

Tina's Compendium

Budgets, Car Costs,
Financial Plans,
and
Retirement Predictions,

by Bettina von Schweinitz

Introduction

Starting in 1986 I began to keep a I started to keep a budget, or extreme records of my expenses. From 1986 to 2015 is included herein. After 2015 I was living with my parents so that I could help in providing for their health needs. Our finances became intermingled.

Starting with the car I purchased in 2000, I kept track of car expenses so that I could more accurately determine how much a car actually costs per month.

I updated my Financial Plan every year and the last one from 2010 is included.

From 2003 to 2015, I was predicting how long my Networth would last if I continued to spend annually what my average had been. This was the Remaining Balance prediction.

In 2008 I began to calculate my networth every quarter. Then take that networth and predict how much income it would generate at 5% when I turned 73 years old. That was my Retirement Prediction

Total Retire is based on assuming that I can survive on \$36,000 a year Then how much do I need in each type of account at 6% interest so that I would have enough to live on until I am 100 years old.

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First sheet has details by year
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This document is historical only.
Since 2010, my financial situation has changed to much to use this calculation.

10/12/2023

Tina Budget yearly-sum 100803.xlsx/1986-09 Details

		BUDGET Summary for 1986Mar to														
	yearly			1986	1987	1989	1990	1991	1992	1993	1994	1997	1998	1999	2000	2001
	average		(9 months)													
Car	2,253.38	Car	Car Gas (sometimes snacks/wash included)			552.95						575.72	599.67	282.14	331.90	523.04
		Car	CAR INSURANCE	87.77	175.85	491.40	258.42	375.37	347.22	255.26	364.04	530.42	534.96	222.72	665.02	661.86
		Car	CAR REPAIR/tow	64.35	72.23	230.46		255.60	326.68	0.00	0.00	256.12	154.25	143.45	0.00	10.00
		Car	CAR TAG&LOAN	50.00	483.01	1,772.04	3,932.10	27.00	35.00	70.00	0.00				0.00	0.00
		Car	Extras/add ons/parking									91.40	96.31	51.25	56.37	0.00
		Car	Inspection/Registration/Emission			67.50						70.00	12.00	0.00	20.00	0.00
		Car	Maintance/Oil Change			13.64						738.48		73.15	28.18	414.78
		Car	Bus/Metro w/no car											124.25	51.40	0.00
		Car	Rent/Gas/Parking											226.15	467.64	0.00
		Car	Signature Loan/purchase cost			1,075.00									11616.30	0.00
CC/Ban	85.69	CC/Ban	Interest/pay back/ATM charge/Checks			2,095.10						-30.58	37.14	-24.24	-40.00	0.00
Dog	543.69	DOG	Equipment/toys									372.05		0.00	25.65	42.64
		DOG	Food/Treats			261.55						438.43	380.60	219.57	110.15	87.34
		DOG	Kennel/FFF	66.50	45.00		169.80	196.40	409.00	431.00	137.00	204.00	300.00	181.60	76.00	68.00
		Dog	License											40.00	0.00	0.00
		DOG	Memberships/subscriptions									10.00	83.00	60.00	10.00	0.00
		DOG	Training/Shows/Titles									458.63	135.00	0.00	0.00	0.00
		DOG	VET/yearly/Maintance			340.25						715.25	486.56	988.08	446.37	221.25
Educatic	283.66	Educatic	EDUCATION	0.00	0.00	2,066.17	1,461.20	1,288.31	0.00	0.00	0.00				0.00	1305.08
Food	4,433.35	Food	Food, Cash Snacks/cafateria/Tips									388.54	260.54	230.35	417.91	361.69
		Food	FOOD,GAS,MISC (from std	8,761.33	12,009.99	3,938.41	11,360.03	5,003.36	5,272.31	6,955.62	6,955.62	2,858.21	2,908.05	2,553.54	2851.87	2476.21
Horse	2,019.35	HORSE	HORSE BOARD	4,085.70	2,586.00	2,743.50	4,923.60	6,384.28	6,055.00	4,381.00	4,440.00				0.00	0.00
		HORSE	HORSE EXTRA			872.53									0.00	0.00
		HORSE	HORSE FARRIER			390.00									0.00	0.00
		HORSE	HORSE SUPPLIES			74.04									0.00	0.00
		HORSE	HORSE VET/WORM	713.53	979.76	364.00	1,192.40	1,136.51	441.50	321.50	321.50				0.00	0.00
House	9,941.61	HOUSE	Fix/Repair									209.90	163.04	154.08	35.23	266.14
		HOUSE	Furniture/extra misc			314.95						130.15	139.45	0.00	94.85	188.11
		HOUSE	Garden/Lawn			373.89						487.07	434.93	269.82	186.89	218.47
		HOUSE	HOA	0.00	548.60	598.00	578.09	683.00	594.00	594.00	612.00	625.50	642.50	653.00	708.00	713.50
		HOUSE	HOUSE GOODS			320.44									0.00	76.54
		HOUSE	MISC HOUSE	1,021.10	395.78	404.43	1,711.31	1,131.40	622.68	0.00	0.00				16.17	0.00
		HOUSE	RENT/Mortgage starting 19	2,859.39	7,730.00	9,336.00	9,492.00	9,425.00	9,500.00	10,158.00	10,608.00	10,860.00	11,752.00	11,989.00	11132.00	12096.00
		HOUSE	Road Tax									39.84	39.84	39.84	39.84	39.84
Medical	772.86	MEDICA	Dentist/Insurance premiums			113.60						0.00	50.00	0.00	38.00	40.00
		MEDICA	Personal/insurance premiums									31.47	132.00	40.00	0.00	0.00
Persona	13,011.18	PERSOI	AVA/Walks/History/Audobon/Misc									184.85	627.32	550.00	870.10	284.00
		PERSOI	Books									156.55	1.25	450.40	550.56	238.39
		PERSOI	Bus/Metro w/o car										12.60		0.00	0.00
		PERSOI	DVD/CD's									41.76	15.00	0.00	0.00	0.00
		PERSOI	Cloths/Shoes/Haircut			961.41						432.50	613.09	323.33	298.83	273.01
		PERSOI	Computer Hardware/SW/WWW access									51.75			1366.98	36.72
		PERSOI	Entertainment/movies/vhs...									0.00	2.00	0.00	23.00	0.00
		PERSOI	Exercise Equipment/memberships									0.00			0.00	22.02
		PERSOI	Film/Camera/Video/Develop/class			30.47						190.17	598.84	357.46	714.06	847.84
		PERSOI	Gifts			46.43						609.35	633.10	533.34	579.65	467.74
		PERSOI	MD and Fed Tax paid										679.60		0.00	0.00
		PERSOI	Misc/Swim MC									93.61	60.72	855.38	587.39	68.00
		PERSOI	NEWSPAPER			96.30	78.50	88.00	74.40	99.44	99.44				0.00	0.00
		PERSOI	Office Supplies/drawing/class			32.30						2,925.99	150.38	0.00	482.84	685.24

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Tina Budget yearly-sum 100803.xlsx/1986-09 Details

		BUDGET Summary for 1986Mar to														
	yearly			1986	1987	1989	1990	1991	1992	1993	1994	1997	1998	1999	2000	2001
	average			(9 months)												
		PERSOI	Retirement Investments									1,000.00	4,600.00	15,000.00	1459.82	19417.11
		PERSOI	Stamp col./Photo Albums			34.44						50.78	93.57	130.83	77.49	50.32
		PERSOI	Stamps/Mail									62.75	47.36	53.41	74.85	66.08
		PERSOI	Subscriptions/Membership									50.00	80.00	114.98	130.00	292.00
		PERSOI	Guns-ammo/misc											616.45	0.00	1664.08
		PERSOI	Canoes/Kayak											62.68	43.85	405.42
		PERSOI	Fishing											188.96	25.61	46.70
		PERSOI	Bike											125.89	40.40	0.00
Phone	483.45	PHONE	Cellular Phone									384.72	329.62	261.57	50.00	0.00
		PHONE	House	60.06	367.35	377.95	454.65	544.50	588.70	606.80	480.00	338.28	327.31	291.41	382.43	376.89
SVS	84.07	SVS	Sales Orders/Membership									1,658.71			0.00	0.00
TAX	108.73	TAX	Donations/Cash/payment									167.95	80.00	130.00	75.00	161.00
Utilities	1,110.73	Utilities	CABLE TV	0.00	0.00	123.60	412.37	444.86	565.29	473.01	488.64	396.04	427.26	449.62	466.80	490.28
		Utilities	HOUSE ELEC	8.71	279.62	387.80	343.55	382.51	384.32	327.13	327.13	266.59	289.36	284.03	214.43	230.94
		Utilities	HOUSE GAS	0.00	318.00	403.33	314.10	259.06	332.13	386.72	386.72	342.89	348.53	324.03	318.68	473.35
		Utilities	Water/Sewage	0.00	73.16	195.02	103.49	92.81	142.32	152.02	152.02	201.40	165.94	146.08	136.76	107.84
		Utilities	PF trash													
Extra	1,859.82	VACATI	Vacations/trip home									1,476.35	419.25	1,201.45	5242.75	880.45
		WORK	Computer PRGM/Hdwr/Misc									98.62	107.99		0.00	
		WORK	Parties/Xmas									22.50			0.00	
		WORK	Travel Expense									0.00			0.00	
		PERSOI	Vacation/Overseas Travel													995.07
		Extra	Reload													820.53
		Extra	Airpistols													381.46
		Extra	Colt 45													
		WORK	Job Search													
		Extra	Needlepoint Texas Heritage													
		PERSOI	AVA/SVS trips													
		Extra	TX Move													
		Extra	Parents/Selisia Enterprise													
		Extra	Umbrella Insurance													
	-			-	-											
Spent at	36,592.07		Spent	17,778.44	26,064.35	22,689.48	36,785.61	27,717.97	25,690.55	25,211.50	25,372.11	30,876.17	30,051.93	40,969.05	43598.02	49592.96
Income	41,882.10		OTHER INCOME	3,891.85	7,836.78	8,123.35	13,680.00	6,124.00	12,472.73	6,684.78	4,800.00	5,422.89	-2,116.63	1,184.26	655.02	6940.30
			Paycheck	16,846.68	22,780.73	22,804.08	24,053.16	20,814.02	21,051.89	22,803.62	22,803.62	24,264.76	32,872.37	40,123.59	43924.12	46046.77
			Total Income	20,738.53	30,617.51	30,927.43	37,733.16	26,938.02	33,524.62	29,488.40	27,603.62	29,687.65	30,755.74	41,307.85	44579.14	52987.07
			Income-spent	2,960.09	4,553.16	8,237.95	947.55	-779.95	7,834.07	4,276.90	2,231.51	-1,188.52	703.81	338.80	981.12	3394.11

10/12/2023

Tina Budget yearly-sum 100803.xlsx/1986-09 Details

		BUDGET Summary for 1986Mar to									
	yearly			2002	2003	2004	2005	2006	2007	2008	2009
	average										
Car	2,253.38	Car	Car Gas (sometimes snack)	576.88	813.03	466.22	541.21	634.94	668.59	675.28	439.74
		Car	CAR INSURANCE	729.70	771.41	641.77	597.96	554.97	500.70	593.55	573.04
		Car	CAR REPAIR/tow	0.00	10.49	377.88	0.00	348.86	7.96	1001.42	113.65
		Car	CAR TAG&LOAN	76.00	0.00	0.00	0.00	0.00	0.00		
		Car	Extras/add ons/parking	32.38	12.35	11.00	10.42	15.00	0.00	197.83	160.75
		Car	Inspection/Registration/Emis	14.00	0.00	95.00	30.00	142.00	0.00	236.37	84.05
		Car	Maintance/Oil Change	426.40	364.41	707.81	447.51	910.00	451.36	40.84	131.55
		Car	Bus/Metro w/no car	19.00	10.20	4.40	0.00	5.00	0.00		
		Car	Rent/Gas/Parking	14.00	0.00	5.00	0.00	13.22	2.00		
		Car	Signature Loan/purchase co	0.00	0.00	0.00	0.00	0.00	0.00		
CC/Ban	85.69	CC/Ban	Interest/pay back/ATM cha	0.00	37.09	53.38	-79.28	-84.94	-108.00	-85.26	29.00
Dog	543.69	DOG	Equipment/toys	20.98	0.00	0.00	11.53	0.00	0.00		
		DOG	Food/Treats	111.01	99.85	26.89	16.57	0.00	0.00		
		DOG	Kennel/FFF	0.00	0.00	0.00	0.00	0.00	0.00		
		Dog	License	16.00	0.00	32.00	0.00	0.00	0.00		
		DOG	Memberships/subscription	0.00	0.00	0.00	0.00	0.00	0.00		
		DOG	Training/Shows/Titles	0.00	0.00	0.00	0.00	0.00	0.00		
		DOG	VET/yearly/Maintance	62.00	115.69	851.46	872.39	964.48	0.00		
Educate	283.66	Educate	EDUCATION	-550.84	256.94	0.00	0.00	130.00	0.00	0.00	0.00
Food	4,433.35	Food	Food, Cash Snacks/cafate	276.59	318.05	132.27	107.64	115.05	25.25	105.28	173.60
		Food	FOOD,GAS,MISC (from sto	2746.34	1967.99	2275.02	2323.60	2272.38	1897.41	1295.48	1504.83
Horse	2,019.35	HORSE	HORSE BOARD	0.00	0.00	0.00	0.00	0.00	0.00		
		HORSE	HORSE EXTRA	0.00	0.00	0.00	0.00	0.00	0.00		
		HORSE	HORSE FARRIER	0.00	0.00	0.00	0.00	0.00	0.00		
		HORSE	HORSE SUPPLIES	0.00	0.00	0.00	0.00	0.00	0.00		
		HORSE	HORSE VET/WORM	0.00	0.00	0.00	0.00	0.00	0.00		
House	9,941.61	HOUSE	Fix/Repair	134.37	10.49	1731.52	92.00	544.02	9220.81	104.18	0.00
		HOUSE	Furniture/extra misc	643.28	17.24	349.22	8.13	0.00	69.16	128.29	0.00
		HOUSE	Garden/Lawn	270.80	261.56	251.55	304.54	155.28	110.92	617.90	319.35
		HOUSE	HOA	775.50	792.00	794.00	1636.00	924.00	243.00	90.00	0.00
		HOUSE	HOUSE GOODS	158.95	0.00	0.00	106.95	68.23	91.85	568.09	139.15
		HOUSE	MISC HOUSE	12.78	1.99	17.00	0.00	0.00	0.00	0.00	0.00
		HOUSE	RENT/Mortgage starting 19	10144.00	2146.63	2305.40	2300.44	1832.37	1600.41	9329.54	13297.29
		HOUSE	Road Tax	0.00	0.00	0.00	0.00	0.00	0.00		
Medical	772.86	MEDICA	Dentist/Insurance premiums	0.00	734.86	206.00	401.00	410.00	104.00	598.45	105.00
		MEDICA	Personal/insurance premium	558.32	996.30	2208.00	2088.99	1917.00	1452.00	1950.00	2055.00
Person	13,011.18	PERSON	AA/Walks/History/Audob	326.48	137.15	108.00	150.09	352.32	448.83	34.00	223.78
		PERSON	Books	41.30	77.73	64.09	105.52	103.00	18.61	89.79	238.86
		PERSON	Bus/Metro w/o car	0.00	0.00	0.00	0.00	0.00	0.00		
		PERSON	DVD/CD's	0.00	0.00	167.07	0.00	0.00	77.76	35.00	26.86
		PERSON	Cloths/Shoes/Haircut	178.14	201.25	213.94	874.41	585.52	434.52	208.88	286.24
		PERSON	Computer Hardware/SW/M	164.85	189.25	536.80	220.01	298.63	806.25	114.47	178.58
		PERSON	Entertainment/movies/vhs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		PERSON	Exercise Equipment/mem	50.00	0.00	0.00	0.00	0.00	86.02	0.00	18.40
		PERSON	Film/Camera/Video/Develo	1988.93	833.52	129.71	69.81	97.48	6.82	0.00	0.00
		PERSON	Gifts	573.14	415.91	342.99	182.91	27.91	162.07	519.36	748.22
		PERSON	MD and Fed Tax paid	0.00	989.90	0.00	0.00	0.00	0.00	0.00	0.00
		PERSON	Misc/Swim MC	39.30	12.19	-0.50	33.58	156.00	0.00	13.00	17.25
		PERSON	NEWSPAPER	0.00	0.00	0.00	0.00	0.00	2.34		
		PERSON	Office Supplies/drawing/cl	365.14	126.43	1.04	0.00	21.24	30.52	20.88	19.78

10/12/2023

Tina Budget yearly-sum 100803.xlsx/1986-09Totals

BUDGET Summary for 1986Mar to												
	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total	Total
	1986	1987	1989	1990	1991	1992	1993	1994	1997	1998	1999	2000
	(9 months)											
Car	202.12	731.09	4,202.99	4,190.52	657.97	708.90	325.26	364.04	2,262.14	1,397.19	1,123.11	13,236.81
CC/Bank inter	0.00	0.00	2,095.10	0.00	0.00	0.00	0.00	0.00	-30.58	37.14	-24.24	-40.00
Dog	66.50	45.00	601.80	169.80	196.40	409.00	431.00	137.00	2,198.36	1,385.16	1,489.25	668.17
Education	0.00	0.00	2,066.17	1,461.20	1,288.31	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Food (pre 199	8,761.33	12,009.99	3,938.41	11,360.03	5,003.36	5,272.31	6,955.62	6,955.62	3,246.75	3,168.59	2,783.89	3,269.78
Horse	4,799.23	3,565.76	4,444.07	6,116.00	7,520.79	6,496.50	4,702.50	4,761.50	0.00	0.00	0.00	0.00
House	3,880.49	8,674.38	11,347.71	11,781.40	11,239.40	10,716.68	10,752.00	11,220.00	12,352.46	13,171.76	13,105.74	12,212.98
Medical	0.00	0.00	113.60	0.00	0.00	0.00	0.00	0.00	31.47	182.00	40.00	38.00
Personal	0.00	0.00	1,201.35	78.50	88.00	74.40	99.44	99.44	4,850.06	3,614.83	4,363.11	5,865.61
Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,000.00	4,600.00	15,000.00	1,459.82
Phone	60.06	367.35	377.95	454.65	544.50	588.70	606.80	480.00	723.00	656.93	552.98	432.43
SVS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,658.71	0.00	0.00	0.00
TAX	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	167.95	80.00	130.00	75.00
Utilities	8.71	670.78	1,109.75	1,173.51	1,179.24	1,424.06	1,338.88	1,354.51	1,206.92	1,231.09	1,203.76	1,136.67
VACATIONS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,476.35	419.25	1,201.45	5,242.75
WORK	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	121.12	107.99	0.00	0.00
Extras												
Spent	17,778.44	26,064.35	22,689.48	36,785.61	27,717.97	25,690.55	25,211.50	25,372.11	30,876.17	30,051.93	40,969.05	43,598.02
Spent - Invest	17,778.44	26,064.35	22,689.48	36,785.61	27,717.97	25,690.55	25,211.50	25,372.11	29,876.17	25,451.93	25,969.05	42,138.20
Income	20,738.53	30,617.51	30,927.43	37,733.16	26,938.02	33,524.62	29,488.40	27,603.62	29,687.65	30,755.74	41,307.85	44,579.14
Difference	2,960.09	4,553.16	8,237.95	947.55	-779.95	7,834.07	4,276.90	2,231.51	-1,188.52	703.81	338.80	981.12

10/12/2023

Tina Budget yearly-sum 100803.xlsx/1986-09Totals

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Budgets from year 1986 to year 1995

BUDGET FO	12	months	COST FOR 1986													
EXPENSES																
TYPE	YEARLY	MONTHLY		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
	50.00	4.17	(CA)	CAR TAG&LOAN					50.00							
	2859.39	238.28	(R)	RENT				300.00	298.50	305.78	297.27	304.84	305.00	275.00	773.00	
	4085.70	340.48	(HB)	HORSE BOARD			47.50	850.00	855.00	600.00	611.00	257.50	358.20	286.50	220.00	
	0.00	0.00	(HOA)	HOA												
	60.06	5.01	(CP)	C&P PHONE											60.06	
	87.77	7.31	(CI)	CAR INSURANCE									21.93	65.84		
	0.00	0.00	(E)	EDUCATION												
	0.00	0.00	(UW)	HOUSE WATER												
	64.35	5.36	(CR)	CAR REPAIR						64.35						
	8761.33	730.11	(F)	FOOD,GAS,MISC			2068.38	337.27	998.81	1084.72	959.74	405.14	975.70	1268.19	663.38	
	0.00	0.00	(NP)	NEWSPAPER												
	66.50	5.54	(DOG)	KENNEL VACATION					66.50							
	0.00	0.00	(UG)	HOUSE GAS												
	8.71	0.73	(UE)	HOUSE ELEC											8.71	
	713.53	59.46	(HV)	HORSE VET/WORM					80.00		35.00	26.00	90.25	302.80	179.48	
	1021.10	85.09	(MIS)	MISC HOUSE								381.00	191.00	449.10		
	0.00	0.00	(CTV)	CABLE TV												
	17778.44	1481.54		TOTALS	0.00	0.00	0.00	2115.88	1487.27	2348.81	2054.85	1903.01	1374.48	1942.08	2647.43	1904.63
	3891.85			OTHER INCOME				3605.63	79.30		37.08			157.35	12.49	
	16846.68			INCOME				428.12	411.84	428.12	411.84	540.90	428.12	467.82	527.89	484.10
								428.13	428.12	428.12	601.10	428.12	484.10	484.11	664.11	
								428.12	428.12	428.12	601.10	428.12	484.11	484.10	484.10	
								428.12	428.12	428.12	411.84	582.41	484.10	467.82	484.10	
								411.84		411.84			467.82			
	2960.09			NET	0.00	0.00	0.00	1917.87	620.78	-557.03	53.19	289.01	492.29	445.87	-526.16	224.27
				RUNNING NET	0.00	0.00	0.00	1917.87	2538.65	1981.62	2034.81	2323.82	2816.11	3261.98	2735.82	2960.09

BUDGET FO	12	months	COST FOR 1987													
EXPENSES																
TYPE	YEARLY	MONTHLY		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
	483.01	40.25	(CA) CAR TAG&LOAN					20.00	20.00			147.67	147.67	147.67		
	7730.00	644.17	(M) MORGAGE	773.00	773.00	773.00	773.00	773.00	773.00	773.00	773.00	773.00	773.00	773.00		
	2586.00	215.50	(HB) HORSE BOARD	259.00	230.00	259.00	269.00	262.00	267.00	274.00	266.00	250.00	250.00			
	548.60	45.72	(HOA) HOA			231.80	39.60	39.60	39.60	39.60	39.60	39.60	39.60	39.60		
	367.35	30.61	(CP) C&P PHONE	10.64	20.14	21.87	49.14	35.60	35.47	40.07	63.96	50.72	39.74			
	175.85	14.65	(CI) CAR INSURANCE				24.49	87.87					63.49			
	0.00	0.00	(E) EDUCATION													
	73.16	6.10	(UW) HOUSE WATER	4.56			16.73			23.76			28.11			
	72.23	6.02	(CR) CAR REPAIR					50.30	21.93							
	12009.99	1000.83	(F) FOOD,GAS,MISC	726.43	1345.34	1160.23	893.57	1525.03	1629.22	976.84	1254.67	1082.95	1415.71			
	0.00	0.00	(NP) NEWSPAPER													
	45.00	3.75	(DOG) KENNEL VACATION	45.00												
	318.00	26.50	(UG) HOUSE GAS		138.62	75.16	54.08		5.46	17.12		12.25	15.31			
	279.62	23.30	(UE) HOUSE ELEC		33.56		36.68		43.46		115.07		50.85			
	979.76	81.65	(HV) HORSE VET/WORM	121.00	14.60	62.25	125.66	17.25	29.00	311.25	235.50		63.25			
	395.78	32.98	(MIS) MISC HOUSE	295.30		35.30		18.98			46.20					
	0.00	0.00	(CTV) CABLE TV													
	26064.35	2172.03	TOTALS	2234.93	2555.26	2618.61	2281.95	2829.63	2864.14	2455.64	2794.00	2356.19	2886.73	187.27	0.00	
	7836.78		OTHER INCOME	3039.39	487.51	507.49	607.80	1214.03	415.37	673.20	533.59	307.54	50.86			
	22780.73		INCOME	484.10	513.72	544.68	501.53	517.81	444.34	423.07	512.81	512.81	496.53			
				497.44	515.11	517.81	710.12	517.81	517.81	439.34	512.81	512.81	512.81			
				617.25	494.65	567.70	605.67	772.86	444.34	512.81	512.81	512.81	512.81			
				513.73	478.37	596.17	517.81	501.53	444.34	512.81	496.53	512.81	512.81			
				497.44			501.53		439.34	496.53						
	4553.16		NET	3414.42	-65.90	115.24	1162.51	694.41	-158.60	602.12	-225.45	2.59	-800.91	-187.27	0.00	
			RUNNING NET	3414.42	3348.52	3463.76	4626.27	5320.68	5162.08	5764.20	5538.75	5541.34	4740.43	4553.16	4553.16	

