income	\$1,304	\$2,415	\$2,527
Will you have enough money for your other expenses each month after you graduate?			

## Planning Your Future Budget

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Monthly Living Expenses				
	Case 1	Case 2	Case 3	
Housing Utilities (Inc. Phone) Food	\$500 \$100 \$400	\$750 \$100 \$500	\$1,000 \$100 \$500	
Clothing Transportation Entertainment Misc. Personal	\$500	\$500	\$500	
Retirement (10%)	\$333	\$500	\$617	
Disposable Income	\$1,304	\$2,415	\$2,527	
Will your future Budget balance? Will your future income cover all your expected future expenses including loan repayment?				

Planning Your Future Budget			
Monthly Balance Sheet			
	Case 1	Case 2	Case 3
Disposable Income Living Expenses - Subtotal - Savings	\$,1304 -\$1838 \$(529) ???	\$2,415 \$2,350 \$65 ???	\$2,527 -\$2,617 \$(90) ???
Balance	Deficit	????	Deficit
Your budget must have a zero or positive balance. It cannot have a deficit in the long-term. What can you do to eliminate any deficit?			