[illegible]

BUDGET FOR	12	MONTHS in 1989														
EXPENSES																
YEAR	WEEKLY	MONTHLY			JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
3938.41	82.05	328.20	(F)	FOOD	199.42	348.70	235.28	182.24	533.34	371.47	249.99	299.09	382.08	497.96	369.75	269.09
961.41	20.03	80.12	(P)	PERSONAL		56.35	451.78	11.87		61.43	147.53	232.45				
404.43	8.43	33.70	(TH)	TH DECORATION	146.73	128.70		129.00								
2066.17	43.05	172.18	(E)	EDUCATION	163.65	183.45		122.07			524.00	542.00	253.00			278.00
364.00	7.58	30.33	(HV)	HORSE VET	20.00		168.00			50.00		56.00	26.00	30.00	14.00	
1075.00	22.40	89.58	(SL)	SIGNATURE LOAN	275.00	200.00	100.00	50.00	50.00	100.00	50.00	50.00	50.00	50.00	50.00	50.00
1772.04	36.92	147.67	(CL)	CAR LOAN	147.67	147.67	147.67	147.67	147.67	147.67	147.67	147.67	147.67	147.67	147.67	147.67
598.00	12.46	49.83	(HOA)	HOA	46.00	92.00	46.00	46.00	46.00	92.00	46.00		46.00	46.00	46.00	46.00
390.00	8.13	32.50	(HF)	HORSE FARRIER	70.00		82.00	41.00		32.00	45.00	30.00		45.00		45.00
552.95	11.52	46.08	(CG)	CAR GAS	35.00	36.00	44.25	47.50	45.90	43.30	40.00	80.00	50.00	45.00	40.00	46.00
34.44	0.72	2.87	(AC)	ARTS & CRAFTS	6.50		23.47	4.47								
30.47	0.63	2.54	(VR)	VIDEO RENTALS	30.47											
74.04	1.54	6.17	(HS)	HORSE SUPPLIES	24.14		17.31	32.59								
377.95	7.87	31.50	(UP)	UTILITY PHONE	89.88	55.02	29.36	33.34	24.16	11.29	28.60	11.25	17.52	25.38	20.25	31.90
96.30	2.01	8.03	(NP)	NEWSPAPER	12.50		12.50		12.50			36.80		11.00		11.00
872.53	18.18	72.71	(HE)	HORSE EXTRA	24.00		49.22	30.00	50.00	163.78	223.53	142.00	100.00	90.00		
32.30	0.67	2.69	(OS)	OFFICE SUPPLY	16.24		16.06									
340.25	7.09	28.35	(DV)	DOG VET	69.00		147.00	11.25					13.50	16.00	13.50	70.00
113.60	2.37	9.47	(M)	MEDICAL	60.30	3.49	49.81									
13.64	0.28	1.14	(TE)	TRUCK EQUIPMENT	13.64											
320.44	6.68	26.70	(HG)	HOUSE GOODS	21.50	127.17	58.77	13.40	33.20	66.40						
261.55	5.45	21.80	(DG)	DOG GENERAL	10.99	4.00		20.67	95.00		104.12	7.98			18.79	
2743.50	57.16	228.63	(HB)	HORSE BOARD	300.00	300.00	300.00	150.00	170.00	306.50	200.00	200.00	210.00	200.00	207.00	200.00
403.33	8.40	33.61	(UG)	UTILITY GAS		56.85	81.20		35.78	32.41		27.10	14.98	18.53	56.98	79.50
9336.00	194.50	778.00	(ML)	MORGAGE	778.00	778.00	778.00	778.00	778.00	778.00	778.00	778.00	778.00	778.00	778.00	778.00
387.80	8.08	32.32	(UE)	UTILITY ELECTRIC		53.89		49.54		38.22		88.15		92.67		65.33
314.95	6.56	26.25	(TF)	HOUSE FURNITURE		314.95										
46.43	0.97	3.87	(G)	GIFTS		9.43								12.46		24.54
230.46	4.80	19.21	(TM)	TRUCK MAINTENANCE			19.90			210.56						
373.89	7.79	31.16	(Y)	YARD				364.47						9.42		
491.40	10.24	40.95	(CI)	CAR INSURANCE					63.88	61.20	61.20	61.21			243.91	
0.00	0.00	0.00	(B)	BASE												
195.02	4.06	16.25	(UW)	UTILITY WATER	32.80			46.90		51.30			32.46			31.56
2095.10	43.65	174.59		CREDIT CARDS					726.10	69.00	100.00	400.00	200.00	200.00	200.00	200.00
67.50	1.41	5.63		CAR TAGS & INSP							33.75	33.75				
123.60	2.58	10.30		CABLE TV											61.70	61.90
0.00	0.00	0.00														
22689.48	472.70	1890.79		TOTALS	2593.43	2895.67	2857.58	2311.98	2811.53	2686.53	2779.39	3223.45	2321.21	2315.09	2267.55	2435.49
22804.08				PAY CHECK	1868.13	1840.73	2383.22	1937.17	1937.17	2756.12	1917.16	2300.58	2057.67	1283.71	1283.71	1238.71
8123.35				ADDITIONAL INCOM	527.32	408.64	510.19	182.51	5.18		550.00	3574.38	659.64	838.07	424.27	443.15
8237.95				BALANCE	-197.98	-844.28	-808.45	-1000.75	-1869.93	-1800.34	-2112.57	538.94	935.04	741.73	182.16	-571.47

BUDGET FOR	12	months	COST FOR 1990													
EXPENSES																
TYPE	YEARLY	MONTHLY		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
	3932.10	327.68	(CA) CAR TAG&LOAN	147.67	147.67	147.67	153.67	147.67		302.75	2885.00					
	9492.00	791.00	(M) MORGAGE	791.00	791.00	791.00	791.00	791.00	791.00	791.00	791.00	791.00	791.00	791.00	791.00	791.00
	4923.60	410.30	(HB) HORSE BOARD		200.00	435.00	560.00	395.00	381.40	550.80	456.40	445.00	510.00	525.00	465.00	
	578.09	48.17	(HOA) HOA	46.00	46.00	118.09	46.00	46.00	46.00	46.00	46.00	138.00				
	454.65	37.89	(CP) C&P PHONE	15.98	39.76		29.55	49.34	46.17	33.11	22.06	33.64	59.33	39.42	86.29	
	258.42	21.54	(CI) CAR INSURANCE					60.89		60.89				68.32	68.32	
	1461.20	121.77	(E) EDUCATION				582.00				641.00	31.44		50.94	155.82	
	103.49	8.62	(UW) HOUSE WATER	46.62						23.77			33.10			
	0.00	0.00	(CR) CAR REPAIR													
	11360.03	946.67	(F) FOOD,GAS,MISC	899.42	1416.04	718.84	1124.92	667.11	799.80	485.04	1860.56	852.09	631.36	1067.47	837.38	
	78.50	6.54	(NP) NEWSPAPER	11.50			24.00			23.00				20.00		
	169.80	14.15	(DOG) KENNEL VACATION												169.80	
	314.10	26.18	(UG) HOUSE GAS	58.52		41.86	37.81	36.45	15.55	16.47	13.45	15.25	14.64	13.47	50.63	
	343.55	28.63	(UE) HOUSE ELEC		45.09		43.63		44.70		103.59		64.82		41.72	
	1192.40	99.37	(HV) HORSE VET/WORM	15.00	20.00	86.00	182.50	120.50	12.80	244.50	45.00	176.10	164.00		126.00	
	1711.31	142.61	(MIS) MISC HOUSE	44.57	1434.57						57.33	62.41		24.99	87.44	
	412.37	34.36	(CTV) CABLE TV	8.31	34.46	39.46	39.46	39.46	39.46	39.46	34.46	34.46	34.46	34.46	34.46	
	36785.61	3065.47	TOTALS	2084.59	4174.59	2377.92	3614.54	2353.42	2176.88	2616.79	6955.85	2579.39	2302.71	2635.07	2913.86	
	13680.00		OTHER INCOME	390.00	390.00	390.00	390.00	390.00	390.00	390.00	9390.00	390.00	390.00	390.00	390.00	
	24053.16		INCOME	467.01	467.01	467.01	484.52	454.33	474.74	458.19	453.19	831.60	261.84	261.83	419.73	
				483.55	483.55	483.55	470.87	470.87	1016.73	474.74	469.74	278.41	419.74	419.74	278.41	
				483.55	483.55	501.06	470.87	470.86	474.74	469.74	469.74	419.74	278.41	278.41	419.74	
				1025.55	483.55	501.06	470.86	474.74	474.74	469.74	469.74	419.73	419.74	419.74	419.74	
						501.05		458.20			311.83			261.84		
	947.55		NET	765.07	-1866.93	465.81	-1327.42	365.58	654.07	-354.38	4608.39	-239.91	-532.98	-603.51	-986.24	
			FROM 1989	-571.47												
			RUNNING NET	193.60	-1673.33	-1207.52	-2534.94	-2169.36	-1515.29	-1869.67	2738.72	2498.81	1965.83	1362.32	376.08	

BUDGET FO	12	months	COST FOR 1991													
EXPENSES																
TYPE	YEARLY	MONTHLY			JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
	27.00	2.25	(CA)	CAR ANNUAL							27.00					
	9425.00	785.42	(M)	MORGAGE	785.00	785.00	785.00	785.00	785.00	785.00	785.00	785.00	785.00	785.00	785.00	790.00
	6384.28	532.02	(HB)	HORSE BOARD	563.02	500.00	775.00	653.45	435.00	477.00	400.00	450.00	645.00	550.00	463.31	472.50
	683.00	56.92	(HOA)	HOA	96.00	96.00		96.00			149.00	96.00	150.00			
	544.50	45.38	(CP)	C&P PHONE	0.00	47.39	44.94		50.98	68.21	58.49	42.93	41.75	70.20	77.43	42.18
	375.37	31.28	(CI)	CAR INSURANCE	68.32	68.32			67.82		21.17				37.43	112.31
	1288.31	107.36	(E)	EDUCATION	847.85	54.60	8.51		197.40		140.00	29.95		10.00		
	92.81	7.73	(UW)	HOUSE WATER	14.75		14.40			33.10				30.56		
	255.60	21.30	(CR)	CAR REPAIR										245.60	10.00	
	5003.36	416.95	(F)	FOOD,GAS,MISC	519.48	435.98	384.47	310.91	398.46	409.57	468.97	288.95	487.62	481.11	485.81	332.03
	88.00	7.33	(NP)	NEW SPAPER	11.00	12.00			14.00	14.00				25.00		12.00
	196.40	16.37	(DOG)	KENNEL VACATION						196.40						
	259.06	21.59	(UG)	HOUSE GAS	48.26	40.09	35.84		25.86	15.98	10.38	12.96	14.48	12.88	14.60	27.73
	382.51	31.88	(UE)	HOUSE ELEC		39.78		40.26		63.30		107.02		86.68		45.47
	1136.51	94.71	(HV)	HORSE VET/WORM	149.50	115.23	52.50	11.90	58.50	150.53	114.50	32.50	73.35	130.00		248.00
	1131.40	94.28	(MIS)	MISC HOUSE	126.82	132.96	4.50		72.00	375.56	65.00	35.00	85.00	234.56		
	444.86	37.07	(CTV)	CABLE TV	37.65	36.59	39.59	34.13	37.13	37.11	37.11	37.11	37.11	37.11	37.11	37.11
	27717.97	2309.83		TOTALS	3267.65	2363.94	2144.75	1931.65	2142.15	2625.76	2276.62	1917.42	2319.31	2698.70	1910.69	2119.33
	6124.00			OTHER INCOME	465.72	390.00	373.11	1435.47	416.75	390.00	390.00	450.07	450.03	438.22	509.57	415.06
	20814.02			INCOME	282.18	420.08	575.08	453.20	453.19	453.20	453.20	453.19	311.86	483.80	292.47	292.47
					420.09	278.76	311.86	311.86	311.86	453.19	311.86	311.86	484.33	342.47	433.81	433.81
					874.75	420.08	453.20	453.19	311.86	453.20	453.19	453.20	484.32	483.81	275.90	433.80
					420.09	262.19	295.29	295.30	345.30	295.29	295.30	295.29	325.91	325.91	433.80	433.80
					262.18				761.19			453.20		433.80		
	-779.95			NET	-542.64	-592.83	-136.21	1017.37	458.00	-580.88	-373.07	499.39	-262.86	-190.69	34.86	-110.39
				FROM 1990	376.08											
				RUNNING NET	-166.56	-759.39	-895.60	121.77	579.77	-1.11	-374.18	125.21	-137.65	-328.34	-293.48	-403.87

BUDGET FO	12	months	COST FOR 1992	ACTUAL												
EXPENSES																
TYPE	YEARLY	MONTHLY		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
	35.00	2.92	(CA) CAR ANNUAL							35.00						
	9500.00	791.67	(M) MORGAGE	785.00	790.00	790.00	790.00	790.00	790.00	790.00	790.00	790.00	790.00	790.00	790.00	815.00
	6055.00	504.58	(HB) HORSE BOARD	460.00	375.00	505.00	575.00	460.00	520.00	560.00	525.00	550.00	480.00	565.00	480.00	
	594.00	49.50	(HOA) HOA	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50
	588.70	49.06	(CP) C&P PHONE	60.73	37.35	61.40	29.13	38.78	35.89	42.56	74.69	51.16	28.85	70.81	57.35	
	347.22	28.94	(CI) CAR INSURANCE					151.59	10.02				185.61			
	0.00	0.00	(E) EDUCATION													
	142.32	11.86	(UW) HOUSE WATER	22.89			15.70			26.56			77.17			
	326.68	27.22	(CR) CAR REPAIR	95.50							231.18					
	5272.31	439.36	(F) FOOD,GAS,MISC	375.18	353.41	164.20	425.54	273.15	683.61	620.96	356.76	415.04	577.29	352.62	674.55	
	74.40	6.20	(NP) NEWSPAPER		12.00		12.00		12.60		12.60	12.60		12.60		
	409.00	34.08	(DOG) KENNEL VACATION	91.00									132.00		186.00	
	332.13	27.68	(UG) HOUSE GAS	29.48	50.22	50.78	37.03	23.44	16.41	18.11	13.90	22.04	15.00	21.45	34.27	
	384.32	32.03	(UE) HOUSE ELEC		48.04		42.29		45.42		126.49		84.48		37.60	
	441.50	36.79	(HV) HORSE VET/WORM		117.50	88.00		44.00		60.00	44.00		44.00		44.00	
	622.68	51.89	(MIS) MISC HOUSE			20.50	186.10		216.08			200.00				
			(CC) CREDIT CARD	151.16	115.00	250.00	300.00	350.00	300.00	2960.68	2372.91		965.57	280.60	162.19	
	565.29	47.11	(CTV) CABLE TV	37.11	39.52	39.52	38.72	38.72	38.72	38.72	178.10	38.72	38.72	38.72		
	25690.55	2140.88	TOTALS	2157.55	1987.54	2018.90	2501.01	2219.18	2718.25	5202.09	4775.13	2129.06	3468.19	2181.30	2540.46	
	12472.73		OTHER INCOME	460.05	635.14	155.11	1435.47	995.10	940.97	3390.00	1771.69	436.40	1752.80		500.00	
	21051.89		INCOME	275.91	494.92	504.48	504.48	363.16	363.16	504.48	361.32	361.32	522.66	383.91	383.91	
				353.59	353.59	363.16	363.16	504.48	504.48	363.15	798.61	502.64	381.33	525.24	525.24	
				494.93	336.98	504.49	504.48	346.54	346.54	504.49	344.70	522.95	525.23	367.29	525.24	
				337.03	494.93	346.54	346.54	504.48	504.49	346.54	502.64	364.71	367.29	525.23	525.23	
				433.80			504.48			504.48			525.24		525.24	
	7834.07		NET FROM 1991	197.76	328.02	-145.12	1157.60	494.58	-58.61	411.05	-996.17	58.96	606.36	-379.63	444.40	
				-403.87												
			RUNNING NET	-206.11	121.91	-23.21	1134.39	1628.97	1570.36	1981.41	985.24	1044.20	1650.56	1270.93	1715.33	

BUDGET FO	12	months	COST FOR 1993	ACTUAL												
EXPENSES																
TYPE	YEARLY	MONTHLY		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
	70.00	5.83	(CA) CAR ANNUAL						70.00							
	10158.00	846.50	(M) MORGAGE	852.00	846.00	846.00	846.00	846.00	846.00	846.00	846.00	846.00	846.00	846.00	846.00	846.00
	4381.00	365.08	(HB) HORSE BOARD	415.00	415.00	475.00	515.00	415.00	485.00	206.00	250.00	200.00	305.00	365.00	335.00	
	594.00	49.50	(HOA) HOA	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50	49.50
	606.80	50.57	(CP) C&P PHONE	40.13	37.97	30.29	36.58	36.13	41.87	56.10	74.64	74.89	48.09	84.84	45.27	
	255.26	21.27	(CI) CAR INSURANCE	30.00			182.02									43.24
	0.00	0.00	(E) EDUCATION													
	152.02	12.67	(UW) HOUSE WATER	17.84			14.63		27.26		39.84		52.45			
	0.00	0.00	(CR) CAR REPAIR													
	6955.62	579.64	(F) FOOD,GAS,MISC	312.78	585.84	882.48	516.18	482.03	530.36	507.33	860.23	730.53	684.46	629.77	233.63	
	99.44	8.29	(NP) NEWSPAPER	19.82				20.90		19.82		18.90			20.00	
	431.00	35.92	(DOG) KENNEL VACATION						258.00			36.00			137.00	
	386.72	32.23	(UG) HOUSE GAS	45.21	52.42	63.15	51.52	37.95	21.47	21.05	18.74	4.81	16.65	19.02	34.73	
	327.13	27.26	(UE) HOUSE ELEC		39.57		44.43		46.56		76.83		77.42		42.32	
	321.50	26.79	(HV) HORSE VET/WORM					63.00	44.00	44.00	47.50	44.00	35.00	44.00		
	0.00	0.00	(MIS) MISC HOUSE													
			(CC) CREDIT CARD	557.13	122.13	599.15	476.97	311.97	850.51	650.00	175.00	200.00	1344.14	662.80	400.00	
	473.01	39.42	(CTV) CABLE TV	38.72	38.35	38.35	40.39	39.65	39.65	39.65	39.65	39.65	39.65	39.65	39.65	39.65
	25211.50	2100.96	TOTALS	2378.13	2186.78	2983.92	2773.22	2302.13	3310.18	2439.45	2477.93	2244.28	3498.36	2740.58	2226.34	
	6684.78		OTHER INCOME	892.33	361.47	722.69	79.72	200.00	914.17	1000.00	703.41	300.00	400.00	660.64	450.35	
	22803.62		INCOME	367.29	528.27	528.28	745.46	385.01	385.01	525.98	526.33	385.01	576.99	405.97	405.97	
				525.24	386.95	639.79	386.95	526.33	526.34	385.00	526.34	526.33	547.30	547.30	547.30	
				383.91	528.28	386.95	528.28	368.37	526.34	526.34	368.36	547.40	389.32	389.32	547.30	
				367.29	370.30	547.84	370.30	526.33	368.72	368.37	526.34	389.33	547.30	547.30	547.29	
							528.28					547.29			547.29	
	4276.90		NET	157.93	-11.51	-158.37	-134.23	-296.09	-589.60	366.24	172.85	451.08	-1037.45	-190.05	819.16	
			FROM 1992	1715.33												
			RUNNING NET	1873.26	1861.75	1703.38	1569.15	1273.06	683.46	1049.70	1222.55	1673.63	636.18	446.13	1265.29	

BUDGET FO	12	months	COST FOR 1994	ESTIMATE												
EXPENSES																
TYPE	YEARLY	MONTHLY		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
	0.00	0.00	(CA) CAR ANNUAL													
	10608.00	884.00	(M) MORGAGE	884.00	884.00	884.00	884.00	884.00	884.00	884.00	884.00	884.00	884.00	884.00	884.00	884.00
	4440.00	370.00	(HB) HORSE BOARD	370.00	370.00	370.00	370.00	370.00	370.00	370.00	370.00	370.00	370.00	370.00	370.00	370.00
	612.00	51.00	(HOA) HOA	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00	51.00
	480.00	40.00	(CP) C&P PHONE	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00	40.00
	364.04	30.34	(CI) CAR INSURANCE				182.02									182.02
	0.00	0.00	(E) EDUCATION													
	152.02	12.67	(UW) HOUSE WATER	17.84			14.63		27.26		39.84		52.45			
	0.00	0.00	(CR) CAR REPAIR													
	6955.62	579.64	(F) FOOD,GAS,MISC	312.78	585.84	882.48	516.18	482.03	530.36	507.33	860.23	730.53	684.46	629.77	233.63	
	99.44	8.29	(NP) NEWSPAPER	19.82				20.90		19.82		18.90			20.00	
	137.00	11.42	(DOG) KENNEL VACATION												137.00	
	386.72	32.23	(UG) HOUSE GAS	45.21	52.42	63.15	51.52	37.95	21.47	21.05	18.74	4.81	16.65	19.02	34.73	
	327.13	27.26	(UE) HOUSE ELEC		39.57		44.43		46.56		76.83		77.42		42.32	
	321.50	26.79	(HV) HORSE VET/WORM					63.00	44.00	44.00	47.50	44.00	35.00	44.00		
	0.00	0.00	(MIS) MISC HOUSE													
			(CC) CREDIT CARD													
	488.64	40.72	(CTV) CABLE TV	40.72	40.72	40.72	40.72	40.72	40.72	40.72	40.72	40.72	40.72	40.72	40.72	40.72
	25372.11	2114.34	TOTALS	1781.37	2063.55	2331.35	2194.50	1989.60	2055.37	1977.92	2428.86	2183.96	2251.70	2078.51	2035.42	
	4800.00		OTHER INCOME	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00	400.00
	22803.62		INCOME	367.29	528.27	528.28	745.46	385.01	385.01	525.98	526.33	385.01	576.99	405.97	405.97	
				525.24	386.95	639.79	386.95	526.33	526.34	385.00	526.34	526.33	547.30	547.30	547.30	
				383.91	528.28	386.95	528.28	368.37	526.34	526.34	368.36	547.40	389.32	389.32	547.30	
				367.29	370.30	547.84	370.30	526.33	368.72	368.37	526.34	389.33	547.30	547.30	547.29	
							528.28					547.29			547.29	
	2231.51		NET FROM 1992	262.36	150.25	171.51	764.77	216.44	151.04	227.77	-81.49	611.40	209.21	211.38	959.73	
				1265.29												
			RUNNING NET	1527.65	1677.90	1849.41	2614.18	2830.62	2981.66	3209.43	3127.94	3739.34	3948.55	4159.93	5119.66	

[illegible]

Budgets from year 1996 to year 2005

Monthly	DEPOSITS	2422.71	3451.9	2910.11	2079.75	0	0
	Spent	2739.37	2782.99	2514.31	4043.82	76.45	0
	Difference	-316.66	668.91	395.8	-1964.07	-76.45	0
Running	Difference	-316.66	352.25	748.05	-1216.02	-1292.47	-1292.47
		JAN	FEB	MAR	APR	MAY	JUN
CAR	Gas (sometimes snacks includ	41.82	43.23	63.31	58.94		
CAR	Maintance	387.94		26.71	16.72		
CAR	Inspection/Registration				12		
CAR	Repair		1.88				
CC	Interest/pay back				-0.55		
COMPUTER	CompuServe/Internet	9.95	9.95	9.95	9.95		
COMPUTER	GAMES/PRGM	15.45					
COMPUTER	Hardware	6.27					
DOG	CMMBA	68.78					
DOG	Equipment	17.85		17.41	47.11	17	
DOG	Food/Treats	24.1	22.2		18.89		
DOG	Kennel/FFF			49	86		
DOG	License	54					
DOG	Memberships/subscriptions	51	40	12			
DOG	Training/Shows	25	26	220.84	76	13	
DOG	VET/yearly/Maintance	173					
FOOD	Cash Snacks/cafateria	88.88	55.25	58.59	21.05	24.05	
FOOD	Grocery Store	179.28	263.51	185.73	223.71		
HOUSE	HOA	104	104		52		
HOUSE	Mortgage	699	1398	800	1800		
HOUSE	Garden				216.53		
MEDICAL	Dentist	35					
PERSONAL	AVA Walks/Misc	8	59.4	12	6	6	
PERSONAL	Books			125.83	34.27		
PERSONAL	CD's			181.23	128.84		
PERSONAL	Cloths/Shoes	9.45		122.69	159.68		
PERSONAL	Exercise Equipment		314.41				
PERSONAL	Gifts			21.81	64.44		
PERSONAL	Misc	31.5	1.5				
PERSONAL	Office Supplies	76.56	51.75				
PERSONAL	Photo/Camera/Video	24.72	126.19				
PERSONAL	Stamp/Photo Albums	40.85					
PERSONAL	Stamps/Mail	5	9.4	3.2	37.42	16.4	
PHONE	Cellular Phone	1.02	30.14	63.72			
PHONE	House	32.01	52.58	38.94	22.42		
SVS	Sales Orders	412			208		

		JAN	FEB	MAR	APR	MAY	JUN
TAX	Donations		30	50			
UTILITIES	Cable TV	55.72	27.86	28.55	28.55		
UTILITIES	Electric		47.12		46.65		
UTILITIES	House Gas	61.22	68.62	42.44	40.8		
UTILITIES	Water/Sewage			31.45			
VACATIONS	EQUITANA				304		
WORK	Travel Expense				324.4		
WORK	Computer PRGM/Hdwr			348.91			
DEPOSIT	SVS	986.47	653.07				
DEPOSIT	PAY	1716.72	2337.55	2552.19	2079.75		
DEPOSIT	From Savings	300	300				
Cash	1995 Balance	150					
Checking	1995 Balance	14.47					
CC	1995 balance paid later	-744.95					
DEPOSIT	Tax Refund		161.28	357.92			

Month Avg	Yr Total															
2,473.97	29,687.65		DEPOSITS	1,735.19	2,973.40	1,831.55	1,828.52	3,979.50	2,588.53	2,128.42	2,128.52	1,828.52	3,372.42	2,229.25	3,063.83	
2,605.39	31,264.71		Spent	2,035.95	1,958.88	1,872.31	2,554.30	4,573.93	1,877.43	1,792.19	2,099.29	1,788.87	2,230.10	2,502.77	5,978.69	
			Difference	-300.76	1,014.52	-40.76	-725.78	-594.43	711.10	336.23	29.23	39.65	1,142.32	-273.52	-2,914.86	
		Running	Difference	-300.76	713.76	673.00	-52.78	-647.21	63.89	400.12	429.35	469.00	1,611.32	1,337.80	-1,577.06	
			From Check page	-367.44	678.78	585.58	-77.34	-695.67	-4.77	293.98	328.31	359.49	-137.95	1,244.88	-1,633.73	56.67
				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
47.98	575.72	CAR	Gas (sometimes snacks/wa	47.83	19.25	66.44	32.11	36.85	25.60	33.48	59.12	69.98	75.07	61.02	48.97	
7.62	91.40	CAR	Extras/add ons/parking		53.40			6.00			4.00			28.00		
21.34	256.12	CAR	Maintance			81.67					140.54			19.91	14.00	
5.83	70.00	CAR	Inspection/Registration							70.00						
44.20	530.42	CAR	Insurance					258.29					272.13			
61.54	738.48	CAR	Repair				615.25				76.02				47.21	
-2.55	-30.58	CC/Bank	Interest/pay back				-20.79		29.21	-20.00				1.00	-20.00	
0.00	0.00	COMPUTER	CompuServe/Internet													
0.00	0.00	COMPUTER	GAMES/PRGM													
4.31	51.75	COMPUTER	Hardware		36.75						15.00					
0.00	0.00	DOG	CMMBA													
31.00	372.05	DOG	Equipment						13.86	10.00			41.44	193.85	112.90	
36.54	438.43	DOG	Food/Treats	64.82	30.42	45.11	27.88	56.64		54.13		56.22	21.51		81.70	
17.00	204.00	DOG	Kennel/FFF											204.00		
0.00	0.00	DOG	License													
0.83	10.00	DOG	Memberships/subscriptions	10.00												
38.22	458.63	DOG	Training/Shows/Titles		63.00	85.00	68.13	25.00		52.50	85.00		40.00		40.00	
59.60	715.25	DOG	VET/yearly/Maintance			105.00		119.75						364.50	126.00	
32.38	388.54	FOOD	Cash Snacks/cafateria/Tips	19.93	14.13	36.66	47.52	12.12	30.37	12.35	43.00	22.09	45.99	69.87	34.51	
238.18	2,858.21	FOOD	Grocery Store(food/clean/h	290.07	243.94	195.76	287.87	274.28	157.05	216.48	209.85	212.47	221.32	225.64	323.48	
52.13	625.50	HOUSE	HOA	52.00	52.00	52.00	52.00	104.00		52.00	52.00	52.00	104.00	0.00	53.50	
905.00	10,860.00	HOUSE	Mortgage	905.00	905.00	905.00	905.00	1,810.00		905.00	905.00	905.00	905.00	905.00	905.00	
40.59	487.07	HOUSE	Garden		40.95	69.34	160.83	45.58		5.87			77.45		87.05	
17.49	209.90	HOUSE	Fix/Repair		61.82		35.00	10.56	14.24	11.82	61.00			15.46		
10.85	130.15	HOUSE	Furniture/extra misc		24.13	10.15					10.25	60.62	25.00			
3.32	39.84	HOUSE	Road Tax						39.84							
0.00	0.00	MEDICAL	Dentist													
2.62	31.47	MEDICAL	Personal					31.47								
15.40	184.85	PERSONAL	AVA/Walks/History/Misc	13.00	5.00	20.50	8.00	2.00	6.00	9.00		9.00	43.50	34.85	34.00	
13.05	156.55	PERSONAL	Books	7.70		1.00	2.00	39.54		17.46	1.50		49.23	38.12		
3.48	41.76	PERSONAL	CD's											41.76		
36.04	432.50	PERSONAL	Cloths/Shoes/Haircut		35.68		19.30	96.91		108.94	57.63		49.84	48.46	15.74	
0.00	0.00	PERSONAL	Entertainment/movies/vhs...													
0.00	0.00	PERSONAL	Exercise Equipment													
50.78	609.35	PERSONAL	Gifts		130.50		2.00	154.35	2.00		125.21		91.87	83.47	19.95	
7.80	93.61	PERSONAL	Misc	14.86							1.00	77.00		0.75		
243.83	2,925.99	PERSONAL	Office Supplies							51.04					2,874.95	
15.85	190.17	PERSONAL	Film/Camera/Video/Develop				3.53			51.00	84.15	42.67		8.82		
83.33	1,000.00	PERSONAL	Retirement Fund(USAA)												1,000.00	
4.23	50.78	PERSONAL	Stamp col./Photo Albums		36.83	13.95										
5.23	62.75	PERSONAL	Stamps/Mail	3.00	12.80		12.80	6.00	24.15				4.00			
4.17	50.00	PERSONAL	Subscriptions		15.00			35.00								

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
32.06	384.72	PHONE	Cellular Phone	30.14	30.14	31.22	32.58	32.58	32.58	32.58	32.58	32.58	32.58	32.58	32.58	
28.19	338.28	PHONE	House	24.70	33.29	38.79	39.93	15.30	36.79	27.24	21.12	28.03	16.80	36.34	19.95	
138.23	1,658.71	SVS	Sales Orders/Membership	417.00		3.00	2.16	1,236.55								
14.00	167.95	TAX	Donations/Cash			39.00	50.00			39.95		30.00		9.00		
33.00	396.04	UTILITIES	Cable TV	31.40	31.40	31.40	31.40	31.40	32.80	34.29	34.39	34.39	34.39	34.39	34.39	
22.22	266.59	UTILITIES	Electric		36.36		37.77		34.60		65.40		54.85		37.61	
28.57	342.89	UTILITIES	House Gas	72.40	47.09	41.32	26.35	24.06	19.48	17.06	13.91	17.36	17.88	45.98		
16.78	201.40	UTILITIES	Water/Sewage	32.10			25.68		40.54			70.38			32.70	
13.53	162.33	VACATION	NSCAR Sep 1997				50.00		40.00			67.08	5.25			
109.50	1,314.02	VACATION	Germany Jun 1997					15.70	1,298.32							
0.00	0.00	WORK	Travel Expense													
1.88	22.50	WORK	Parties/Xmas												22.50	
8.22	98.62	WORK	Computer PRGM/Hdwr/Misc					94.00			1.62	2.00	1.00			
138.05	1,656.55	DEPOSIT	SVS		417.00	3.00		1,236.55								
2,014.52	24,174.24	DEPOSIT	PAY	1,828.55	1,828.54	1,828.55	1,828.52	2,742.95	1,828.53	1,828.42	1,828.52	1,828.52	2,783.58	2,009.78	2,009.78	
7.54	90.52	DEPOSIT	Mileage	26.04	64.48											
0.00	0.00	DEPOSIT	Overtime													
194.17	2,330.00	DEPOSIT	From/To Savings	0.00	100.00				400.00	300.00	300.00		210.00	20.00	1,000.00	
-14.04	-168.51	Xfer	1996 Running Balance	-168.51												
46.95	563.38	DEPOSIT	Tax Refund		563.38											
86.79	1,041.47	DEPOSIT	Other	49.11					360.00				378.84	199.47	54.05	
2,605.39	Per Month	630.14	Extra expenses that could be eliminated (in red)				622.97	Expenses that could be reduced (in green)					1,214.05	Required (in black, still includes mortgage)		
31,264.71		7,561.68	Per year				7,475.67	Per Year					14,568.65	Per Year		

Month Avg	Yr Total															
2,562.98	30,755.74		DEPOSITS	982.79	2,320.67	2,415.65	2,090.66	3,231.19	3,620.64	2,020.65	2,023.09	3,025.11	3,038.98	2,438.86	3,547.45	
2,504.33	30,051.93		Spent	1,796.90	2,274.76	1,725.38	2,131.22	2,014.79	4,474.89	1,738.47	2,207.10	3,455.97	2,623.62	1,978.24	3,630.59	
			Difference	-814.11	45.91	690.27	-40.56	1,216.40	-854.25	282.18	-184.01	-430.86	415.36	460.62	-83.14	
		Running	Difference	-814.11	-768.20	-77.93	-118.49	1,097.91	243.66	525.84	341.83	-89.03	326.33	786.95	703.81	
			From Check page	-958.39	-833.02	-220.86	-1,149.24	107.03	134.07	402.51	302.55	-198.30	220.98	674.72	653.46	50.35
				<u>JAN</u>	<u>FEB</u>	<u>MAR</u>	<u>APR</u>	<u>MAY</u>	<u>JUN</u>	<u>JUL</u>	<u>AUG</u>	<u>SEP</u>	<u>OCT</u>	<u>NOV</u>	<u>DEC</u>	
49.97	599.67	CAR	Gas (sometimes snacks/wa	29.28	52.68	30.11	45.44	60.51	43.46	59.55	88.30	42.78	65.95	42.21	39.40	
8.03	96.31	CAR	Extras/add ons/parking					51.33	4.00	4.00			2.00		34.98	
12.85	154.25	CAR	Maintance/Oil Change				126.25				14.00			14.00		
1.00	12.00	CAR	Inspection/Registration/Emission					12.00								
44.58	534.96	CAR	Insurance					265.58					269.38			
0.00	0.00	CAR	Repair													
3.10	37.14	CC/Bank	Interest/pay back			30.75			-20.00	-0.50			-0.11	27.00		
0.00	0.00	COMPUTER														
0.00	0.00	COMPUTER	GAMES/PRGM													
0.00	0.00	COMPUTER	Hardware													
0.00	0.00	DOG														
0.00	0.00	DOG	Equipment													
31.72	380.60	DOG	Food/Treats		22.56	48.77		33.02	33.57	17.84	33.57	49.31		43.54	98.42	
25.00	300.00	DOG	Kennel/FFF											300.00		
0.00	0.00	DOG	License													
6.92	83.00	DOG	Memberships/subscriptions	34.00					25.00					24.00		
11.25	135.00	DOG	Training/Shows/Titles		5.00	5.00	40.00		5.00		40.00	40.00				
40.55	486.56	DOG	VET/yearly/Maintance				195.75				158.00	6.81		126.00		
21.71	260.54	FOOD	Cash Snacks/cafateria/Tips	50.00	16.06	13.91	28.08	8.46	6.44	51.36	16.08	10.80	27.60	29.00	2.75	
242.34	2,908.05	FOOD	Grocery Store(food/clean/h	204.91	238.93	203.15	180.80	299.33	274.29	256.42	247.98	212.58	233.87	137.63	418.16	
53.54	642.50	HOUSE	HOA	53.50	53.50	53.50	53.50	53.50	53.50	53.50	53.50	53.50	107.00		54.00	
979.33	11,752.00	HOUSE	Mortgage	904.00	904.00	904.00	904.00	904.00	1,808.00	904.00	904.00	904.00	904.00	904.00	904.00	
36.24	434.93	HOUSE	Garden/Lawn	13.64		102.48	107.60	13.02	13.10		5.24	83.90	30.34	65.61		
13.59	163.04	HOUSE	Fix/Repair						22.00	41.49	99.55					
11.62	139.45	HOUSE	Furniture/extra misc	56.86				39.33							43.26	
3.32	39.84	HOUSE	Road Tax						39.84							
4.17	50.00	MEDICAL	Dentist	50.00												
11.00	132.00	MEDICAL	Personal				132.00									
52.28	627.32	PERSONAL	AVA/Walks/History/Audobo	18.00	13.68	6.00	59.50	63.99	129.55	23.00	38.10	82.00	42.50	18.00	133.00	
0.10	1.25	PERSONAL	Books		0.25								1.00			
1.25	15.00	PERSONAL	CD's									15.00				
51.09	613.09	PERSONAL	Cloths/Shoes/Haircut	94.52	13.57	72.72	15.00	39.63	133.83	50.39		22.55	165.59		5.29	
0.17	2.00	PERSONAL	Entertainment/movies/vhs...								2.00					
1.05	12.60	PERSONAL	Bus/Metro							4.20		4.20	4.20			
52.76	633.10	PERSONAL	Gifts		34.08			7.09	31.49	23.77		142.80	324.06	90.53	-20.72	
5.06	60.72	PERSONAL	Misc				1.75			12.00	6.00	6.00	16.00	18.97		
12.53	150.38	PERSONAL	Office Supplies	115.04								11.54	23.80			
49.90	598.84	PERSONAL	Film/Camera/Video/Develop	9.78	13.25		14.76		8.78	47.26			223.07	50.88	231.06	
383.33	4,600.00	PERSONAL	Retirement Fund(USAA)						1,600.00			1,500.00			1,500.00	
7.80	93.57	PERSONAL	Stamp col./Photo Albums		12.57		5.85			75.15						
3.95	47.36	PERSONAL	Stamps/Mail		4.00			2.16	4.00	3.00			4.00	24.20	6.00	
6.67	80.00	PERSONAL	Subscriptions						80.00							

				<u>JAN</u>	<u>FEB</u>	<u>MAR</u>	<u>APR</u>	<u>MAY</u>	<u>JUN</u>	<u>JUL</u>	<u>AUG</u>	<u>SEP</u>	<u>OCT</u>	<u>NOV</u>	<u>DEC</u>	
27.47	329.62	PHONE	Cellular Phone	32.58	32.58	33.68	33.68	33.68	33.68	33.68	34.66	6.62	18.47	18.11	18.20	
27.28	327.31	PHONE	House	21.15	24.88	26.36	23.37	20.50	14.81	24.66	44.22	33.19	32.64	17.95	43.58	
0.00	0.00	SVS	Sales Orders/Membership													
6.67	80.00	TAX	Donations/Cash		30.00		50.00									
35.61	427.26	UTILITIES	Cable TV	34.39	34.39	34.39	34.39	34.39	34.39	36.82	36.82	36.82	36.82	36.82	36.82	
24.11	289.36	UTILITIES	Electric		40.13		36.93		40.06		68.95		66.02		37.27	
29.04	348.53	UTILITIES	House Gas	46.75	49.05	33.23	42.57	23.27	19.06	16.88	33.92	16.13	25.42	23.25	19.00	
13.83	165.94	UTILITIES	Water/Sewage			22.34			37.04			80.44			26.12	
3.34	40.04	Extra	NSCAR	28.50										11.54		
56.63	679.60	Extra	MD and Fed Tax		679.60											
4.25	51.00	Extra	NY Trip 22Nov 98 12/13dec98					50.00			65.00	33.00		-97.00		
5.17	62.00	Extra	NY Trip Jun99 Lion King									62.00				
22.18	266.21	Extra	Thanksgiving								214.21			52.00		
9.00	107.99	WORK	Computer PRGM/Hdwr/Misc			104.99					3.00					
0.00	0.00	DEPOSIT	SVS		0.00											
2,739.36	32,872.37	DEPOSIT	PAY	2,420.60	2,420.67	2,815.65	2,420.66	3,631.19	2,420.64	2,420.65	2,423.09	2,425.11	3,638.98	2,663.67	3,171.46	
0.00	0.00	DEPOSIT	Mileage													
0.00	0.00	DEPOSIT	Overtime													
-94.17	-1,130.00	DEPOSIT	From/(To) Savings	50	-200.00	-400.00	-330.00	-400.00	1,200.00	-400.00	-400.00	600.00	-600.00	-400.00	150.00	
-131.42	-1,577.06	Xfer	1996 Running Balance	-1,577.06												
0.00	0.00	DEPOSIT														
49.20	590.43	DEPOSIT	Other	89.25	100.00									175.19	225.99	
2,504.33	Per Month	641.01	Extra expenses that could be eliminated (in red)				637.35	Expenses that could be reduced (in green)					1,225.97	Required (in black, still includes mo		
30,051.93		7,692.10	Per year				7,648.15	Per Year					14,711.68	Per Year		

		Running	Difference	1,408.96	2,266.68	1,111.03	2,596.86	2,813.82	585.65	1,362.94	1,894.85	1,510.31	1,382.89	2,316.52	338.80	Cash
			From Check page	1,381.20	2,272.63	1,120.79	2,516.58	2,655.62	498.95	1,320.91	1,741.53	1,546.56	296.33	2,281.14	158.87	179.93
				<u>JAN</u>	<u>FEB</u>	<u>MAR</u>	<u>APR</u>	<u>MAY</u>	<u>JUN</u>	<u>JUL</u>	<u>AUG</u>	<u>SEP</u>	<u>OCT</u>	<u>NOV</u>	<u>DEC</u>	
23.51	282.14	CAR	Gas (sometimes snacks/wash include	11.91	27.95	55.35	58.96	45.75	64.24	17.98						
4.27	51.25	CAR	Extras/add ons/parking	5.00	35.00		2.25		1.00	8.00						
6.10	73.15	CAR	Maintance/Oil Change	68.45	1.78			2.92								
0.00	0.00	CAR	Inspection/Registration/Emission						70.00				-70.00			
18.56	222.72	CAR	Insurance			250.12						-27.40				
11.95	143.45	CAR	Repair/tow	94.45					49.00							
-2.02	-24.24	CC/Bank	Interest/pay back/ATM charge	-3.73				-20.00	-2.01	1.50						
18.85	226.15	Rent Car	Rent/Gas/Parking							48.64	90.05	42.90	44.56			
0.00	0.00	COMPUTER	GAMES/PRGM													
0.00	0.00	COMPUTER	Hardware													
0.00	0.00	DOG	Misc													
0.00	0.00	DOG	Equipment													
18.30	219.57	DOG	Food/Treats	44.57	32.33	20.98	26.23		37.46	21.82		36.18				
15.13	181.60	DOG	Kennel/FFF					22.00					138.00	21.60		
3.33	40.00	DOG	License	40.00												
5.00	60.00	DOG	Memberships/subscriptions	10.00				26.00					24.00			
0.00	0.00	DOG	Training/Shows/Titles													
82.34	988.08	DOG	VET/yearly/Maintance	45.00		108.00	522.58		235.00			77.50				
19.20	230.35	FOOD	Cash Snacks/cafateria/Tips	18.52	19.07	28.00	3.39	8.48	7.65	41.95	5.85	1.00	39.00	40.71		
212.80	2,553.54	FOOD	Grocery Store(food/clean/h	179.49	139.24	189.84	194.53	186.54	174.75	261.50	232.61	222.61	265.47	255.50	251.46	
54.42	653.00	HOUSE	HOA	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	108.00	59.00		
999.08	11,989.00	HOUSE	Mortgage	999.00	999.00	999.00	999.00	999.00	999.00	999.00	999.00	999.00	1,000.00	999.00	999.00	
22.49	269.82	HOUSE	Garden/Lawn		38.82	82.44	78.67	5.30	48.84	15.75						
12.84	154.08	HOUSE	Fix/Repair			36.31		39.32	67.74	10.71						
0.00	0.00	HOUSE	Furniture/extra misc													
3.32	39.84	HOUSE	Road Tax					39.84								
0.00	0.00	MEDICAL	Dentist													
3.33	40.00	MEDICAL	Personal							40.00						
45.83	550.00	PERSONAL	AVA/Walks/History/Audobon/Misc	21.00	47.00	53.00	110.00	120.00	35.50	13.00	55.00	-26.00	45.50	76.00		
37.53	450.40	PERSONAL	Books	71.92		84.94	153.15		36.70	73.71	13.00	16.98				
0.00	0.00	PERSONAL	CD's													
26.94	323.33	PERSONAL	Cloths/Shoes/Haircut	45.74	33.89			131.15		16.00	28.33	68.22				
0.00	0.00	PERSONAL	Entertainment/movies/vhs...													
10.35	124.25	PERSONAL	Bus/Metro/taxi			5.35			36.70	1.80	2.70	1.80	75.90			
44.45	533.34	PERSONAL	Gifts			17.33	63.11	1.95		162.00	139.94	144.82	4.19			
71.21	854.53	PERSONAL	Misc/Swim MC		65.10	17.85	12.71	67.98		50.00	477.50	95.00	68.39			
0.00	0.00	PERSONAL	Office Supplies													
29.79	357.46	PERSONAL	Film/Camera/Video/Develop	94.57		188.85	21.61	4.97		12.99		17.67	16.80			
1,250.00	15,000.00	PERSONAL	Retirement Fund(USAA)/OSC Stock		4,000.00			4,000.00			4,000.00		3,000.00			
10.90	130.83	PERSONAL	Stamp col./Photo Albums		130.83											
4.45	53.41	PERSONAL	Stamps/Mail	6.60	3.20	0.99		21.47				13.00	8.15			
9.58	114.98	PERSONAL	Subscriptions		15.00		35.00	30.00		14.98			20.00			
21.80	261.57	PHONE	Cellular Phone	35.26	17.63	17.63	18.11	17.63	18.26	85.55	25.00	1.50	25.00			
24.28	291.41	PHONE	House	33.04	40.50	28.11	22.23	16.98	19.14	18.36	32.95	20.83	8.54	28.20	22.53	
0.07	0.85	PHONE	Pay							0.85						
10.83	130.00	TAX	Donations/Cash				25.00	50.00		30.00			25.00			

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	
37.47	449.62	UTILITIES	Cable TV	36.82	36.82	36.73	36.73	36.73	36.73	36.73	36.73	38.90	38.90	38.90	38.90	
23.67	284.03	UTILITIES	Electric		43.01		41.00		40.43		62.01		61.95		35.63	
27.00	324.03	UTILITIES	House Gas	59.37	40.92	45.79	16.11	17.40	17.80	24.33	10.42	21.53	10.72	26.60	33.04	
12.17	146.08	UTILITIES	Water/Sewage		26.12				54.40			65.56				
89.87	1,078.42	Extra	Sep99 Trip								49.29	1,074.82			-45.69	
51.37	616.45	Extra	Guns							50.00					566.45	
5.22	62.68	Extra	Canoe							53.33	9.35					
10.25	123.03	Extra	NY Trip Jun99 Lion King/29dec99 SVS		60.00				14.03						49.00	
15.75	188.96	Extra	Fishing							134.74	54.22					
10.49	125.89	Extra	Bike									226.88	-100.99			
0.00	0.00	DEPOSIT														
3,343.63	40,123.59	DEPOSIT	PAY	2,897.93	2,899.98	2,902.05	4,353.43	3,002.05	3,102.05	3,102.04	3,102.05	3,102.05	4,653.43	3,292.19	3,714.34	
0.00	0.00	DEPOSIT	Mileage													
0.00	0.00	DEPOSIT	Overtime													
12.08	145.00	DEPOSIT	From/(To) Savings	-390	-350.00	1,655.00	-580.00	-400.00	600.00	-400.00	-340.00	-300.00	1,400.00	-400.00	-350.00	
58.65	703.81	Xfer	1998 Running Difference	703.81												
6.63	79.50	DEPOSIT	MD/Fed Tax Refund			69.55	9.95									
21.33	255.95	DEPOSIT	Other					120.00				10.00		82.34	43.61	
3,414.09	Per Month	1,654.39	Extra expenses that could be eliminated (in red)				549.71	Expenses that could be reduced (in green)					1,209.92	Required (in black, still includes mortgage)		
40,969.05		19,852.64	Per year				6,596.56	Per Year					14,519.00	Per Year		

Month Avg	Yr Total																
3,714.93	44,579.14		DEPOSITS	3,258.48	3,419.67	5,845.98	3,469.68	2,919.66	4,619.68	2,919.68	2,919.67	4,679.76	2,919.67	-11.99	7,619.20		
3,629.70	43,556.40		Spent	1,896.54	4,859.60	3,118.77	4,826.83	1,449.04	5,447.78	5,004.54	2,322.21	3,936.21	1,340.53	2,901.06	6,453.29		
			Difference	1,361.94	-1,439.93	2,727.21	-1,357.15	1,470.62	-828.10	-2,084.86	597.46	743.55	1,579.14	-2,913.05	1,165.91		
		Running	Difference	1,361.94	-77.99	2,649.22	1,292.07	2,762.69	1,934.59	-150.27	447.19	1,190.74	2,769.88	-143.17	1,022.74	Cash	
			From Check page	1,517.14	-100.08	2,544.88	1,237.65	2,708.88	1,924.01	-194.34	369.01	1,137.74	2,637.41	-314.37	947.44	75.30	0.00
			JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
27.66	331.90	CAR	Gas (sometimes snacks/wash included)				15.47	27.35	64.35	40.33	46.54	44.51	50.04	30.17	13.14		
55.42	665.02	CAR	Insurance		65.63			274.42					324.97				
0.00	0.00	CAR	Repair/tow														
0.00	0.00	CAR	Tag&Loan														
4.70	56.37	CAR	Extras/add ons/parking				36.69	11.53		3.15	4.00	1.00					
1.67	20.00	CAR	Inspection/Registration/Emission											20.00			
2.35	28.18	CAR	Maintance/Oil Change										28.18				
4.28	51.40	car	Bus/Metro/taxi	21.65		2.70	4.25	1.80			4.20		12.60		4.20		
38.97	467.64	CAR	Rent/Gas/Parking	157.80	80.84	142.81	86.19										
968.03	11,616.30	Car	Signature Loan/purchase cost				11,481.30	135.00									
-3.33	-40.00	CC/Bank	Interest/pay back/ATM charge			-20.00			-20.00								
2.14	25.65	DOG	Equipment/toys	25.65													
9.18	110.15	DOG	Food/Treats	13.60					46.25						50.30		
6.33	76.00	DOG	Kennel/FFF		24.80	51.20											
0.00	0.00	DOG	License														
0.83	10.00	DOG	Memberships/subscriptions	10.00													
0.00	0.00	DOG	Training/Shows/Titles														
37.20	446.37	DOG	VET/yearly/Maintance				55.35			35.16			62.36	293.50			
0.00	0.00	Education	Education														
34.83	417.91	FOOD	Cash Snacks/cafateria/Tips	44.98	53.33	19.00	79.88	19.20	34.13	-32.76	4.00	68.71	20.88	17.75	88.81		
237.66	2,851.87	FOOD	Grocery Store(food/clean/h	229.10	192.45	325.90	191.46	367.32	210.23	169.14	280.32	207.84	181.12	150.77	346.22		
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
2.94	35.23	HOUSE	Fix/Repair	35.23													
7.90	94.85	HOUSE	Furniture/extra misc								10.49			84.36			
15.57	186.89	HOUSE	Garden/Lawn			54.67	40.95	36.20	20.48					34.59			
59.00	708.00	HOUSE	HOA	59.00	59.00	59.00	59.00	59.00	59.00	59.00	59.00	59.00	59.00	59.00	59.00		
0.00	0.00	HOUSE	House Goods														
1.35	16.17	HOUSE	Misc House												16.17		
927.67	11,132.00	HOUSE	Mortgage	1,012.00	1,012.00	1,012.00	1,012.00		2,024.00	1,012.00	1,012.00	1,012.00		1,012.00	1,012.00		
3.32	39.84	HOUSE	Road Tax						39.84								
3.17	38.00	MEDICAL	Dentist				38.00										
0.00	0.00	MEDICAL	Personal														
72.51	870.10	PERSONAL	AVA/Walks/History/Audobo	40.00	53.00	74.00	117.00	52.50	185.00	28.00	7.05	201.55		38.00	74.00		
45.88	550.56	PERSONAL	Books			151.33	173.62		74.01	122.70			28.90				
0.00	0.00	PERSONAL	Bus/Metro w/o car														
0.00	0.00	PERSONAL	CD's														
24.90	298.83	PERSONAL	Cloths/Shoes/Haircut	73.58	15.28			35.94	35.57			15.74	20.86	58.31	43.55		
113.92	1,366.98	PERSONAL	Computer Hardware					195.26	302.37						869.35		
1.92	23.00	PERSONAL	Entertainment/movies/vhs...										23.00				
0.00	0.00	PERSONAL	Exercise Equipment/memberships														
59.51	714.06	PERSONAL	Film/Camera/Video/Develo	11.95	24.31	47.12	404.23	36.29	7.27	20.21	17.40	14.59	85.27	20.64	24.78		

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
48.30	579.65	PERSONAL	Gifts	2.69	4.06			6.50	26.74		113.52	38.30	111.80	133.77	142.27		
0.00	0.00	PERSONAL	MD and Fed Tax paid														
45.48	545.75	PERSONAL	Misc/Swim MC			11.90		10.00		365.95					157.90		
0.00	0.00	PERSONAL	Newspaper														
40.24	482.84	PERSONAL	Office Supplies/drawing			78.05		71.63		58.27	60.22	94.69	16.91	41.17	61.90		
121.65	1,459.82	PERSONAL	Retirement Fund(USAA)/OSC Stock		3,000.00	940.95	-9,431.13		2,000.00	3,000.00		2,000.00	-50.00				
6.46	77.49	PERSONAL	Stamp col./Photo Albums		35.64	23.52			18.33								
6.24	74.85	PERSONAL	Stamps/Mail		13.20	3.20			24.00				9.70	13.20	11.55		
10.83	130.00	PERSONAL	Subscriptions/Membership	15.00			30.00		45.00						40.00		
0.00	0.00	PERSONAL	Guns														
3.65	43.85	PERSONAL	Canoes						7.35	19.80	16.70						
2.13	25.61	PERSONAL	Fishing			10.00				15.61							
3.37	40.40	PERSONAL	Bike		40.40												
4.17	50.00	PHONE	Cellular Phone		25.00		25.00										
31.87	382.43	PHONE	House	27.11	23.17	54.44	25.61	20.20	27.30	26.78	24.30	30.64	42.02	24.57	56.29		
0.00	0.00	SVS	Sales orders/membership														
6.25	75.00	TAX	Donations/Cash					50.00						25.00			
38.90	466.80	UTILITIES	Cable TV	38.90	38.90	38.90	38.90	38.90	38.90	38.90	38.90	38.90	38.90	38.90	38.90		
17.87	214.45	UTILITIES	Electric		43.48		31.12		37.64		36.59		35.40		30.22		
26.56	318.68	UTILITIES	House Gas	55.96	55.11	38.08	24.60		37.98	22.30	15.18	20.04	21.62	27.81			
11.40	136.76	UTILITIES	Water/Sewage	22.34			22.34		37.04			32.70			22.34		
346.82	4,161.85	Extra	Costa Rica Audubon 14-28Feb01				200.00				571.80			99.65	3,290.40		
15.50	186.00	Extra	NY SVS 24-25Sep00				65.00		65.00			56.00					
74.58	894.90	Extra	Austin Thanksgiving 21-25Nov00										217.00	677.90			
0.00	0.00	Extra															
0.00	0.00	Extra															
0.00	0.00	Extra															
0.00	0.00	Extra															
0.00	0.00	Extra															
0.00	0.00	DEPOSIT															
3,660.34	43,924.12	DEPOSIT	PAY	3,319.68	3,319.67	4,979.76	3,319.68	3,319.66	3,319.68	3,319.68	3,319.67	4,979.76	3,319.67	3,388.01	4,019.20		
0.00	0.00	DEPOSIT	Mileage														
0.00	0.00	DEPOSIT	Overtime														
-8.25	-99.00	DEPOSIT	From/(To) Savings	-400	100.00	451.00	150.00	-400.00	1,300.00	-400.00	-400.00	-300.00	-400.00	-3,400.00	3,600.00		
28.23	338.80	Xfer	1999 Running Difference	338.80													
34.60	415.22	DEPOSIT	MD/Fed Tax Refund			415.22											
0.00	0.00	DEPOSIT	Other														
Expenses		Extra expenses that could be eliminated (in red)			Expenses that could be reduced (in green)					Needed (in black, still includes mortgage)					Retirement fund		
3,629.70	Per Month	1,649.21	Per Month		708.60	Per Month				1,150.25	Per Month				121.65	Per Month	
43,556.40	per Year	19,790.48	Per year		8,503.14	Per Year				13,802.96	Per Year				1,459.82	Per Year	

Month Avg	Yr Total																
4,415.59	52,987.07		DEPOSITS	8,173.83	3,745.99	4,518.37	3,012.25	3,862.24	3,012.25	6,031.82	4,371.89	3,031.83	5,595.66	3,534.35	4,096.59		
4,132.75	49,592.96		Spent	6,508.61	1,967.47	3,415.93	7,282.22	3,235.96	2,371.06	6,946.49	2,357.00	1,790.95	8,032.99	3,115.88	2,568.40		
			Difference	1,665.22	1,778.52	1,102.44	-4,269.97	626.28	641.19	-914.67	2,014.89	1,240.88	-2,437.33	418.47	1,528.19		
		Running	Difference	1,665.22	3,443.74	4,546.18	276.21	902.49	1,543.68	629.01	2,643.90	3,884.78	1,447.45	1,865.92	3,394.11	Cash	
			From Check page	1,508.22	3,153.66	4,274.83	-7.83	835.36	1,482.03	556.51	2,377.60	3,764.78	1,405.45	1,733.92	3,311.69	82.42	0.00
				<u>JAN</u>	<u>FEB</u>	<u>MAR</u>	<u>APR</u>	<u>MAY</u>	<u>JUN</u>	<u>JUL</u>	<u>AUG</u>	<u>SEP</u>	<u>OCT</u>	<u>NOV</u>	<u>DEC</u>		
43.59	523.04	CAR	Gas (sometimes snacks/wa	26.64	29.66	23.94	56.13	84.53	63.33	57.44	25.41	40.64	38.89	43.71	32.72		
55.16	661.86	CAR	Insurance				324.97						336.89				
0.83	10.00	CAR	Repair/tow												10.00		
0.00	0.00	CAR	Tag&Loan														
0.00	0.00	CAR	Extras/add ons/parking														
0.00	0.00	CAR	Inspection/Registration/Emission														
34.57	414.78	CAR	Maintance/Oil Change			414.78											
0.00	0.00	car	Bus/Metro/taxi														
0.00	0.00	CAR	Rent/Gas/Parking														
0.00	0.00	Car	Signature Loan/purchase cost														
0.00	0.00	CC/Bank	Interest/pay back/ATM charge														
3.55	42.64	DOG	Equipment/toys										42.64				
7.28	87.34	DOG	Food/Treats						35.75				37.13		14.46		
5.67	68.00	DOG	Kennel/FFF										68.00				
0.00	0.00	DOG	License														
0.00	0.00	DOG	Memberships/subscriptions														
0.00	0.00	DOG	Training/Shows/Titles														
18.44	221.25	DOG	VET/yearly/Maintance				69.18							152.07			
108.76	1,305.08	Education	Education					510.12	508.60		-214.17	35.34	18.00	115.45	331.74		
30.14	361.69	FOOD	Cash Snacks/cafateria/Tips	24.21			21.60	50.77	36.26	27.95	32.90	20.50	122.08	13.42	12.00		
206.35	2,476.21	FOOD	Grocery Store(food/clean/h	211.87	111.10	234.08	232.00	281.80	150.95	200.86	207.06	260.89	169.33	185.38	230.89		
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
22.18	266.14	HOUSE	Fix/Repair				6.14	260.00									
15.68	188.11	HOUSE	Furniture/extra misc		145.00						33.96		9.15				
18.21	218.47	HOUSE	Garden/Lawn				87.75	43.74	25.59				50.85		10.54		
59.46	713.50	HOUSE	HOA	118.00		59.00	59.00	59.00	59.00	59.00	59.00	59.00	118.00		64.50		
6.38	76.54	HOUSE	House Goods			44.31							14.45		17.78		
0.00	0.00	HOUSE	Misc House														
1,008.00	12,096.00	HOUSE	Mortgage	1,008.00	1,008.00	1,008.00	1,008.00	1,008.00	1,008.00	1,008.00	1,008.00	1,008.00	1,008.00	1,008.00	1,008.00		
3.32	39.84	HOUSE	Road Tax					39.84									
3.33	40.00	MEDICAL	Dentist									40.00					
0.00	0.00	MEDICAL	Personal														
23.67	284.00	PERSONAL	AVA/Walks/History/Audobo	5.00		25.00	3.00	137.00	1.00	57.00			21.00		35.00		
19.87	238.39	PERSONAL	Books	39.00							12.58		68.07	24.66	94.08		
0.00	0.00	PERSONAL	Bus/Metro w/o car														
0.00	0.00	PERSONAL	CD's														
22.75	273.01	PERSONAL	Cloths/Shoes/Haircut	79.17		24.45	21.69				80.76			50.33	16.61		
3.06	36.72	PERSONAL	Computer Hardware					20.98					15.74				
0.00	0.00	PERSONAL	Entertainment/movies/vhs...														
1.84	22.02	PERSONAL	Exercise Equipment/memberships										22.02				
70.65	847.84	PERSONAL	Film/Camera/Video/Develo	146.84		334.13	63.21	92.22	100.51	13.26			10.56	87.11			

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
38.98	467.74	PERSONAL	Gifts				8.32	92.99		35.89			62.12	183.83	84.59		
0.00	0.00	PERSONAL	MD and Fed Tax paid														
5.67	68.00	PERSONAL	Misc/Swim MC				19.83						33.48		14.69		
0.00	0.00	PERSONAL	Newspaper														
57.10	685.24	PERSONAL	Office Supplies/drawing/cla	33.32		134.00	51.93	2.71			178.00	20.78	45.47	42.00	177.03		
1,618.09	19,417.11	PERSONAL	Retirement Investments	4,459.98		-42.87	5,000.00			5,000.00			5,000.00				
4.19	50.32	PERSONAL	Stamp col./Photo Albums						8.38	41.94							
5.51	66.08	PERSONAL	Stamps/Mail			3.83		3.95	19.40		6.80		17.20	8.10	6.80		
24.33	292.00	PERSONAL	Subscriptions/Membership	120.00				55.00	25.00				77.00		15.00		
138.67	1,664.08	PERSONAL	Guns-ammo/misc		40.00	4.89	85.13	371.17	176.80	252.90	37.75	178.63	136.18	162.46	218.17		
33.79	405.42	PERSONAL	Canoes/Kayak			405.42											
3.89	46.70	PERSONAL	Fishing			10.00					36.70						
0.00	0.00	PERSONAL	Bike														
0.00	0.00	PHONE	Cellular Phone														
31.41	376.89	PHONE	House	15.91	28.14	100.40	15.98	45.63	15.11	33.68		37.73	16.89	21.17	46.25		
0.00	0.00	SVS	Sales orders/membership														
13.42	161.00	TAX	Donations/Cash			31.00	30.00	50.00						50.00			
40.86	490.28	UTILITIES	Cable TV	38.90	38.90	38.90	41.42	41.52	41.52	41.52	41.52	41.52	41.52	41.52	41.52		
19.25	230.94	UTILITIES	Electric		42.31		37.01		34.08		37.97		46.73		32.84		
39.45	473.35	UTILITIES	House Gas	161.87		89.52	39.93	24.83	21.94	22.15	21.01	10.88	25.61	24.76	30.85		
8.99	107.84	UTILITIES	Water/Sewage			22.34				26.12		37.04			22.34		
82.92	995.07	Extra	Costa Rica Audubon 14-28	19.90	524.36	450.81											
68.38	820.53	Extra	Reload							68.78	751.75						
73.37	880.45	Extra	ThanksGiving										360.00	520.45			
31.79	381.46	Extra	Airpistols											381.46			
0.00	0.00	Extra															
0.00	0.00	Extra															
0.00	0.00	Extra															
0.00	0.00	DEPOSIT															
3,837.23	46,046.77	DEPOSIT	PAY	3,412.24	3,412.25	5,118.37	3,412.25	3,412.24	3,412.25	3,431.82	5,147.74	3,431.83	3,431.84	3,927.35	4,496.59		
0.00	0.00	DEPOSIT	Mileage														
0.00	0.00	DEPOSIT	Overtime														
80.15	961.79	DEPOSIT	From/(To) Savings	-400	187.64	-600.00	-400.00	450.00	-400.00	2,600.00	-775.85	-400.00	1,500.00	-400.00	-400.00		
85.23	1,022.74	Xfer	2000 Running Difference	1,022.74													
12.18	146.10	DEPOSIT	MD/Fed Tax Refund/payment/expenses		146.10						=						
400.81	4,809.67	DEPOSIT	Other(vacation payoff,profit st	4,138.85									663.82	7.00			
Expenses		Extra expenses that could be eliminated (in red)			Expenses that could be reduced (in green)					Needed (in black,still includes mortgage)						Retirement fund	
4,132.75	Per Month	661.15	Per Month		558.13	Per Month				1,295.38	Per Month					1,618.09	Per Month
49,592.96	per Year	7,933.81	Per year		6,697.52	Per Year				15,544.53	Per Year					19,417.11	Per Year

Month Avg	Yr Total																
5,272.82	63,273.83		DEPOSITS	13,593.23	3,043.63	5,405.22	4,103.48	3,603.49	5,803.47	3,603.49	5,405.22	5,944.81	4,868.15	3,852.98	4,046.66		
5,277.04	63,324.49		Spent	13,715.93	3,031.55	3,315.40	6,174.89	2,439.83	7,515.84	2,443.14	2,734.26	7,738.87	5,888.77	4,008.09	4,317.92		
			Difference	-122.70	12.08	2,089.82	-2,071.41	1,163.66	-1,712.37	1,160.35	2,670.96	-1,794.06	-1,020.62	-155.11	-271.26		
		Running	Difference	-122.70	-110.62	1,979.20	-92.21	1,071.45	-640.92	519.43	3,190.39	1,396.33	375.71	220.60	-50.66	Cash	
			From Check page	-241.55	812.99	1,842.86	-167.82	995.22	-636.59	470.59	3,486.81	6,635.30	360.97	80.28	-159.16	108.50	0.00
				<u>JAN</u>	<u>FEB</u>	<u>MAR</u>	<u>APR</u>	<u>MAY</u>	<u>JUN</u>	<u>JUL</u>	<u>AUG</u>	<u>SEP</u>	<u>OCT</u>	<u>NOV</u>	<u>DEC</u>		
48.07	576.88	CAR	Gas (sometimes snacks/wa	25.75	9.28	33.48	40.37	59.02	54.43	64.59	39.82	87.69	57.91	63.45	41.09		
60.81	729.70	CAR	Insurance				356.98						372.72				
0.00	0.00	CAR	Repair/tow														
6.33	76.00	CAR	Tag&Loan				76.00										
2.70	32.38	CAR	Extras/add ons/parking								16.58		15.80				
1.17	14.00	CAR	Inspection/Registration/Emission									14.00					
35.53	426.40	CAR	Maintance/Oil Change					397.01			29.39						
1.58	19.00	car	Bus/Metro/taxi						4.80							14.20	
1.17	14.00	CAR	Rent/Gas/Parking											5.00	9.00		
0.00	0.00	Car	Signature Loan/purchase cost														
0.00	0.00	CC/Bank	Interest/pay back/ATM charge														
1.75	20.98	DOG	Equipment/toys							20.98							
9.25	111.01	DOG	Food/Treats	14.46				46.99					34.57		14.99		
0.00	0.00	DOG	Kennel/FFF														
1.33	16.00	DOG	License									16.00					
0.00	0.00	DOG	Memberships/subscriptions														
0.00	0.00	DOG	Training/Shows/Titles														
5.17	62.00	DOG	VET/yearly/Maintance										62.00				
-45.90	-550.84	Education	Education		-759.84						139.00	70.00					
23.05	276.59	FOOD	Cash Snacks/cafateria/Tips		59.54	41.61		28.11	16.14		10.00	53.28	22.00	37.42	8.49		
228.86	2,746.34	FOOD	Grocery Store(food/clean/h	165.59	121.40	224.77	154.70	326.17	263.48	274.12	303.86	253.06	216.82	154.45	287.92		
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
11.20	134.37	HOUSE	Fix/Repair		7.31		14.03			18.03		95.00					
53.61	643.28	HOUSE	Furniture/extra misc		106.95	78.06			83.88		58.18	299.45	16.76				
22.57	270.80	HOUSE	Garden/Lawn				108.52	6.57	31.55	46.13	24.09	20.00	33.94				
64.63	775.50	HOUSE	HOA	64.50	64.50	64.50	64.50	64.50	64.50	64.50	64.50	193.50			66.00		
13.25	158.95	HOUSE	House Goods				43.89					115.06					
1.07	12.78	HOUSE	Misc House									8.40			4.38		
845.33	10,144.00	HOUSE	Mortgage	1,004.00	1,004.00	1,004.00	1,004.00	1,004.00	1,004.00	1,004.00	1,004.00	704.00	704.00	704.00			
0.00	0.00	HOUSE	Road Tax														
0.00	0.00	MEDICAL	Dentist														
46.53	558.32	MEDICAL	Personal/insurance premiums	168.00			1.54								388.78		
27.21	326.48	PERSONAL	AVA/Walks/History/Audobon/Misc			46.00	2.00		3.05	18.10	141.10	6.00	78.23	18.00	14.00		
3.44	41.30	PERSONAL	Books									6.65	34.65				
0.00	0.00	PERSONAL	Bus/Metro w/o car														
0.00	0.00	PERSONAL	CD's														
14.85	178.14	PERSONAL	Cloths/Shoes/Haircut			31.48		20.10		29.32		31.48	65.76				
13.74	164.85	PERSONAL	Computer Hardware/SW					12.99	127.96					23.90	0.00		
0.00	0.00	PERSONAL	Entertainment/movies/vhs...														
4.17	50.00	PERSONAL	Exercise Equipment/memberships											50.00			
165.74	1,988.93	PERSONAL	Film/Camera/Video/Develo	33.95			91.54	532.61	508.96	560.20	91.29	80.23	24.21	19.00	46.94		

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
47.76	573.14	PERSONAL	Gifts		22.43	28.37	4.20	71.72	10.35			227.03	96.42	93.17	19.45			
0.00	0.00	PERSONAL	MD and Fed Tax paid															
3.28	39.30	PERSONAL	Misc/Swim MC			9.95		24.99		40.00			-35.64					
0.00	0.00	PERSONAL	Newspaper															
30.43	365.14	PERSONAL	Office Supplies/drawing/clai	-172.00		122.78	150.36	148.11	19.94	69.85		16.96	5.86		3.28			
2,802.16	33,625.97	PERSONAL	Retirement Investments	12,000.00	2,000.00	-1,000.00	3,822.74	-750.32	5,005.37	-2.99	0.00	5,000.00	2,551.17	2,000.00	3,000.00			
3.32	39.84	PERSONAL	Stamp col./Photo Albums					39.84										
7.30	87.54	PERSONAL	Stamps/Mail	9.57	3.50			12.82			10.50	15.90	20.95		14.30			
10.17	122.00	PERSONAL	Subscriptions/Membership					30.00						77.00	15.00			
139.45	1,673.40	PERSONAL	Guns-ammo/misc	255.79		28.03	39.53	155.13	141.52	55.98	577.91	148.55	73.34	28.50	85.81			
10.00	120.00	PERSONAL	Canoes/Kayak		120.00													
0.00	0.00	PERSONAL	Fishing															
0.00	0.00	PERSONAL	Bike															
0.00	0.00	PHONE	Cellular Phone															
38.15	457.85	PHONE	House	45.00	16.89	26.43	16.88	47.75	34.29	17.27	18.02	91.81	51.03	31.88	60.60			
4.94	59.27	SVS	Sales orders/membership									59.27						
90.08	1,080.90	TAX	Donations/Cash/payment		50.00	800.90		100.00		100.00			30.00					
43.98	527.76	UTILITIES	Cable TV	43.98	43.98	43.98	43.98	43.98	43.98	43.98	43.98	43.98	43.98	43.98	43.98			
19.21	230.49	UTILITIES	Electric		32.60		35.17		33.66		47.20		42.35		39.51			
31.32	375.88	UTILITIES	House Gas	57.34	45.70	35.55	30.96	17.74	26.94	19.08	21.09	18.46	20.59		82.43			
11.24	134.86	UTILITIES	Water/Sewage		22.34				37.04				75.48					
139.43	1,673.17	Extra	Colt 45			1,673.17												
6.08	73.00	Extra	SVS NY April 2002				73.00											
67.99	815.93	Work	Job Search								93.75	63.11	595.87	37.77	25.43			
100.49	1,205.91	Extra	Nov Texas										578.00	620.57	7.34			
0.00	0.00	Extra																
2.08	25.00	Extra	SVS VA April 2003												25.00			
0.00	0.00	Extra																
0.00	0.00	DEPOSIT																
4,574.50	54,894.01	DEPOSIT	PAY	3,818.74	4,003.47	6,005.22	4,003.48	4,003.49	4,003.47	4,003.49	6,005.22	6,244.81	4,252.98	4,252.98	4,296.66			
0.00	0.00	DEPOSIT	Mileage															
0.00	0.00	DEPOSIT	Overtime															
-344.17	-4,130.00	DEPOSIT	From/(To) Savings	1100	-200.00	-600.00	100.00	-400.00	1,800.00	-400.00	-600.00	-400.00	-2,024.00	-1,328.00	-1,178.00			
282.84	3,394.11	Xfer	2001 Running Difference	3,394.11														
0.00	0.00	DEPOSIT	MD/Fed Tax Refund/payment/expenses															
759.64	9,115.71	DEPOSIT	Other(vacation payoff,profit st	5,280.38	-759.84							100.00	2,639.17	928.00	928.00			
Expenses		Extra expenses that could be eliminated (in red)			Expenses that could be reduced (in green)					Needed (in black,still includes mortgage)							Retirement fund	
5,277.04	Per Month	852.39	Per Month		445.21	Per Month				1,177.27	Per Month					2,802.16	Per Month	
63,324.49	per Year	10,228.68	Per year		5,342.56	Per Year				14,127.28	Per Year					33,625.97	Per Year	

Month Avg	Yr Total																
2,976.55	35,718.56		DEPOSITS	4,305.16	0.00	202.00	1,867.76	3,867.76	3,386.91	3,071.12	3,363.75	3,534.51	11,875.67	0.00	243.92		
2,771.79	33,261.49		Spent	651.75	1,707.45	2,016.55	1,915.28	4,852.45	3,391.75	2,488.06	3,547.82	2,842.11	2,222.38	6,846.57	779.32		
			Difference	3,653.41	-1,707.45	-1,814.55	-47.52	-984.69	-4.84	583.06	-184.07	692.40	9,653.29	-6,846.57	-535.40		
		Running	Difference	3,653.41	1,945.96	131.41	83.89	-900.80	-905.64	-322.58	-506.65	185.75	9,839.04	2,992.47	2,457.07	Cash	
			From Check page	3,480.05	961.13	-488.43	-203.00	-1,218.80	-1,133.89	75.21	-576.16	58.25	9,738.22	2,846.04	2,405.28	51.79	0.00
				<u>JAN</u>	<u>FEB</u>	<u>MAR</u>	<u>APR</u>	<u>MAY</u>	<u>JUN</u>	<u>JUL</u>	<u>AUG</u>	<u>SEP</u>	<u>OCT</u>	<u>NOV</u>	<u>DEC</u>		
67.75	813.03	CAR	Gas (sometimes snacks/wa	24.00	45.74	72.08	97.30	90.09	83.61	75.72	89.88	77.48	79.60	50.57	26.96		
64.28	771.41	CAR	Insurance				111.76	107.44	107.44	107.45			337.32				
0.87	10.49	CAR	Repair/tow										10.49				
0.00	0.00	CAR	Tag&Loan														
1.03	12.35	CAR	Extras/add ons/parking			3.50	0.85			5.00			3.00				
0.00	0.00	CAR	Inspection/Registration/Emission														
30.37	364.41	CAR	Maintance/Oil Change			207.83			33.20		28.20				95.18		
0.85	10.20	car	Bus/Metro/taxi		5.00								5.20				
0.00	0.00	CAR	Rent/Gas/Parking														
0.00	0.00	Car	Signature Loan/purchase cost														
3.09	37.09	CC/Bank	Interest/pay back/ATM charge/Checks					8.09		29.00							
0.00	0.00	DOG	Equipment/toys														
8.32	99.85	DOG	Food/Treats		26.97			15.20	33.04			20.45			4.19		
0.00	0.00	DOG	Kennel/FFF														
0.00	0.00	DOG	License														
0.00	0.00	DOG	Memberships/subscriptions														
0.00	0.00	DOG	Training/Shows/Titles														
9.64	115.69	DOG	VET/yearly/Maintance			56.95					52.25			6.49			
21.41	256.94	Education	Education/H&R									250.00	2.27	4.67			
26.50	318.05	FOOD	Cash Snacks/cafateria/Tips	4.51	6.89	13.05	25.75	41.00	45.47	22.00	25.00	26.01	12.73	15.09	80.55		
164.00	1,967.99	FOOD	Grocery Store(food/clean/h	110.58	139.18	146.32	149.51	235.45	143.42	158.98	223.50	118.83	231.10	106.56	204.56		
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.87	10.49	HOUSE	Fix/Repair					10.49									
1.44	17.24	HOUSE	Furniture/extra misc								17.24						
21.80	261.56	HOUSE	Garden/Lawn			37.47	107.36	22.05		50.33			44.35				
66.00	792.00	HOUSE	HOA	66.00	66.00	66.00	66.00	66.00	66.00	66.00	66.00	198.00			66.00		
0.00	0.00	HOUSE	House Goods														
0.17	1.99	HOUSE	Misc House			1.99											
178.89	2,146.63	HOUSE	Mortgage/Tax/Insurance								911.16	911.23		324.24			
0.00	0.00	HOUSE	Road Tax														
61.24	734.86	MEDICAL	Dentist/Insurance premiums		33.00			50.92	674.76		-266.64		32.82	210.00			
83.03	996.30	MEDICAL	Personal/insurance premiums			324.00			-216.00	219.00		2.90	666.40				
11.43	137.15	PERSONAL	AVA/Walks/History/Audobon	32.00		6.00	6.00	12.00		3.00		13.00	41.15	9.00	15.00		
6.48	77.73	PERSONAL	Books		9.48	36.75					31.50						
0.00	0.00	PERSONAL	Bus/Metro w/o car														
0.00	0.00	PERSONAL	CD's														
16.77	201.25	PERSONAL	Cloths/Shoes/Haircut	5.93			31.81	22.68			61.29	31.80		22.78	24.96		
15.77	189.25	PERSONAL	Computer Hardware/SW/AOL				23.90	23.90	23.90	4.95	4.95	4.95	4.95	23.90	73.85		
0.00	0.00	PERSONAL	Entertainment/movies/vhs...														
0.00	0.00	PERSONAL	Exercise Equipment/memberships														
69.46	833.52	PERSONAL	Film/Camera/Video/Develop/class		11.55	54.70	23.99	710.50		9.78	16.72				6.28		

				<u>JAN</u>	<u>FEB</u>	<u>MAR</u>	<u>APR</u>	<u>MAY</u>	<u>JUN</u>	<u>JUL</u>	<u>AUG</u>	<u>SEP</u>	<u>OCT</u>	<u>NOV</u>	<u>DEC</u>		
34.66	415.91	PERSONAL	Gifts	25.34		7.35		36.39					50.43	361.02	-64.62		
82.49	989.90	PERSONAL	MD and Fed Tax paid		989.90												
1.02	12.19	PERSONAL	Misc/Swim MC			12.19											
0.00	0.00	PERSONAL	Newspaper														
10.54	126.43	PERSONAL	Office Supplies/drawing/class				5.03	19.44					56.84	11.53	33.59		
1,287.95	15,455.41	PERSONAL	Retirement Investments				921.00	3,000.00	2,000.00	1,534.41	2,000.00	1,000.00		5,000.00			
1.40	16.74	PERSONAL	Stamp col./Photo Albums					16.74									
5.55	66.63	PERSONAL	Stamps/Mail	4.30	14.55			5.05	21.69				14.55	6.49			
15.01	180.13	PERSONAL	Subscriptions/Membership						60.00	30.00			77.00	13.13			
98.62	1,183.38	PERSONAL	Guns-ammo/misc	90.36	34.51	334.65	82.28	213.76	126.83	56.01	108.90	68.40	61.97	5.71			
6.71	80.50	PERSONAL	Canoes/Kayak			80.50											
0.00	0.00	PERSONAL	Fishing														
0.00	0.00	PERSONAL	Bike														
0.00	0.00	PHONE	Cellular Phone														
42.07	504.84	PHONE	House	44.98	37.90	43.99	34.48	75.77	15.78	43.67	40.57	39.88	70.25	30.95	26.62		
4.16	49.87	SVS	Sales orders/membership				16.08					10.49	5.85	4.85	12.60		
9.17	110.00	TAX	Donations/Cash/payment		30.00				50.00		30.00						
36.69	440.31	UTILITIES	Cable TV	46.57	46.57	47.93	47.93	47.93	47.93	47.93	47.93	0.22	19.79	19.79	19.79		
17.68	212.12	UTILITIES	Electric		38.15		32.85		30.76		38.27		37.67		34.42		
37.64	451.62	UTILITIES	House Gas	60.24		60.89	99.84	21.56	25.36	24.83	21.10	22.75	21.67	27.55	65.83		
10.63	127.52	UTILITIES	Water/Sewage	26.12			18.56		18.56			45.72			18.56		
15.79	189.48	Extra	Las Vegas March 2003			189.48											
0.00	0.00	Extra															
41.69	500.29	Work	Job Search/Related	110.82	172.06	212.93							4.48				
76.90	922.75	Extra	Nov Texas										330.50	592.25			
0.00	0.00	Extra															
1.08	13.00	Extra	SVS VA April 2003				13.00										
2.92	35.00	Extra	SVS NY April 2004												35.00		
0.00	0.00	DEPOSIT															
2,393.10	28,717.18	DEPOSIT	PAY	4,264.29			1,946.76	3,850.84	3,623.15	3,536.71	3,830.39	3,534.51	3,991.15		139.38		
0.00	0.00	DEPOSIT	Mileage														
0.00	0.00	DEPOSIT	Overtime														
-393.74	-4,724.84	DEPOSIT	From+/(To-) Savings	-1328	-1,597.29	-494.00	-79.00	-58.08	-236.24	-465.59	-466.64						
-4.22	-50.66	Xfer	2002 Running Difference	-50.66													
0.00	0.00	DEPOSIT	MD/Fed Tax +Refund/-payment/+expenses														
981.41	11,776.88	DEPOSIT	Other(vacation payoff,profit st	1,419.53	1,597.29	696.00		75.00					7,884.52		104.54		
Expenses		Extra expenses that could be eliminated (in red)			Expenses that could be reduced (in green)			Needed (in black)						Retirement fund			
2,771.79	Per Month	366.47	Per Month		529.19	Per Month				588.18	Per Month				1,287.95	Per Month	
33,261.49	per Year	4,397.69	Per year		6,350.23	Per Year				7,058.16	Per Year				15,455.41	Per Year	

Month Avg	Yr Total																
3,370.73	40,448.73		DEPOSITS	3,047.68	4,171.56	3,606.39	3,505.69	4,900.79	2,815.64	3,064.90	1,579.68	1,582.83	5,437.08	2,487.34	4,249.15		
3,097.32	37,167.80		Spent	1,191.39	5,384.82	2,665.38	3,437.76	950.27	7,106.21	2,730.66	2,399.36	1,115.46	6,576.64	2,744.48	865.37		
			Difference	1,856.29	-1,213.26	941.01	67.93	3,950.52	-4,290.57	334.24	-819.68	467.37	-1,139.56	-257.14	3,383.78		
		Running	Difference	1,856.29	643.03	1,584.04	1,651.97	5,602.49	1,311.92	1,646.16	826.48	1,293.85	154.29	-102.85	3,280.93	Cash	
			From Check page	1,782.66	590.45	1,728.45	1,613.37	4,964.16	1,136.19	825.18	707.23	1,285.93	122.46	-213.94	3,165.28	115.65	0.00
				<u>JAN</u>	<u>FEB</u>	<u>MAR</u>	<u>APR</u>	<u>MAY</u>	<u>JUN</u>	<u>JUL</u>	<u>AUG</u>	<u>SEP</u>	<u>OCT</u>	<u>NOV</u>	<u>DEC</u>		
38.85	466.22	CAR	Gas (sometimes snacks/wa	26.38	28.95	28.56	45.65	30.14	34.78	50.10	43.97	35.62	46.75	53.67	41.65		
53.48	641.77	CAR	Insurance				332.24						77.38	232.15			
31.49	377.88	CAR	Repair/tow						10.50		367.38						
0.00	0.00	CAR	Tag&Loan														
0.92	11.00	CAR	Extras/add ons/parking									2.00	9.00				
7.92	95.00	CAR	Inspection/Registration/Emission			81.00						14.00					
58.98	707.81	CAR	Maintance/Oil Change				375.02			14.68	295.46			22.65			
0.37	4.40	car	Bus/Metro/taxi						4.40								
0.42	5.00	CAR	Rent/Gas/Parking				5.00										
0.00	0.00	Car	Signature Loan/purchase cost														
4.45	53.38	CC/Bank	Interest/pay back/ATM charge/Checks							29.00				24.38			
0.00	0.00	DOG	Equipment/toys														
2.24	26.89	DOG	Food/Treats	8.91						8.99		8.99					
0.00	0.00	DOG	Kennel/FFF														
2.67	32.00	DOG	License										32.00				
0.00	0.00	DOG	Memberships/subscriptions														
0.00	0.00	DOG	Training/Shows/Titles														
70.96	851.46	DOG	VET/yearly/Maintance			15.75	298.03					103.04	154.02	174.00	106.62		
0.00	0.00	Education	Education/H&R														
11.02	132.27	FOOD	Cash Snacks/cafateria/Tips	7.30	26.00	30.74	11.00	4.13	3.78	15.32	2.00	17.00	7.00	3.00	5.00		
189.59	2,275.02	FOOD	Grocery Store(food/clean/h	204.11	184.98	169.51	221.90	145.57	209.51	228.24	171.89	162.06	197.13	200.39	179.73		
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
144.29	1,731.52	HOUSE	Fix/Repair	12.26						504.00	1,196.47	18.79					
29.10	349.22	HOUSE	Furniture/extra misc									349.22					
20.96	251.55	HOUSE	Garden/Lawn				118.05	23.10	16.77	32.81			60.82				
66.17	794.00	HOUSE	HOA	66.00	660.00										68.00		
0.00	0.00	HOUSE	House Goods														
1.42	17.00	HOUSE	Misc House/Laundry Mat							5.00	6.00	6.00					
192.12	2,305.40	HOUSE	Mortgage/Tax/Insurance							974.86				1,330.54			
0.00	0.00	HOUSE	Road Tax														
17.17	206.00	MEDICAL	Dentist/Insurance premiums					119.00						87.00			
184.00	2,208.00	MEDICAL	Personal/insurance premiums	552.00			552.00			552.00			552.00				
9.00	108.00	PERSONAL	AVA/Walks/History/Audobon/Misc		30.00	3.00	3.00	9.00		24.00	12.00	3.00	12.00	3.00	9.00		
5.34	64.09	PERSONAL	Books	7.88					10.00		42.97			3.24			
0.00	0.00	PERSONAL	Bus/Metro w/o car														
13.92	167.07	PERSONAL	DVD/CD's		26.23	24.98			110.12	1.49	4.25						
17.83	213.94	PERSONAL	Cloths/Shoes/Haircut	18.00	14.00	49.02	26.50	27.00	19.00	14.50			45.92				
44.73	536.80	PERSONAL	Computer Hardware/SW/AC	37.38	23.90	23.90	23.90	23.90	104.56	23.90	23.90	23.90	23.90	87.17	116.49		
0.00	0.00	PERSONAL	Entertainment/movies/vhs...														
0.00	0.00	PERSONAL	Exercise Equipment/memberships														
10.81	129.71	PERSONAL	Film/Camera/Video/Develo	19.38		22.24	29.71		10.80	10.26	17.31		20.01				

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
28.58	342.99	PERSONAL	Gifts						57.15		5.00		69.38	187.97	23.49		
0.00	0.00	PERSONAL	MD and Fed Tax paid														
-0.04	-0.50	PERSONAL	Misc/Swim MC		-0.50												
0.00	0.00	PERSONAL	Newspaper														
0.09	1.04	PERSONAL	Office Supplies/drawing/class						1.04								
1,500.00	18,000.00	PERSONAL	Retirement Investments		4,000.00	2,000.00	1,000.00		6,000.00				5,000.00				
3.68	44.20	PERSONAL	Stamp col./Photo Albums			8.35		13.85						22.00			
3.41	40.90	PERSONAL	Stamps/Mail		5.05		3.85		12.40				5.05	7.15	7.40		
14.17	170.00	PERSONAL	Subscriptions/Membership	15.00					25.00	30.00			85.00		15.00		
34.67	416.07	PERSONAL	Guns-ammo/misc	21.00	40.00	68.44	111.00		9.41		20.00		43.00	34.50	68.72		
10.00	120.00	PERSONAL	Canoes/Kayak		120.00												
0.00	0.00	PERSONAL	Fishing														
0.00	0.00	PERSONAL	Bike														
0.00	0.00	PHONE	Cellular Phone														
42.74	512.87	PHONE	House	42.74	44.44	48.39	59.07	44.83	27.51	48.53	41.89	41.33	39.67	36.55	37.92		
-0.20	-2.44	SVS	Sales orders/membership					19.83	-22.27	16.95	-16.95						
4.17	50.00	TAX	Donations/Cash/payment					50.00									
16.06	192.75	UTILITIES	Cable TV	19.80	19.80	15.63	16.94	16.94	16.94	16.94	16.94	16.94	2.02	16.94	16.92		
17.99	215.87	UTILITIES	Electric		39.20		31.07		28.93		45.55		37.63	15.64	17.85		
37.02	444.19	UTILITIES	House Gas		67.88	75.87	44.99	34.73	25.22	51.97	23.33	24.67	23.61	32.54	39.38		
8.07	96.83	UTILITIES	Water/Sewage				18.56			26.12			33.35		18.80		
15.77	189.23	Extra	Needlepoint pillows	94.49	54.89										39.85		
0.00	0.00	Extra															
9.36	112.37	Work	Job Search/Related/H&R	38.76					20.06						53.55		
61.36	736.35	Extra	Texas May/June/Nov					188.25	370.60			7.50		170.00			
23.45	281.40	Extra	Milwaukee Trip Sep									281.40					
0.00	0.00	Extra															
36.77	441.28	Extra	AVA Trips				110.28	200.00		51.00	80.00						
0.00	0.00	DEPOSIT															
3,174.60	38,095.22	DEPOSIT	PAY	338.64	3,580.56	4,006.39	3,533.17	5,300.79	3,215.64	3,666.81	1,979.68	1,982.83	2,837.08	2,887.34	4,766.29		
0.00	0.00	DEPOSIT	Mileage														
0.00	0.00	DEPOSIT	Overtime														
-150.16	-1,801.91	DEPOSIT	From+/(To-) Savings		-400.00	-400.00	-400.00	-400.00	-400.00	-601.91	-400.00	-400.00	2,600.00	-400.00	-600.00		
205.01	2,460.07	Xfer	2002 Running Difference	2,460.07													
82.58	991.00	DEPOSIT	MD/Fed Tax +Refund/-payment/+expenses		991.00												
58.70	704.35	DEPOSIT	Other(vacation payoff,profit st	248.97			372.52								82.86		
Expenses		Extra expenses that could be eliminated (in red)			Expenses that could be reduced (in green)				Needed (in black)							Retirement fund	
3,097.32	Per Month	277.79	Per Month		484.78	Per Month			834.75	Per Month					1,500.00	Per Month	
37,167.80	per Year	3,333.47	Per year		5,817.31	Per Year			10,017.02	Per Year					18,000.00	Per Year	

Month Avg	Yr Total																
3,868.84	46,426.06		DEPOSITS	7,774.39	3,668.18	3,983.24	4,083.07	4,008.18	2,492.02	4,565.79	1,983.29	2,026.58	2,097.52	2,855.42	6,888.38		
3,672.20	44,066.34		Spent	6,411.85	1,677.01	4,558.22	2,462.17	7,357.54	1,513.87	5,628.33	1,692.53	3,361.68	715.27	1,563.80	7,124.07		
			Difference	1,362.54	1,991.17	-574.98	1,620.90	-3,349.36	978.15	-1,062.54	290.76	-1,335.10	1,382.25	1,291.62	-235.69		
		Running	Difference	1,362.54	3,353.71	2,778.73	4,399.63	1,050.27	2,028.42	965.88	1,256.64	-78.46	1,303.79	2,595.41	2,359.72	Cash	
			From Check page	1,250.89	3,290.69	2,453.34	3,255.39	685.20	1,628.42	895.89	1,282.19	-145.96	1,221.61	2,396.09	2,265.32	94.40	0.00
				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
45.10	541.21	CAR	Gas (sometimes snacks/wa	25.01	39.82	43.35	51.87	14.59	78.53	19.07	66.64	41.22	62.05	65.74	33.32		
49.83	597.96	CAR	Insurance				298.98					298.98					
0.00	0.00	CAR	Repair/tow														
0.00	0.00	CAR	Tag&Loan														
0.87	10.42	CAR	Extras/add ons/parking	1.00		1.00			1.42			2.00			5.00		
2.50	30.00	CAR	Inspection/Registration/Emission/License								30.00						
37.29	447.51	CAR	Maintance/Oil Change					424.86							22.65		
0.00	0.00	car	Bus/Metro/taxi														
0.00	0.00	CAR	Rent/Gas/Parking														
0.00	0.00	Car	Signature Loan/purchase cost														
-6.61	-79.28	CC/Bank	Interest/pay back/ATM&CC	-108.28						29.00							
0.96	11.53	DOG	Equipment/toys										11.53				
1.38	16.57	DOG	Food/Treats									16.57					
0.00	0.00	DOG	Kennel/FFF														
0.00	0.00	DOG	License														
0.00	0.00	DOG	Memberships/subscriptions														
0.00	0.00	DOG	Training/Shows/Titles														
72.70	872.39	DOG	VET/yearly/Maintance	128.50	39.00	39.00	42.00	16.25	42.00	60.78	49.50	225.75	72.00	112.61	45.00		
0.00	0.00	Education	Education/H&R														
8.97	107.64	FOOD	Cash Snacks/cafateria/Tips		5.75	15.55			20.37	15.43					50.54		
193.63	2,323.60	FOOD	Grocery Store(food/clean/h	230.39	180.61	182.92	170.11	135.70	241.46	207.08	149.30	211.08	211.90	182.86	220.19		
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
7.67	92.00	HOUSE	Fix/Repair												92.00		
0.68	8.13	HOUSE	Furniture/extra misc						8.13								
25.38	304.54	HOUSE	Garden/Lawn				35.82	33.94		51.62	27.23	12.58	105.90	37.45			
136.33	1,636.00	HOUSE	HOA	68.00	680.00										888.00		
8.91	106.95	HOUSE	House Goods						85.97						20.98		
0.00	0.00	HOUSE	Misc House/Laundry Mat														
191.70	2,300.44	HOUSE	Mortgage/Tax/Insurance								962.20	1,338.24					
0.00	0.00	HOUSE	Road Tax														
33.42	401.00	MEDICAL	Dentist/Insurance premiums					204.00			110.00			87.00			
174.08	2,088.99	MEDICAL	Personal/insurance premiums	600.00			259.00		405.00			405.00			419.99		
12.51	150.09	PERSONAL	AVA/Walks/History/Audobo	3.00	42.59	6.00		9.50	12.00	33.00	9.00	24.00	8.00	3.00			
8.79	105.52	PERSONAL	Books	105.52													
0.00	0.00	PERSONAL	Bus/Metro w/o car														
0.00	0.00	PERSONAL	DVD/CD's														
72.87	874.41	PERSONAL	Cloths/Shoes/Haircut		48.78	59.13	574.93				31.48			140.09	20.00		
18.33	220.01	PERSONAL	Computer Hardware/SW/Int	25.96	23.90	23.90	23.90	23.90	23.90	23.90	34.95				15.70		
0.00	0.00	PERSONAL	Entertainment/movies/vhs...														
0.00	0.00	PERSONAL	Exercise Equipment/memberships														
5.82	69.81	PERSONAL	Film/Camera/Video/Develop/class					6.79					5.98	57.04			

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
15.24	182.91	PERSONAL	Gifts				10.00						49.08	123.83			
0.00	0.00	PERSONAL	MD and Fed Tax paid														
2.80	33.58	PERSONAL	Misc/Swim MC						33.58								
0.00	0.00	PERSONAL	Newspaper														
0.00	0.00	PERSONAL	Office Supplies/drawing/class														
1,916.67	23,000.00	PERSONAL	Retirement Investments	5,000.00		3,000.00		5,000.00		5,000.00					5,000.00		
3.36	40.28	PERSONAL	Stamp col./Photo Albums		29.25				11.03								
4.12	49.40	PERSONAL	Stamps/Mail		5.05		11.25		5.80		7.15		20.15				
10.83	130.00	PERSONAL	Subscriptions/Membership						30.00			85.00			15.00		
77.74	932.91	PERSONAL	Guns-ammo/misc	122.50	201.43		40.00	125.00	64.86	81.62			20.00	267.00	10.50		
6.25	75.00	PERSONAL	Canoes/Kayak			125.00				-50.00							
0.00	0.00	PERSONAL	Fishing														
0.00	0.00	PERSONAL	Bike														
0.00	0.00	PHONE	Cellular Phone														
46.83	561.94	PHONE	House	42.34	44.15	39.34	83.77	19.38	49.09	52.42	50.28	48.75	40.28	64.87	27.27		
0.00	0.00	SVS	Sales orders/membership														
23.29	279.50	TAX	Donations/Cash/payment		119.00	90.50	35.00							35.00			
16.35	196.22	UTILITIES	Cable TV	16.94	16.94	16.94	34.00		16.82	16.94	16.94	16.94	16.94	16.94	9.88		
19.25	230.96	UTILITIES	Electric	20.22	15.84	16.05	75.00				17.30	22.55		64.00			
47.98	575.75	UTILITIES	House Gas	87.80		232.16			24.20	28.18	25.48	25.44	32.00	33.95	86.54		
8.47	101.69	UTILITIES	Water/Sewage			30.20		3.90	26.30				41.29				
34.56	414.73	Extra	Needlepoint Texas Heritage		134.90	27.53	82.75	12.00	13.41	5.65	7.68	6.05	7.32	12.77	104.67		
214.26	2,571.17	Extra	Scotland 2005			609.65	633.79	1,327.73									
13.54	162.44	Work	Job Search/Related/H&R	42.95					20.00					40.00	59.49		
3.87	46.49	Extra	Scotland 2006							35.64			10.85				
56.44	677.30	Extra	Nov 2005									480.30		197.00			
0.00	0.00	Extra															
47.22	566.63	Extra	AVA Trips		50.00				300.00	18.00	97.40	101.23					
0.00	0.00	DEPOSIT															
3,506.07	42,072.85	DEPOSIT	PAY	2,893.46	4,068.18	4,383.24	4,483.07	4,208.18	2,892.02	2,965.79	2,383.29	2,426.58	2,497.52	3,055.42	5,816.10		
0.00	0.00	DEPOSIT	Mileage														
0.00	0.00	DEPOSIT	Overtime														
83.33	1,000.00	DEPOSIT	From+/(To-) Savings	1600	-400.00	-400.00	-400.00	-200.00	-400.00	1,600.00	-400.00	-400.00	-400.00	-200.00	1,000.00		
273.41	3,280.93	Xfer	2004 Running Difference	3,280.93													
0.00	0.00	DEPOSIT	MD/Fed Tax +Refund/-payment/+expenses														
6.02	72.28	DEPOSIT	Other(vacation payoff,profit share/unemployment)												72.28		
Expenses		Extra expenses that could be eliminated (in red)															
3,672.20	Per Month	513.59	Per Month		517.06	Per Month				724.88	Per Month				1,916.67	Per Month	
44,066.34	per Year	6,163.11	Per year		6,204.71	Per Year				8,698.52	Per Year				23,000.00	Per Year	

Budgets from year 2006 to year 2015

Month Avg	Yr Total																
2,739.42	32,872.99		DEPOSITS	4,378.14	4,102.07	4,311.97	3,413.18	4,038.60	2,734.72	2,486.49	2,188.61	-1,798.68	1,797.67	2,167.54	3,052.68		
2,335.58	28,027.00		Spent	581.05	2,767.79	8,200.56	1,317.19	2,876.09	1,825.77	2,532.32	659.44	2,421.07	1,083.20	1,325.25	2,437.27		
			Difference	3,797.09	1,334.28	-3,888.59	2,095.99	1,162.51	908.95	-45.83	1,529.17	-4,219.75	714.47	842.29	615.41		
		Running	Difference	3,797.09	5,131.37	1,242.78	3,338.77	4,501.28	5,410.23	5,364.40	6,893.57	2,673.82	3,388.29	4,230.58	4,845.99	Cash	
			From Check page	3,722.19	5,045.49	338.89	3,243.58	3,127.83	4,946.76	4,916.87	6,365.88	2,641.82	3,320.45	4,128.28	4,752.35	93.64	0.00
				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
52.91	634.94	CAR	Gas (sometimes snacks/wa	37.45	34.80	52.85	62.82	42.19	65.02	72.63	67.62	41.73	51.53	31.85	74.45		
46.25	554.97	CAR	Insurance				310.54					244.43					
29.07	348.86	CAR	Repair/tow				15.73		201.98						131.15		
0.00	0.00	CAR	Tag&Loan														
1.25	15.00	CAR	Extras/add ons/parking									15.00					
11.83	142.00	CAR	Inspection/Registration/Emission/License			128.00							14.00				
75.83	910.00	CAR	Maintance/Oil Change					881.70					28.30				
0.42	5.00	car	Bus/Metro/taxi												5.00		
1.10	13.22	CAR	Rent/Gas/Parking				5.00	3.22	5.00								
0.00	0.00	CAR	Signature Loan/purchase cost														
-7.08	-84.94	CC/Bank	Interest/pay back/ATM&CC	-113.94						29.00							
0.00	0.00	DOG	Equipment/toys														
0.00	0.00	DOG	Food/Treats														
0.00	0.00	DOG	Kennel/FFF														
0.00	0.00	DOG	License														
0.00	0.00	DOG	Memberships/subscriptions														
0.00	0.00	DOG	Training/Shows/Titles														
80.37	964.48	DOG	VET/yearly/Maintance	78.00	62.40	654.08	170.00										
10.83	130.00	Education	Education									130.00					
9.59	115.05	FOOD	Cash Snacks/cafateria/Tips		19.00				30.67	22.00		10.22	30.66		2.50		
189.37	2,272.38	FOOD	Grocery Store(food/clean/h	195.14	173.20	172.40	291.43	58.79	213.69	205.43	204.13	174.42	182.51	147.54	253.70		
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
0.00	0.00	Horse															
45.34	544.02	HOUSE	Fix/Repair						33.02	511.00							
0.00	0.00	HOUSE	Furniture/extra misc														
12.94	155.28	HOUSE	Garden/Lawn					55.11	35.24	12.56			52.37				
77.00	924.00	HOUSE	HOA												924.00		
5.69	68.23	HOUSE	House Goods						68.23								
0.00	0.00	HOUSE	Misc House/Laundry Mat														
152.70	1,832.37	HOUSE	Mortgage/Tax/Insurance							1,488.58			343.79				
0.00	0.00	HOUSE	Road Tax														
34.17	410.00	MEDICAL	Dentist/Insurance premiums	110.00										152.00	148.00		
159.75	1,917.00	MEDICAL	Personal/insurance premiums			405.00			405.00			366.00		345.00	396.00		
29.36	352.32	PERSONAL	AVA/Walks/History/Audobon	6.00	5.00	3.00	21.32	3.00	12.00	26.00	88.00	32.00	72.00	26.00	58.00		
8.58	103.00	PERSONAL	Books											103.00			
0.00	0.00	PERSONAL	Bus/Metro w/o car														
0.00	0.00	PERSONAL	DVD/CD's														
48.79	585.52	PERSONAL	Cloths/Shoes/Haircut			13.56	136.26	26.88	31.48	26.24	138.29	56.59	71.56	53.18	31.48		
24.89	298.63	PERSONAL	Computer Hardware/SW/Int	10.95	10.95	10.95	10.95	10.95		10.95	10.95	21.90	10.95	10.95	178.18		
0.00	0.00	PERSONAL	Entertainment/movies/vhs...														
0.00	0.00	PERSONAL	Exercise Equipment/memberships														
8.12	97.48	PERSONAL	Film/Camera/Video/Develop/class			14.18			36.82			46.48					

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
2.33	27.91	PERSONAL	Gifts				5.00					9.26	10.50	3.15			
0.00	0.00	PERSONAL	MD and Fed Tax paid														
13.00	156.00	PERSONAL	Misc/Swim MC							26.00		130.00					
0.00	0.00	PERSONAL	Newspaper														
1.77	21.24	PERSONAL	Office Supplies/drawing/class			21.24											
564.49	6,773.84	PERSONAL	Retirement Investments		2,398.84	4,375.00											
2.64	31.73	PERSONAL	Stamp col./Photo Albums							9.15	22.58						
6.16	73.86	PERSONAL	Stamps/Mail			13.10		11.85	7.91				41.00				
16.67	200.00	PERSONAL	Subscriptions/Membership						70.00		10.00	95.00				25.00	
23.27	279.29	PERSONAL	Guns-ammo/misc		6.00		40.00		177.04	6.00	8.25		20.00			22.00	
0.00	0.00	PERSONAL	Canoes/Kayak														
0.00	0.00	PERSONAL	Fishing														
0.00	0.00	PERSONAL	Bike														
3.67	44.08	PHONE	Cellular Phone												44.08		
29.43	353.18	PHONE	House	29.40	27.85	81.79		60.00		14.73	27.77	27.76	27.76	28.17	27.95		
0.00	0.00	SVS	Sales orders/membership														
8.92	107.00	TAX	Donations/Cash/payment			7.00		100.00									
17.57	210.89	UTILITIES	Cable TV	25.82	15.64	14.63	40.00	40.00			6.00	17.20	17.20	17.20	17.20		
10.66	127.88	UTILITIES	Electric						7.48	25.00	22.62	20.00	20.00	20.00	12.78		
45.66	547.92	UTILITIES	House Gas	103.80		162.21	90.00		4.33	24.26	22.61	23.91	26.62	33.61	56.57		
14.15	169.74	UTILITIES	Water/Sewage	55.14		26.50			30.50			30.86			26.74		
33.54	402.44	Extra	Needlepoint Texas Heritage	43.29	14.11	138.90			16.64	2.79	30.62	4.67	58.62	89.17	3.63		
9.85	118.14	Extra	13-17Apr2006 Family Reunion				118.14										
14.36	172.33	Work	Job Search/Related/H&R							20.00			3.83	73.50	75.00		
277.27	3,327.29	Extra	Scotland 2006			1,431.17		1,582.40	313.72								
85.95	1,031.38	Extra	Canal Conference 2006			475.00			60.00			528.44			-32.06		
41.00	492.05	Extra	Thanksgiving									395.20		96.85			
4.17	50.00	Extra	AVA Trips											50.00			
0.00	0.00	DEPOSIT															
2,637.22	31,646.64	DEPOSIT	PAY	2,018.42	4,102.07	3,400.97	3,413.18	4,038.60	2,100.53	2,486.49	2,188.61	1,601.32	1,797.67	2,015.54	2,483.24		
0.00	0.00	DEPOSIT	Mileage														
0.00	0.00	DEPOSIT	Overtime														
-229.58	-2,755.00	DEPOSIT	From+/(To-) Savings/HSA									-3,400.00		152.00	493.00		
196.64	2,359.72	Xfer	2004 Running Difference	2,359.72													
128.77	1,545.19	DEPOSIT	MD/Fed Tax +Refund/-payment/+expenses			911.00			634.19								
6.37	76.44	DEPOSIT	Other(vacation payoff,profit share/unemployment)												76.44		
Expenses		Extra expenses that could be eliminated (in red)								Needed (in black)							Retirement fund
2,335.58	Per Month	548.97	Per Month			502.15	Per Month			719.97	Per Month					564.49	Per Month
28,027.00	per Year	6,587.66	Per year			6,025.85	Per Year			8,639.65	Per Year					6,773.84	Per Year

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
0.00	0.00	PERSONAL	Misc/Swim MC														
0.20	2.34	PERSONAL	Newspaper	2.34													
2.54	30.52	PERSONAL	Office Supplies/drawing/cla	30.52													
618.39	7,420.65	PERSONAL	Retirement/HSA Investment	1,500.00	5,350.00	5,000.00				-38,736.32	34,306.97						
0.00	0.00	PERSONAL	Stamp col./Photo Albums														
4.18	50.15	PERSONAL	Stamps/Mail		15.70			12.45	9.20				12.80				
15.42	185.00	PERSONAL	Subscriptions/Membership					60.00	40.00			85.00					
5.16	61.90	PERSONAL	Guns-ammo/misc	24.00		-24.00								22.00	39.90		
0.00	0.00	PERSONAL	Canoes/Kayak														
0.00	0.00	PERSONAL	Fishing														
0.00	0.00	PERSONAL	Bike														
5.25	63.00	PHONE	Cellular Phone		15.00	0.75		15.75			15.75					15.75	
23.14	277.70	PHONE	House	28.49	40.97	17.06	16.96	19.75	18.96	17.17	18.06	16.99	17.41	48.59	17.29		
0.00	0.00	SVS	Sales orders/membership														
3.08	37.00	TAX	Donations/Cash/payment			7.00		30.00									
18.15	217.80	UTILITIES	Cable TV	17.20	17.20	18.37	18.27	18.27	18.36		18.36	18.36	18.36	18.35	18.35	18.35	
21.40	256.85	UTILITIES	Electric	17.63	20.00	20.00	14.95	14.16	22.19	22.11	25.75	27.02	24.44	20.32	28.28		
41.72	500.68	UTILITIES	House Gas	63.37	123.22	86.04	45.91		28.41	25.76	26.44	22.83	22.62	24.63	31.45		
7.44	89.27	UTILITIES	Water/Sewage			30.86			26.74			31.67					
60.60	727.22	Extra	Needlepoint	157.55	30.34	3.66	115.02	19.51	75.08	13.97	203.75			15.49		92.85	
14.29	171.52	Extra	TX JULY/AUG						0.00		171.52						
8.04	96.44	Work	Job Search/Related/H&R	5.00			25.00							7.19	49.35	9.90	
213.27	2,559.27	Extra	Scotland 2007						1,664.05	52.04	-264.77	1,116.97			-9.02		
10.36	124.28	Extra	Bryce/Basley Hike Vacation					124.28									
16.34	196.10	Extra	Thanksgiving						10.00						186.10		
77.96	935.49	Extra	AVA Trips			353.95	50.00	94.54		375.00					62.00		
0.00	0.00	DEPOSIT															
1,777.21	21,326.52	DEPOSIT	PAY	1,882.00	4,196.23	3,098.58	3,176.24	2,272.74	1,742.17	1,764.61	195.05		1,401.26	340.41	1,257.23		
0.00	0.00	DEPOSIT	Mileage														
0.00	0.00	DEPOSIT	Overtime														
300.33	3,604.00	DEPOSIT	From+/(To-) Savings/HSA		1,000.00				104.00		-5,000.00					7,500.00	
403.83	4,845.99	Xfer	2006 Running Difference	4,845.99													
204.58	2,455.00	DEPOSIT	MD/Fed Tax +Refund/-payment/+expenses			2,455.00											
690.09	8,281.06	DEPOSIT	Other(vacation payoff,profit sh		0.02										150.00	8,131.04	
Expenses		Extra expenses that could be eliminated (in red)			Expenses that could be reduced (in green)					Needed (in black)						Retirement/HSA fund	
2,698.46	Per Month	447.44	Per Month		412.22	Per Month				1,220.40	Per Month					618.39	Per Month
32,381.48	per Year	5,369.30	Per year		4,946.69	Per Year				14,644.84	Per Year					7,420.65	Per Year

Month Avg	Yr Total			ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	WORKING	PROJECTE	PROJECTED		
8,649.08	103,789.00		DEPOSITS	10,173.05	32,038.01	23,795.86	20,747.01	7,360.28	327.44	4,683.52	717.05	407.06	1,034.97	1,770.33	734.42		
5,039.07	60,468.84		Spent	390.60	1,011.96	15,499.78	14,189.82	7,953.64	4,989.72	6,502.33	1,755.23	1,846.61	2,579.42	2,494.75	1,254.98		
			Difference	9,782.45	31,026.05	8,296.08	6,557.19	-593.36	-4,662.28	-1,818.81	-1,038.18	-1,439.55	-1,544.45	-724.42	-520.56		
		Running	Difference	9,782.45	40,808.50	49,104.58	55,661.77	55,068.41	50,406.13	48,587.32	47,549.14	46,109.59	44,565.14	43,840.72	43,320.16	Cash	
			From Check page	9,589.18	40,518.68	48,950.58	55,522.13	54,996.72	50,265.12	48,471.20	47,627.37	46,067.44	44,469.99	43,223.25	43,223.25	96.91	0.00
				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
56.27	675.28	CAR	Gas (sometimes snacks/w	37.18	40.07	48.13	40.15	120.15		68.22	111.77	86.06	74.20	26.80	22.55		
49.46	593.55	CAR	Insurance				198.28	84.09					311.18				
83.45	1,001.42	CAR	Repair/tow				384.70	314.12					73.46		229.14		
16.49	197.83	CAR	Extras/add ons/parking/TX toll		20.00		37.83	20.00		20.00	20.00	20.00	20.00	20.00	20.00		
19.70	236.37	CAR	Inspection/Registration/Emission/License				236.37										
3.40	40.84	CAR	Maintance/Oil Change				7.99						32.85				
-7.11	-85.26	CC/Bank	Interest/pay back/ATM&CC	-114.26						29.00							
0.00	0.00	Education	Education														
8.77	105.28	FOOD	Cash Snacks/cafateria/Tips			54.19	2.00	11.70			12.00	2.00	18.00		5.39		
107.96	1,295.48	FOOD	Grocery Store(food/clean/h	106.82	139.44	160.39	108.22	81.71	46.16	117.69	141.16	118.16	120.11	66.67	88.95		
8.68	104.18	HOUSE	Fix/Repair					49.77	47.60			6.81					
10.69	128.29	HOUSE	Furniture/extra misc		9.73			118.56									
51.49	617.90	HOUSE	Garden/Lawn				435.55	38.13	33.20	54.55	10.13	29.04		17.30			
7.50	90.00	HOUSE	HOA		90.00												
47.34	568.09	HOUSE	House Goods				270.27	183.29	4.30	11.91		15.58		38.92	43.82		
0.00	0.00	HOUSE	Misc House														
777.46	9,329.54	HOUSE	Mortgage/Tax/Insurance/Rent			620.00	882.42	1,227.12	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00		
49.87	598.45	MEDICAL	Dentist/Insurance premiums												598.45		
162.50	1,950.00	MEDICAL	Personal/insurance premiums			384.00		214.00			184.00	184.00	433.00	367.00	184.00		
2.83	34.00	PERSONAL	AVA/Walks/History/Audobon/Misc				6.00	17.00				11.00					
7.48	89.79	PERSONAL	Books				19.95			6.50	9.74			5.25	48.35		
2.92	35.00	PERSONAL	DVD/CD's					35.00									
17.41	208.88	PERSONAL	Cloths/Shoes/Haircut				52.57	22.00		6.48	53.25	27.61	26.97		20.00		
9.54	114.47	PERSONAL	Computer Hardware/SW/Int	-37.87	10.95	10.95	10.95	42.84	10.95	10.95	10.95	10.95	10.95	10.95	10.95		
0.00	0.00	PERSONAL	Entertainment/movies/vhs...														
0.00	0.00	PERSONAL	Exercise Equipment/memberships														
0.00	0.00	PERSONAL	Film/Camera/Video/Develop/class														
43.28	519.36	PERSONAL	Gifts				5.41	46.85	83.10				145.71		238.29		
0.00	0.00	PERSONAL	MD and Fed Tax paid														
1.08	13.00	PERSONAL	Misc/Swim MC						13.00								
1.74	20.88	PERSONAL	Office Supplies/drawing/class				2.17			18.71							
3,019.21	36,230.51	PERSONAL	Retirement/HSA /Investmer	195.51		11,500.00	11,400.00	5,000.00	3,590.00	4,545.00							
0.00	0.00	PERSONAL	Stamp col./Photo Albums														
2.38	28.56	PERSONAL	Stamps/Mail		25.50		3.06										
22.08	264.95	PERSONAL	Subscriptions/Membership							264.95							
0.95	11.34	PERSONAL	Guns-ammo/misc			11.34											
5.37	64.47	PHONE	Cellular Phone			15.75		16.24			16.24			16.24			
41.20	494.36	PHONE	House/dish	22.97	19.36	17.99	0.91	105.44	51.32	46.01	45.35	45.54	46.07	46.70	46.70		
0.00	0.00	SVS	Sales orders/membership														
0.42	5.00	TAX	Donations/Cash/payment								5.00						
7.47	89.69	UTILITIES	Cable OLD	18.33	18.33	20.44	49.99	-17.40									
40.74	488.92	UTILITIES	Electric	19.63	35.93	24.97	20.03					77.44	96.70	106.13	53.45	54.64	
35.75	428.95	UTILITIES	House Gas	61.03	80.28	203.48						30.05	3.70	22.98	11.81	15.62	
13.61	163.30	UTILITIES	Water/Sewage	36.06		8.78						17.59	17.59	20.64	17.59	45.05	
5.09	61.07	Extra	Needlepoint	40.20	14.95								20.00	-19.67	5.59		
21.38	256.50	UTILITIES	Pf trash								42.69	42.69	42.09		86.94		
8.04	96.49	Work	Job Search/Related/H&R	5.00						20.00					50.88	20.61	
257.22	3,086.67	Extra	TX move		507.42	2,419.37	159.88										
0.00	0.00	Extra	Vacation														

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
17.95	215.44	Extra	Parents/Selisia Enterprise				-144.88	223.03	10.09	182.36	-132.13	29.18	-44.92	24.32	68.39		
0.00	0.00	Extra	AVA Trips														
0.00	0.00	DEPOSIT															
1,617.10	19,405.20	DEPOSIT	PAY	1,853.96	1,887.42	1,386.53	745.86	6,760.02	23.08	4,568.09	276.74	315.75	539.25	378.09	670.41		
66.91	802.90	DEPOSIT	interest checking/M-Mkt banks			28.66	1.15	0.26	253.47	104.74	90.31	91.31	93.29	75.70	64.01		
0.00	0.00	DEPOSIT	Overtime														
-12,615.01	-151,380.14	DEPOSIT	From+/(To-) Savings/HSA		29,950.00	-203,450.00	20,000.00		50.89		350.00		402.43	1,316.54			
684.92	8,219.09	Xfer	2006 Running Difference	8,219.09													
254.42	3,053.00	DEPOSIT	MD/Fed Tax +Refund/-payment/+expenses			2,453.00		600.00									
18,640.75	223,688.95	DEPOSIT	Other(vacation payoff,profit s	100.00	200.59	223,377.67				10.69							
Expenses		Extra expenses that could be eliminated (in red)			Expenses that could be reduced (in green)					Needed (in black)						Retirement/HSA fund	
5,039.07	Per Month	413.76	Per Month		346.50	Per Month				1,259.60	Per Month					3,019.21	Per Month
60,468.84	per Year	4,965.08	Per year		4,158.04	Per Year				15,115.21	Per Year					36,230.51	Per Year

Month Avg	Yr Total			ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	WORKING	PROJECTED	PROJECTED	
6,536.13	78,433.59		DEPOSITS	44,617.69	6,817.68	1,096.63	1,209.41	13,126.91	308.01	446.99	446.44	88.47	1.81	10,120.68	152.87		
5,514.83	66,177.90		Spent	21,797.62	19,282.86	1,907.24	2,437.71	3,324.52	2,415.88	1,786.27	2,238.76	2,058.95	2,509.09	7,134.44	-715.44		
			Difference	22,820.07	-12,465.18	-810.61	-1,228.30	9,802.39	-2,107.87	-1,339.28	-1,792.32	-1,970.48	-2,507.28	2,986.24	868.31		
		Running	Difference	22,820.07	10,354.89	9,544.28	8,315.98	18,118.37	16,010.50	14,671.22	12,878.90	10,908.42	8,401.14	11,387.38	12,255.69	Cash	
			From Check page	22,822.33	10,221.63	8,176.33	8,239.62	17,888.08	15,723.23	14,401.43	12,619.98	10,742.42	8,235.14	12,092.19	12,092.19	163.50	0.00
				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
36.65	439.74	CAR	Gas (sometimes snacks/wa	19.31	24.42	17.64	46.38	57.85	31.21	48.91	64.78	27.81	31.15	21.78	48.50		
47.75	573.04	CAR	Insurance				344.52						342.19		-113.67		
9.47	113.65	CAR	Repair/tow										113.65				
13.40	160.75	CAR	Extras/add ons/parking/TX	0.75	20.00		20.00	20.00	20.00		20.00	20.00		20.00	20.00		
7.00	84.05	CAR	Inspection/Registration/Emission/License		55.30		28.75										
10.96	131.55	CAR	Maintenance/Oil Change				33.95				97.60						
2.42	29.00	CC/Bank	Interest/pay back/ATM&CC charge/Checks							29.00				0.00			
0.00	0.00	Education	Education														
14.47	173.60	FOOD	Cash Snacks/cafeteria/Tips			38.40	4.00	4.25	14.22	14.06	21.24	77.43					
125.40	1,504.83	FOOD	Grocery Store(food/clean/h	96.49	86.39	91.19	101.77	64.80	201.32	75.36	111.80	133.42	155.06	251.19	136.04		
0.00	0.00	HOUSE	Fix/Repair														
0.00	0.00	HOUSE	Furniture/extra misc														
26.61	319.35	HOUSE	Garden/Lawn				127.20	56.51	39.42	10.81		20.50	64.91				
0.00	0.00	HOUSE	HOA														
11.60	139.15	HOUSE	House Goods				31.01	60.97		19.03	28.14						
0.00	0.00	HOUSE	Misc House														
1,108.11	13,297.29	HOUSE	Mortgage/Tax/Insurance/Ren	1,100.00	1,100.00	1,197.29	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00	1,100.00		
8.75	105.00	MEDICAL	Dentist/Insurance premiums						105.00								
171.25	2,055.00	MEDICAL	Personal/Insurance premium	184.00	184.00	184.00	184.00	184.00	184.00	116.00	159.00	184.00	159.00	159.00	174.00		
18.65	223.78	PERSONAL	AVA/Walks/History/Audobon/Misc			35.00	-0.60				189.38						
19.91	238.86	PERSONAL	Books	37.93	34.51				29.12	29.13		2.25	105.92				
2.24	26.86	PERSONAL	DVD/CD's										26.86				
23.85	286.24	PERSONAL	Cloths/Shoes/Haircut	17.81		82.93	24.42		80.17	43.02	8.66	29.23					
14.88	178.58	PERSONAL	Computer Hardware/SW/Int	10.95	10.95	10.95	10.95	10.95	10.95	21.90	10.95	10.95	32.55	10.95	25.58		
0.00	0.00	PERSONAL	Entertainment/movies/vhs...														
1.53	18.40	PERSONAL	Exercise Equipment/memberships								18.40						
0.00	0.00	PERSONAL	Film/Camera/Video/Develop/class														
62.35	748.22	PERSONAL	Gifts	44.34		54.48		32.37	35.15		27.01		113.11	80.04	361.72		
0.00	0.00	PERSONAL	MD and Fed Tax paid														
1.44	17.25	PERSONAL	Misc/Swim MC			-22.75	30.00				10.00						
1.65	19.78	PERSONAL	Office Supplies/drawing/cl	11.14		8.64											
3,424.85	41,098.14	PERSONAL	Retirement/HSA /Investmer	20,000.00	17,398.14			1,500.00						5,000.00	-2,800.00		
0.00	0.00	PERSONAL	Stamp col./Photo Albums														
0.00	0.00	PERSONAL	Stamps/Mail														
1.33	16.00	PERSONAL	Subscriptions/Membership											16.00			
0.00	0.00	PERSONAL	Guns-ammo/misc														
5.41	64.96	PHONE	Cellular Phone		16.24			16.24			16.24			16.24			
44.24	530.88	PHONE	House/dish	46.48	46.21	48.51	48.51	48.65		48.61	48.82	48.79	48.79	48.75	48.76		
0.00	0.00	SVS	Sales orders/membership														
0.00	0.00	TAX	Donations/Cash/payment														
0.00	0.00	UTILITIES	Cable OLD														
52.50	629.97	UTILITIES	Electric	39.01	60.09	36.22	28.39	25.98	29.58	55.20	122.87	101.68	68.13	37.02	25.80		
16.49	197.88	UTILITIES	House Gas	33.51	35.08	19.73	17.19	11.43	11.45	10.02	13.02	8.96	11.89	11.75	13.85		
25.88	310.57	UTILITIES	Water/Sewage	27.06	20.22	20.22	20.22	20.22	20.22	20.22	20.22	47.51	45.28	27.15	22.03		
16.42	196.98	Extra	Needlepoint	20.00	46.29		10.00				64.56	22.65			33.48		
46.03	552.31	UTILITIES	Pf trash	43.47	43.47	46.43	46.43	46.43	46.43	46.43	46.43	46.43	46.43	46.43	47.50		
8.79	105.47	Work	Job Search/Related/H&R	9.74		20.00									75.73		
0.00	0.00	Extra	TX move														
33.69	404.26	Extra	Vacation						404.26								

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Month Avg	Yr Total			ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL		
3,551.86	42,622.26		DEPOSITS	13,345.71	2,836.86	1,440.27	32,807.54	-18,250.17	101.36	0.18	0.41	1,000.28	4,329.27	1,627.25	3,383.30		
3,217.04	38,604.53		Spent	1,821.43	1,553.12	1,617.60	7,879.20	9,848.56	2,374.61	1,624.57	3,105.25	1,879.10	2,959.65	-3,303.67	7,245.11		
			Difference	11,524.28	1,283.74	-177.33	24,928.34	-28,098.73	-2,273.25	-1,624.39	-3,104.84	-878.82	1,369.62	4,930.92	-3,861.81		
		Running	Difference	11,524.28	12,808.02	12,630.69	37,559.03	9,460.30	7,187.05	5,562.66	2,457.82	1,579.00	2,948.62	7,879.54	4,017.73	Cash	
			From Check page	11,360.78	12,647.10	12,734.29	37,527.62	9,320.39	7,104.14	5,472.52	2,269.11	1,491.31	2,900.27	3,905.38	3,905.38	112.35	0.00
				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
57.13	685.61	CAR	Gas (sometimes snacks/wa	18.69	38.11	38.05	66.83	79.51	61.83	21.07	76.74	56.44	75.08	81.44	71.82		
38.85	466.15	CAR	Insurance				181.72	79.63					204.80				
4.37	52.45	CAR	Repair/tow	52.45													
2.50	30.00	CAR	Extras/add ons/parking/TX toll				30.00										
24.50	294.05	CAR	Inspection/Registration/Emission/License		57.30		221.75	15.00									
13.52	162.22	CAR	Maintenance/Oil Change				28.95	67.54				39.89	25.84				
2.42	29.00	CC/Bank	Interest/pay back/ATM&CC charge/Checks							29.00							
0.00	0.00	Education	Education														
21.94	263.32	FOOD	Cash Snacks/cafeteria/Tips		2.58		9.25	25.50	34.00	21.00	31.99	7.00	37.00	23.00	72.00		
197.78	2,373.35	FOOD	Grocery Store(food/clean/h	81.21	157.32	132.66	202.86	228.97	224.76	211.95	264.65	105.64	282.74	186.59	294.00		
0.00	0.00	HOUSE	Fix/Repair														
6.06	72.67	HOUSE	Furniture/extra misc					72.67									
0.00	0.00	HOUSE	Garden/Lawn														
0.00	0.00	HOUSE	HOA														
37.62	451.38	HOUSE	House Goods				232.13	31.57	104.64	19.02			3.18		60.84		
0.00	0.00	HOUSE	Misc House														
982.24	11,786.87	HOUSE	Mortgage/Tax/Insurance/Ren	1,100.00	800.00	855.37	1,471.50	945.00	945.00	945.00	945.00	945.00	945.00	945.00	945.00		
23.17	278.00	MEDICAL	Dentist/Insurance premiums					174.00						104.00			
140.83	1,690.00	MEDICAL	Personal/Insurance premium	159.00	159.00	159.00	159.00	159.00	159.00	159.00	189.00	194.00	97.00		97.00		
39.92	479.00	PERSONAL	AVA/Walks/History/Audobon/Misc				73.00	6.00	27.00		54.00	73.00	144.00	63.00	39.00		
17.38	208.53	PERSONAL	Books											9.52	199.01		
0.00	0.00	PERSONAL	DVD/CD's														
37.24	446.83	PERSONAL	Cloths/Shoes/Haircut	18.90		21.61	86.69	48.65	118.15	53.36	20.00		79.47				
49.21	590.47	PERSONAL	Computer Hardware/SW/Int	29.95	29.95	29.95	74.76	122.34	34.59	10.95	29.80	39.95	39.95	39.95	108.33		
0.00	0.00	PERSONAL	Entertainment/movies/vhs...														
40.83	490.00	PERSONAL	Exercise Equipment/memberships						76.00	69.00	69.00	69.00	69.00	69.00	69.00		
0.00	0.00	PERSONAL	Film/Camera/Video/Develop/class														
28.36	340.29	PERSONAL	Gifts		26.00		29.04	14.73	23.23			19.92	25.05	168.51	33.81		
0.00	0.00	PERSONAL	MD and Fed Tax paid														
1.92	23.00	PERSONAL	Misc/Swim MC						23.00								
3.35	40.22	PERSONAL	Office Supplies/drawing/class					10.57	8.47						21.18		
742.61	8,911.36	PERSONAL	Retirement/HSA /Investments				1,500.00	7,500.00	50.00	-138.64				-5,340.63	5,340.63		
0.00	0.00	PERSONAL	Stamp col./Photo Albums														
0.08	1.00	PERSONAL	Stamps/Mail				1.00										
42.95	515.40	PERSONAL	Subscriptions/Membership				253.00	39.00	20.00		30.00	16.00	115.00		42.40		
13.45	161.39	PERSONAL	Guns-ammo/misc				67.97	73.31			20.11						
10.46	125.55	PHONE	Cellular Phone/Long Distance Card		10.00	21.65		10.00	26.50		15.00	21.20			21.20		
39.30	471.61	PHONE	House/dish	51.04	51.17	51.21	51.21	72.98	21.39	28.82	28.82	28.82	28.71	28.72	28.72		
0.00	0.00	SVS	Sales orders/membership														
14.76	177.07	TAX	Donations/Cash/payment					27.03	28.62			41.18	29.89	29.15	21.20		
17.37	208.49	UTILITIES	Cable Comcast					55.64	21.83	21.84	21.84	21.84	21.84	21.83	21.83		
50.95	611.38	UTILITIES	Electric	43.35	59.68	60.32			332.64		31.22	13.42	25.73	21.04	23.98		
15.11	181.28	UTILITIES	House Gas	54.94	67.58	58.76											
16.13	193.51	UTILITIES	Water/Sewage	20.22	20.22	20.22		6.95	17.18	17.25	16.79	17.54	17.35	19.46	20.33		
0.00	0.00	Extra	Needlepoint														
11.49	137.93	UTILITIES	Pf trash	47.50	47.50	42.93											
20.13	241.55	Work	Job Search/Related/H&R	20.00					18.37	127.33	11.29	36.26	147.72	166.75	-286.17		
202.29	2,427.48	Extra	TX move				2,427.48										
174.42	2,093.00	Extra	Vacation/Tater Tours				700.00	10.00			1,250.00	133.00					

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Month Avg	Yr Total			ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL		
1,543.93	18,527.17		DEPOSITS	7,399.98	3,324.10	1,176.06	1,013.60	4,742.48	0.59	0.91	64.60	0.36	0.25	48.71	755.53		
1,442.22	17,306.65		Spent	197.34	1,651.00	2,805.63	2,411.09	5,171.19	-4,609.30	3,991.46	1,865.70	1,383.19	-225.06	1,106.58	1,557.83		
			Difference	7,202.64	1,673.10	-1,629.57	-1,397.49	-428.71	4,609.89	-3,990.55	-1,801.10	-1,382.83	225.31	-1,057.87	-802.30		
		Running	Difference	7,202.64	8,875.74	7,246.17	5,848.68	5,419.97	10,029.86	6,039.31	4,238.21	2,855.38	3,080.69	2,022.82	1,220.52	Cash	
			From Check page	6,980.13	8,769.74	6,518.23	5,746.84	5,271.17	9,949.86	6,007.81	4,064.93	2,800.88	3,031.69	1,100.52	1,100.52	120.00	0.00
				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
77.78	933.33	CAR	Gas (sometimes snacks/wa	38.19	21.10	36.11	53.84	100.63	132.39	78.47	120.43	90.63	69.75	69.68	122.11		
53.73	644.75	CAR	Insurance			212.25				76.10				356.40			
52.89	634.73	CAR	Repair/tow					97.00	537.73								
5.58	67.00	CAR	Extras/add ons/parking/TX toll					10.00	5.00	2.00			50.00				
125.06	1,500.75	CAR	Inspection/Registration/Emission/License							300.15		300.15	300.15	300.15	300.15		
4.14	49.67	CAR	Maintenance/Oil Change				39.89					4.89			4.89		
2.42	29.00	CC/Bank	Interest/pay back/ATM&CC charge/Checks							29.00							
0.00	0.00	Education	Education														
41.98	503.75	FOOD	Cash Snacks/restaraunts/T	33.00	33.00	6.00	15.00	53.00	84.25	88.00	58.00	10.00	20.00	44.00	59.50		
220.11	2,641.33	FOOD	Grocery Store(food/clean/h	176.11	165.83	265.67	213.66	211.34	229.32	228.14	259.62	243.44	156.63	227.99	263.58		
0.00	0.00	HOUSE	Fix/Repair														
7.77	93.22	HOUSE	Furniture/extra misc			46.81			19.99				10.60		15.82		
0.00	0.00	HOUSE	Garden/Lawn														
0.00	0.00	HOUSE	HOA														
14.79	177.53	HOUSE	House Goods				30.90	35.81	21.80						89.02		
0.00	0.00	HOUSE	Misc House														
993.63	11,923.52	HOUSE	Mortgage/Tax/Insurance/Ren	945.00	945.00	1,068.35	965.17	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00	1,000.00		
27.67	332.00	MEDICAL	Dentist/Insurance premiums						136.00					76.00	120.00		
101.66	1,219.94	MEDICAL	Personal/insurance premium	97.00	97.00	97.00	97.00	97.00	97.00	97.00	97.00	157.99	93.00	99.95	93.00		
31.65	379.75	PERSONAL	AVA/Walks/History/Audobon/Misc				7.00	143.25	108.00	8.50	9.00	34.00	21.00	6.00	43.00		
18.62	223.41	PERSONAL	Books			40.03	26.66	6.36		85.57	60.55	4.24					
4.93	59.13	PERSONAL	DVD/CD's				29.56								29.57		
27.89	334.67	PERSONAL	Cloths/Shoes/Haircut	53.35	20.00		63.58	110.10	4.99	82.65							
54.43	653.14	PERSONAL	Computer Hardware/SW/Int	75.99	39.95	39.95	39.95	118.36	72.75	39.95	39.95	66.44	39.95	39.95	39.95		
0.00	0.00	PERSONAL	Entertainment/movies/vhs...														
90.93	1,091.21	PERSONAL	Exercise Equipment/memb	129.00	69.00	69.00	69.00	152.25	79.00	79.00	99.96	79.00	108.00	79.00	79.00		
11.13	133.51	PERSONAL	Film/Camera/Video/Develop/class										19.06		114.45		
47.47	569.62	PERSONAL	Gifts		25.08		32.95	301.45			2.00		19.82	143.11	45.21		
170.72	2,048.68	PERSONAL	MD and Fed Tax paid				48.68	2,000.00									
0.00	0.00	PERSONAL	Misc/Swim MC														
6.78	81.32	PERSONAL	Office Supplies/drawing/class				16.75			64.57							
-1,260.02	-15,120.18	PERSONAL	Retirement/HSA /Investment	-1,614.68	0.00				-7,305.50			-1,300.00	-2,300.00	-1,600.00	-1,000.00		
0.00	0.00	PERSONAL	Stamp col./Photo Albums														
0.00	0.00	PERSONAL	Stamps/Mail														
21.19	254.32	PERSONAL	Subscriptions/Membership		23.32			39.00	44.00	10.00			38.00	100.00			
4.17	50.00	PERSONAL	Guns-ammo/misc				30.00						20.00				
8.73	104.80	PHONE	Cellular Phone/Long Distance Card			41.20			21.20			21.20		21.20			
28.95	347.38	PHONE	House/dish	28.87	28.87	28.87	28.84	28.84	28.84	28.86	31.12	27.57	28.90	28.90	28.90		
0.00	0.00	SVS	Sales orders/membership														
2.16	25.91	TAX	Donations/Cash/payment												25.91		
23.23	278.81	UTILITIES	Cable Comcast	21.83	21.83	21.83	21.83	23.93	23.94	23.94	23.94	23.94	23.94	23.93	23.93		
21.99	263.92	UTILITIES	Electric	137.51	64.05	40.40	15.85	6.11									
0.00	0.00	UTILITIES	House Gas														
18.55	222.65	UTILITIES	Water/Sewage	20.21	20.65	19.21	19.93	19.76		19.56	19.88	19.40	20.08	20.32	23.65		
0.00	0.00	Extra	Needlepoint														
0.00	0.00	UTILITIES	Pf trash														
45.12	541.47	Work	Job Search/Related/H&R	55.96	76.32	772.95	-404.95						5.00		36.19		
47.19	566.30	Extra	TX move/Txgiving									496.30		70.00			
287.19	3,446.31	Extra	Vacation/Tater Tours				950.00	617.00	50.00	1,650.00	44.25	104.00	31.06				

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
0.00	0.00	Extra	Parents/Selisia Enterprise														
0.00	0.00	Extra	Umbrella Insurance														
0.00	0.00	DEPOSIT															
804.80	9,657.60	DEPOSIT	PAY	1,028.11	1,534.61	1,175.46	1,013.13	4,742.12						48.54	115.63		
0.57	6.80	DEPOSIT	interest checking/M-Mkt bank	0.84	1.49	0.60	0.47	0.36	0.59	0.91	0.60	0.36	0.25	0.17	0.16		
0.00	0.00	DEPOSIT	Overtime														
36.65	439.74	DEPOSIT	From+/(To-) Savings/HSA												439.74		
500.98	6,011.75	Xfer	2010 Running Difference	6,011.75													
149.00	1,788.00	DEPOSIT	MD/Fed Tax +Refund/-payment/+expense	1,788.00													
51.94	623.28	DEPOSIT	Other(vacation payoff,profit s	359.28							64.00				200.00		
Expenses		Extra expenses that could be eliminated (in red)			Expenses that could be reduced (in green)					Needed (in black)						Retirement/HSA fund	
1,442.22	Per Month	569.97	Per Month		709.70	Per Month				1,422.56	Per Month					-1,260.02	Per Month
17,306.65	per Year	6,839.64	Per year		8,516.45	Per Year				17,070.74	Per Year					-15,120.18	Per Year

Month Avg	Yr Total			ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL		
4,019.85	48,238.20		DEPOSITS	29,574.81	2,611.10	3,344.65	5,610.19	374.45	3.19	1.86	-499.23	0.57	2,000.38	322.34	4,893.89		
3,517.70	42,212.36		Spent	11,961.45	2,045.09	1,985.47	3,241.87	2,531.30	2,867.22	3,097.09	3,425.28	2,634.77	2,981.48	2,956.18	2,485.16		
			Difference	17,613.36	566.01	1,359.18	2,368.32	-2,156.85	-2,864.03	-3,095.23	-3,924.51	-2,634.20	-981.10	-2,633.84	2,408.73		
		Running	Difference	17,613.36	18,179.37	19,538.55	21,906.87	19,750.02	16,885.99	13,790.76	9,866.25	7,232.05	6,250.95	3,617.11	6,025.84	Cash	
			From Check page	17,506.36	18,072.37	19,451.55	22,273.77	19,678.06	16,818.99	13,726.86	9,806.10	7,152.90	6,151.05	5,924.29	5,924.29	101.55	0.00
			JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC			
75.56	906.77	CAR	Gas (sometimes snacks/wash included)	26.00			64.49	120.22	108.78	92.16	105.65	115.43	105.01	123.26	45.77		
61.27	735.21	CAR	Insurance			3.31	365.60							366.30			
0.00	0.00	CAR	Repair/tow														
3.51	42.06	CAR	Extras/add ons/parking/TX	5.00		19.06		13.00	5.00								
300.15	3,601.80	CAR	Inspection/Registration/Emiss	300.15	300.15	300.15	300.15	300.15	300.15	300.15	300.15	300.15	300.15	300.15	300.15		
12.69	152.33	CAR	Maintenance/Oil Change				107.67						44.66				
2.67	32.00	CC/Bank	Interest/pay back/ATM&CC charge/Checks				3.00			29.00							
0.00	0.00	Education	Education														
25.63	307.60	FOOD	Cash Snacks/restaraunts/T	3.00			34.00	31.00	68.50	37.10	80.75	18.00	13.25	10.00	12.00		
206.39	2,476.63	FOOD	Grocery Store(food/clean/h	223.90	201.07	161.71	204.54	264.25	234.88	215.24	225.56	169.15	150.28	284.82	141.23		
0.00	0.00	HOUSE	Fix/Repair														
0.00	0.00	HOUSE	Furniture/extra misc														
0.00	0.00	HOUSE	Garden/Lawn														
0.00	0.00	HOUSE	HOA														
10.85	130.16	HOUSE	House Goods	10.54		94.46		9.33			10.59	5.24					
0.00	0.00	HOUSE	Misc House														
1,084.24	13,010.83	HOUSE	Mortgage/Tax/Insurance/Ren	1,000.00	1,000.00	1,000.00	1,154.83	1,107.00	1,107.00	1,107.00	1,107.00	1,107.00	1,107.00	1,107.00	1,107.00		
26.83	322.00	MEDICAL	Dentist/Insurance premiums						178.00					144.00			
95.33	1,144.00	MEDICAL	Personal/insurance premium	93.00	93.00	93.00	93.00	93.00	93.00	93.00	93.00	100.00	100.00	100.00	100.00		
51.60	619.25	PERSONAL	AVA/Walks/History/Audobc	11.00			99.00	94.00	69.00	26.00	140.25	90.00	26.00	48.00	16.00		
7.69	92.22	PERSONAL	Books				37.05			9.54				23.37	22.26		
0.00	0.00	PERSONAL	DVD/CD's														
53.67	644.04	PERSONAL	Cloths/Shoes/Haircut				166.46			215.10	55.75		101.06	40.94	64.73		
83.28	999.41	PERSONAL	Computer Hardware/SW/Int	39.95	39.95	39.95	391.49	65.37	39.95	39.95	39.95	39.95	39.95	39.95	183.00		
0.00	0.00	PERSONAL	Entertainment/movies/vhs...				44.10	-44.10									
95.00	1,140.00	PERSONAL	Exercise Equipment/memb	105.00	80.00	80.00	80.00	80.00	116.00	80.00	80.00	80.00	199.00	80.00	80.00		
1.48	17.81	PERSONAL	Film/Camera/Video/Develop/class									17.81					
39.00	468.05	PERSONAL	Gifts		34.04		15.89	58.95	37.92			31.80	148.01	108.58	32.86		
0.00	0.00	PERSONAL	MD and Fed Tax paid														
1.67	20.00	PERSONAL	Misc/Swim MC			20.00											
4.20	50.40	PERSONAL	Office Supplies/drawing/class					35.92	14.48								
833.33	10,000.00	PERSONAL	Retirement/HSA /Investmer	10,000.00						0.00							
0.00	0.00	PERSONAL	Stamp col./Photo Albums														
0.00	0.00	PERSONAL	Stamps/Mail														
22.33	268.00	PERSONAL	Subscriptions/Membership	35.00			35.00			63.00					135.00		
0.00	0.00	PERSONAL	Guns-ammo/misc														
8.73	104.80	PHONE	Cellular Phone/Long Distance Card		21.20			21.20	20.00		21.20			21.20			
30.08	360.92	PHONE	House/dish	29.05	29.05	29.05	30.78	30.07	30.07	30.42	30.42	30.42	30.53	30.53	30.53		
0.00	0.00	SVS	Sales orders/membership														
0.00	0.00	TAX	Donations/Cash/payment														
25.95	311.38	UTILITIES	Cable Comcast	26.69	24.00	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.07	26.06	26.07		
13.77	165.24	UTILITIES	Electric	7.33	45.95						22.47	25.57	23.47	22.49	17.96		
0.00	0.00	UTILITIES	House Gas														
23.30	279.59	UTILITIES	Water/Sewage	22.76	22.02	23.42	23.55	22.67	24.92	24.06	24.25	21.77	22.25	22.58	25.34		
0.00	0.00	Extra	Needlepoint														
0.00	0.00	UTILITIES	Pf trash														
127.65	1,531.80	Work	Job Search/Related/H&R	49.08		3.50	9.30			424.95	736.22	96.01	6.53	60.95	145.26		
71.32	855.86	Extra	TX move/Txgiving						327.60				538.26	-10.00			
93.56	1,122.66	Extra	Vacation/Tater Tours/Gunthers		128.66			115.00	110.00	85.00	326.00	352.00		6.00			

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
8.35	100.19	Extra	Parents/Selisia Enterprise			91.79						8.40					
16.61	199.35	Extra	Umbrella Insurance							199.35							
0.00	0.00	DEPOSIT															
1,084.13	13,009.50	DEPOSIT	PAY	1,609.50	2,607.82	2,243.23	6,107.92	370.96							70.07		
1.68	20.19	DEPOSIT	interest checking/M-Mkt bank	1.48	3.28	2.42	2.27	3.49	3.19	1.86	0.77	0.57	0.38	0.34	0.14		
0.00	0.00	DEPOSIT	Overtime														
3,318.50	39,822.00	DEPOSIT	From+/(To-) Savings/HSA	30,500.00									2,000.00	322.00	7,000.00		
101.71	1,220.52	Xfer	2011 Running Difference	1,220.52													
-502.17	-6,026.00	DEPOSIT	MD/Fed Tax +Refund/-payme	-3,825.00		1,099.00	-500.00				-500.00				-2,300.00		
16.00	191.99	DEPOSIT	Other(vacation payoff,profit s	68.31											123.68		
Expenses			Extra expenses that could be eliminated (in red)		Expenses that could be reduced (in green)					Needed (in black)						Retirement/HSA fund	
3,517.70	Per Month	466.88	Per Month		573.96	Per Month				1,643.53	Per Month					833.33	Per Month
42,212.36	per Year	5,602.51	Per year		6,887.47	Per Year				19,722.38	Per Year					10,000.00	Per Year

Month Avg	Yr Total			ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL		
4,318.29	51,819.49		DEPOSITS	7,802.91	3,449.93	2,550.11	12,125.07	524.36	0.38	0.31	0.22	2,900.12	2,600.09	19,400.09	465.90		
3,958.40	47,500.76		Spent	2,305.45	2,426.76	3,514.87	4,109.53	1,988.43	3,374.86	2,588.10	2,214.64	3,119.73	2,576.51	3,435.02	15,846.86		
			Difference	5,497.46	1,023.17	-964.76	8,015.54	-1,464.07	-3,374.48	-2,587.79	-2,214.42	-219.61	23.58	15,965.07	-15,380.96		
		Running	Difference	5,497.46	6,520.63	5,555.87	13,571.41	12,107.34	8,732.86	6,145.07	3,930.65	3,711.04	3,734.62	19,699.69	4,318.73	Cash	
			From Check page	5,344.91	6,308.08	5,474.13	13,505.77	12,053.70	8,674.33	6,102.54	3,907.62	3,497.47	3,871.49	4,146.49	4,146.49	172.24	0.00
				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
62.58	751.00	CAR	Gas (sometimes snacks/wa	19.45		30.56	48.23	51.60	79.72	108.94	117.64	43.99	47.78	92.76	110.33		
60.44	725.25	CAR	Insurance		355.62								369.63				
3.33	40.00	CAR	Repair/tow			233.00		-193.00									
26.21	314.55	CAR	Extras/add ons/parking/TX toll						259.55				55.00				
1,286.01	15,432.16	CAR	Inspection/Registration/Emiss	300.15	300.15	448.15	238.31	255.65	255.65	255.65	255.65	255.65	255.65	269.65	12,341.85		
13.38	160.52	CAR	Maintenance/Oil Change				92.34	2.11				26.18	39.89				
2.42	29.00	CC/Bank	Interest/pay back/ATM&CC charge/Checks							29.00			2.99	-2.99			
0.00	0.00	Education	Education														
13.15	157.79	FOOD	Cash Snacks/restaraunts/Tips				25.00	26.00	13.00	13.00	26.50	5.00	3.00	18.50	27.79		
175.68	2,108.10	FOOD	Grocery Store(food/clean/hc	187.26	170.19	200.64	132.15	193.06	154.89	191.64	165.91	157.75	115.98	211.32	227.31		
0.00	0.00	HOUSE	Fix/Repair														
4.00	47.99	HOUSE	Furniture/extra misc				47.99										
0.00	0.00	HOUSE	Garden/Lawn														
0.00	0.00	HOUSE	HOA														
4.30	51.55	HOUSE	House Goods								21.08			30.47			
0.00	0.00	HOUSE	Misc House														
1,114.16	13,369.88	HOUSE	Mortgage/Tax/Insurance/Rent	1,107.00	1,192.88	1,107.00	1,107.00	1,107.00	1,107.00	1,107.00	1,107.00	1,107.00	1,107.00	1,107.00	1,107.00		
20.17	242.00	MEDICAL	Dentist/Insurance premiums				120.00							122.00			
100.00	1,200.00	MEDICAL	Personal/insurance premiums	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00		
36.79	441.51	PERSONAL	AV/A/Walks/History/Audobon/Misc				59.00	6.00	20.00	85.88	83.00	144.63	23.00	20.00			
2.65	31.75	PERSONAL	Books			31.75											
0.00	0.00	PERSONAL	DVD/CD's														
32.63	391.54	PERSONAL	Cloths/Shoes/Haircut				47.68	20.00	113.52				23.79	43.19	143.36		
71.73	860.75	PERSONAL	Computer Hardware/SW/Int	329.29	39.95	107.77	39.95	61.14	39.95	39.95	39.95	39.95	39.95	41.45	41.45		
3.74	44.93	PERSONAL	Entertainment/movies/vhs...			10.00						34.93					
95.46	1,145.50	PERSONAL	Exercise Equipment/membe	106.00	81.00	81.00	81.00	81.00	81.00	180.00	81.00	130.50	81.00	81.00	81.00		
0.00	0.00	PERSONAL	Film/Camera/Video/Develop/class														
78.72	944.68	PERSONAL	Gifts		52.51	29.00	37.53	24.31	8.16			107.89	72.92	10.00	602.36		
125.00	1,500.00	PERSONAL	MD and Fed Tax paid				1,500.00										
0.83	10.00	PERSONAL	Misc/Swim MC												10.00		
3.43	41.20	PERSONAL	Office Supplies/drawing/class					24.91	16.29								
0.00	0.00	PERSONAL	Retirement/HSA /Investments														
0.00	0.00	PERSONAL	Stamp col./Photo Albums														
0.00	0.00	PERSONAL	Stamps/Mail														
29.42	353.00	PERSONAL	Subscriptions/Membership	20.00			70.00	83.00		25.00				120.00	35.00		
0.00	0.00	PERSONAL	Guns-ammo/misc														
5.38	64.52	PHONE	Cellular Phone/Long Distance Card		21.20			23.32	20.00								
31.63	379.56	PHONE	House/dish	30.45	31.50	31.50	31.46	31.46	31.46	32.03	31.96	31.96	31.92	31.93	31.93		
0.00	0.00	SVS	Sales orders/membership														
0.00	0.00	TAX	Donations/Cash/payment														
27.70	332.44	UTILITIES	Cable Comcast	26.07	26.07	28.03	28.03	28.03	28.03	28.03	28.03	28.03	28.03	28.03	28.03		
21.84	262.10	UTILITIES	Electric	19.18	30.26	27.20	18.56	24.16	21.18	22.10	23.43	21.57	22.51	12.55	19.40		
0.00	0.00	UTILITIES	House Gas														
22.62	271.40	UTILITIES	Water/Sewage	26.28	25.43	24.27	22.95	20.79	21.81	20.74	22.04	21.13	21.59	21.36	23.01		
0.88	10.54	Extra	Needlepoint					10.54									
0.00	0.00	UTILITIES	Pf trash														
25.19	302.27	Work	Job Search/Related/H&R	34.32			63.00					115.00		30.00	59.95		
34.80	417.64	Extra	TX move/TX Travel									263.57	132.88		21.19		
405.52	4,866.29	Extra	Vacation/Tater Tours/Gunthers			1,025.00		20.00	991.00	349.14	111.45	485.00	2.00	1,046.80	835.90		

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
0.00	0.00	Extra	Parents/Selisia Enterprise														
16.61	199.35	Extra	Umbrella Insurance				199.35										
0.00	0.00	DEPOSIT															
1,301.20	15,614.42	DEPOSIT	PAY	1,678.49	3,449.70	2,549.91	7,346.76	523.96							65.60		
0.27	3.27	DEPOSIT	interest checking/M-Mkt banks	0.30	0.23	0.20	0.31	0.40	0.38	0.31	0.22	0.12	0.09	0.09	0.62		
0.00	0.00	DEPOSIT	Overtime														
2,345.17	28,142.00	DEPOSIT	From+/(To-) Savings/HSA				3,000.00					2,900.00	2,600.00	19,400.00	242.00		
503.07	6,036.84	Xfer	2011 Running Difference	6,036.84													
148.17	1,778.00	DEPOSIT	MD/Fed Tax +Refund/-payment/+expenses				1,778.00										
20.41	244.96	DEPOSIT	Other(vacation payoff,profit sh)	87.28											157.68		
Expenses		Extra expenses that could be eliminated (in red)			Expenses that could be reduced (in green)					Needed (in black)					Retirement/HSA fund		
3,958.40	Per Month	655.46	Per Month		633.29	Per Month				2,669.65	Per Month				0.00	Per Month	
47,500.76	per Year	7,865.56	Per year		7,599.45	Per Year				32,035.75	Per Year				0.00	Per Year	

Month Avg	Yr Total			ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL		
6,677.37	80,128.60		DEPOSITS	10,846.66	3,796.01	15,379.78	29,808.80	1,271.24	3,613.86	2,405.11	1,298.84	3,872.90	2,509.02	1,318.62	4,007.76		
2,501.47	30,017.66		Spent	1,994.66	2,103.25	10,711.45	12,929.72	654.58	-2,922.88	620.65	597.24	556.55	1,240.99	664.92	866.53		
			Difference	8,852.00	1,692.76	4,668.33	16,879.08	616.66	6,536.74	1,784.46	701.60	3,316.35	1,268.03	653.70	3,141.23		
		Running	Difference	8,852.00	10,544.76	15,213.09	32,092.17	32,708.83	39,245.57	41,030.03	41,731.63	45,047.98	46,316.01	46,969.71	50,110.94	Cash	
			From Check page	8,668.31	10,767.62	14,603.88	32,038.23	32,740.13	39,166.57	40,911.03	41,612.63	44,697.40	46,486.84	50,023.24	50,023.24	87.70	0.00
				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
40.13	481.54	CAR	Gas (sometimes snacks/wa	43.11	45.30	66.23	53.80	24.42	21.01	22.53	40.35	43.09	38.14	44.96	38.60		
58.04	696.44	CAR	Insurance			369.07		-3.94					345.61		-14.30		
0.00	0.00	CAR	Repair/tow														
9.92	119.00	CAR	Extras/add ons/parking/TX toll			20.00		24.00				20.00	20.00	35.00			
16.50	198.00	CAR	Inspection/Registration/Emission/License/loan			262.00		-64.00									
24.48	293.72	CAR	Maintenance/Oil Change			263.85						29.87					
2.92	35.02	CC/Bank	Interest/pay back/ATM&CC charge/Checks			6.02				29.00							
0.00	0.00	Education	Education														
4.65	55.80	FOOD	Cash Snacks/restaraunts/Ti	18.80	37.00												
59.97	719.59	FOOD	Grocery Store(food/clean/hc	161.56	139.83	93.99	13.42	9.94	29.08	21.10	25.55	19.00	161.53	44.59			
0.00	0.00	HOUSE	Fix/Repair														
0.00	0.00	HOUSE	Furniture/extra misc														
0.00	0.00	HOUSE	Garden/Lawn														
2.08	25.00	HOUSE	HOA/Rental Storage unit			25.00											
8.26	99.11	HOUSE	House Goods			16.39	21.90		8.27		8.83				43.72		
4.27	51.19	HOUSE	Misc House		51.19												
317.47	3,809.59	HOUSE	Mortgage/Tax/Insurance/Rent	1,107.00	1,107.00	1,899.60	-304.01										
0.00	0.00	MEDICAL	Dentist/Insurance premiums														
353.47	4,241.66	MEDICAL	Personal/insurance premiums	200.00	100.00	100.00	388.30		636.10	388.30	388.30	388.30	620.66	388.30	643.40		
1.00	12.00	PERSONAL	AV/A/Walks/History/Audobon/Misc			3.00		3.00				3.00		3.00			
1.23	14.75	PERSONAL	Books	14.75													
0.00	0.00	PERSONAL	DVD/CD's														
25.43	305.11	PERSONAL	Cloths/Shoes/Haircut	84.25		20.00		80.46	32.46	77.94	10.00						
10.36	124.35	PERSONAL	Computer Hardware/SW/Int	41.45	41.45	41.45											
0.00	0.00	PERSONAL	Entertainment/movies/vhs...														
62.38	748.59	PERSONAL	Exercise Equipment/membe	107.00	82.00	169.98	43.29	43.29	43.29	43.29	43.29	43.29	43.29	43.29	43.29		
0.00	0.00	PERSONAL	Film/Camera/Video/Develop/class														
25.30	303.54	PERSONAL	Gifts		43.27		9.69	48.24	99.19	23.97				50.00	29.18		
781.09	9,373.03	PERSONAL	MD and Fed Tax paid				12,599.96	502.62	-3,729.55								
-6.82	-81.80	PERSONAL	Misc/Swim MC	15.00		40.00		-136.80									
3.34	40.12	PERSONAL	Office Supplies/drawing/clo	10.81			9.74	19.57									
541.67	6,500.00	PERSONAL	Retirement/HSA /Investments			6,500.00											
0.00	0.00	PERSONAL	Stamp col./Photo Albums														
1.58	18.90	PERSONAL	Stamps/Mail			9.50	9.40										
4.92	59.00	PERSONAL	Subscriptions/Membership		59.00												
0.00	0.00	PERSONAL	Guns-ammo/misc														
6.41	76.94	PHONE	Cellular Phone/Long Distan	10.00		31.91				12.98					22.05		
3.40	40.83	PHONE	House/dish	31.91	31.91		-22.99										
0.00	0.00	SVS	Sales orders/membership														
0.00	0.00	TAX	Donations/Cash/payment														
5.51	66.07	UTILITIES	Cable Comcast	28.03	29.68	8.36											
8.81	105.66	UTILITIES	Electric	23.93	24.08	33.42	24.23										
0.00	0.00	UTILITIES	House Gas														
5.86	70.38	UTILITIES	Water/Sewage	24.06	22.82	23.50											
0.00	0.00	Extra	Needlepoint														
0.00	0.00	UTILITIES	Pf trash														
4.33	51.95	Work	Job Search/Related/H&R												51.95		
95.99	1,151.90	Extra	TX move/TX Travel		323.72	708.18	60.00	60.00									
-0.84	-10.05	Extra	Vacation/Tater Tours/Gunth	18.95	-89.00					60.00							

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
18.39	220.73	Extra	Parents/Selisia Enterprise	54.05	54.00			30.00	6.50				11.76	55.78	8.64		
0.00	0.00	Extra	Umbrella Insurance														
0.00	0.00	DEPOSIT															
533.51	6,402.10	DEPOSIT	PAY	1,221.14	2,464.22	705.93	1,775.15					145.15			90.51		
0.30	3.63	DEPOSIT	interest checking/M-Mkt banks	0.21	0.27	0.27		0.35	0.33	0.32	0.36	0.34	0.32	0.33	0.32		
2,474.52	29,694.22	DEPOSIT	Brokerage Div/Int	3,019.76	1,031.52	3,173.58	3,033.44	1,270.89	3,613.53	2,404.79	1,298.48	3727.41	2508.7	1318.29	3,293.83		
3,265.01	39,180.16	DEPOSIT	From+/(To-) Savings/HSA	2,200.00		11,500.00	25,000.00								480.16		
359.89	4,318.73	Xfer	2013 Running Difference	4,318.73													
0.00	0.00	DEPOSIT	MD/Fed Tax +Refund/-payment/+expenses														
44.15	529.76	DEPOSIT	Other(vacation payoff,profit sh	86.82	300.00										142.94		
Expenses		Extra expenses that could be eliminated (in red)			Expenses that could be reduced (in green)				Needed (in black)							Retirement/HSA fund	
2,501.47	Per Month	204.03	Per Month		963.57	Per Month			792.21	Per Month						541.67	Per Month
30,017.66	per Year	2,448.32	Per year		11,562.82	Per Year			9,506.52	Per Year						6,500.00	Per Year

Month Avg	Yr Total			ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL	ACTUAL		
2,828.80	33,945.54		DEPOSITS	20,642.89	2,259.81	362.06	1,876.81	0.26	0.24	0.24	0.25	0.23	0.20	0.35	8,802.20		
1,747.46	20,969.50		Spent	515.07	244.53	534.03	1,007.91	615.32	614.14	5,387.25	483.79	790.68	957.61	6,822.01	2,997.16		
			Difference	20,127.82	2,015.28	-171.97	868.90	-615.06	-613.90	-5,387.01	-483.54	-790.45	-957.41	-6,821.66	5,805.04		
		Running	Difference	20,127.82	22,143.10	21,971.13	22,840.03	22,224.97	21,611.07	16,224.06	15,740.52	14,950.07	13,992.66	7,171.00	12,976.04	Cash	
			From Check page	20,040.12	22,055.40	21,886.43	22,769.49	22,106.93	21,493.03	16,106.02	15,575.48	15,086.48	14,067.71	12,892.00	12,892.00	84.04	0.00
				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
26.05	312.56	CAR	Gas (sometimes snacks/wa	11.43	25.15	38.09	19.10	40.78	13.67	16.91	27.40	42.56	10.78	43.84	22.85		
53.31	639.74	CAR	Insurance				319.87						319.87				
0.00	0.00	CAR	Repair/tow														
17.42	209.00	CAR	Extras/add ons/parking/TX	20.00	20.00	20.00	20.00	20.00			20.00	20.00	9.00	40.00	20.00		
7.90	94.75	CAR	Inspection/Registration/Emiss	65.25		18.50						11.00					
11.64	139.63	CAR	Maintance/Oil Change				108.26					31.37					
14.75	177.00	CC/Bank	Interest/pay back/ATM&CC charge/Checks/Safe Box				148.00			29.00							
0.00	0.00	Education	Education														
9.82	117.85	FOOD	Cash Snacks/restaraunts/Tips				4.50	4.50				10.00	38.03	50.82	10.00		
20.53	246.31	FOOD	Grocery Store(food/clean/house)				5.92	35.57			8.81	24.45	1.99	98.92	70.65		
0.00	0.00	HOUSE	Fix/Repair														
0.00	0.00	HOUSE	Furniture/extra misc														
0.00	0.00	HOUSE	Garden/Lawn														
0.00	0.00	HOUSE	HOA/Rental Storage unit														
3.24	38.83	HOUSE	House Goods					25.39	13.44								
1.34	16.13	HOUSE	Misc House								16.13						
0.00	0.00	HOUSE	Mortgage/Tax/Insurance/Rent														
1.72	20.60	MEDICAL	Personal payments		50.00		50.00					50.00	131.50	20.00	-280.90		
251.39	3,016.73	MEDICAL	Insurance premiums	255.10		255.10	255.10	255.10	255.10	255.10	255.10	255.10	255.10	444.40	276.43		
1.92	23.00	PERSONAL	AVA/Walks/History/Audobon/Misc			3.00	3.00	3.00			3.00	3.00	8.00				
0.68	8.12	PERSONAL	Books					8.12									
0.00	0.00	PERSONAL	DVD/CD's														
25.98	311.78	PERSONAL	Cloths/Shoes/Haircut	58.95	20.00		20.00			38.36	85.95		88.52				
5.88	70.52	PERSONAL	Computer Hardware/SW/Internet		64.04					6.48							
0.00	0.00	PERSONAL	Entertainment/movies/vhs...														
44.91	538.92	PERSONAL	Exercise Equipment/membe	43.29	43.29	43.29	45.45	45.45	45.45	45.45	45.45	45.45	45.45	45.45	45.45		
0.52	6.22	PERSONAL	Film/Camera/Video/Develop/class											6.22			
43.24	518.93	PERSONAL	Gifts			134.00		138.58						17.31	229.04		
0.00	0.00	PERSONAL	MD and Fed Tax paid														
7.08	85.00	PERSONAL	Misc/Swim MC					5.00								80.00	
0.67	8.09	PERSONAL	Office Supplies/drawing/class												8.09		
0.00	0.00	PERSONAL	Retirement/HSA /Investments														
0.00	0.00	PERSONAL	Stamp col./Photo Albums														
0.00	0.00	PERSONAL	Stamps/Mail														
14.34	172.05	PERSONAL	Subscriptions/Membership	39.00					100.00				6.00	27.05			
0.00	0.00	PERSONAL	Guns-ammo/misc														
14.67	176.00	PHONE	Cellular Phone/Long Distan	22.05	22.05	22.05	22.05	21.95	21.95	21.95	21.95						
0.00	0.00	PHONE	House/dish														
0.00	0.00	SVS	Sales orders/membership														
0.00	0.00	TAX	Donations/Cash/payment														
0.00	0.00	UTILITIES	Cable Comcast														
0.00	0.00	UTILITIES	Electric														
0.00	0.00	UTILITIES	House Gas														
0.00	0.00	UTILITIES	Water/Sewage														
0.00	0.00	Extra	Needlepoint														
0.00	0.00	UTILITIES	Pf trash														
5.68	68.21	Work	Job Search/Related/H&R				6.66								61.55		
7.83	94.00	Extra	Trips/Events special									12.00	28.00	54.00			
414.50	4,974.00	Extra	PrePaid Funeral							4,974.00							

				JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC		
727.43	8,729.12	Extra	Parents/Selisia Enterprise									329.12		6,000.00	2,400.00		
13.03	156.41	Extra	Umbrella Insurance						156.41								
0.00	0.00	DEPOSIT															
244.03	2,928.37	DEPOSIT	PAY	136.91	403.50	361.76	1,876.53								149.67		
0.25	2.99	DEPOSIT	interest checking/M-Mkt banks	0.34	0.31	0.30	0.28	0.26	0.24	0.24	0.25	0.23	0.20	0.20	0.14		
708.33	8,500.00	DEPOSIT	Brokerage Div/Int												8,500.00		
12.70	152.39	DEPOSIT	From+/(To-) Savings/HSA												152.39		
1,701.39	20,416.72	Xfer	2014 Running Difference	20,416.72													
154.67	1,856.00	DEPOSIT	MD/Fed Tax +Refund/-payment/+expenses	1,856.00													
7.42	89.07	DEPOSIT	Other(vacation payoff,profit sh	88.92										0.15			
Expenses		Extra expenses that could be eliminated (in red)	Expenses that could be reduced (in green)							Needed (in black)						Retirement/HSA fund	
1,747.46	Per Month	1,272.08	Per Month		149.42	Per Month				325.95	Per Month					0.00	Per Month
20,969.50	per Year	15,264.97	Per year		1,793.08	Per Year				3,911.45	Per Year					0.00	Per Year

Car Costs

Per Month cost

Accent 2000	\$	243.70
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Accent 2012	\$	290.61
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Honda Pilot 2013	\$	632.80
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CRV 2019	\$	531.68
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RAV4 2021	\$	600.75
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Date	Item	amount	
6-Sep-21	Vehicle cost	29526.00	
6-Sep-21	AddOns +Tax +Misc	5636.67	
6-Sep-21	SubTotal	35162.67	
6-Sep-21	Dealer +Fees	1845.00	
6-Sep-21	Total for Vehicle	37007.67	
2021	Expenses total	625.53	
2022	Expenses total	2113.54	
2023	Expenses total	1671.28	
	Total all expenses	41418.02	
26-Aug-23	Sell price	27000	
27-Aug-23	All-Sell	14418.02	
	Months owned 9/2021	24	
	Cost per month	600.7508	

CRV 2019	
3/8/2019 through 9/7/2021	
Category	Totals
EXPENSES	
Auto	
Auto:Fuel	1,476.16
Auto:Insurance	2,769.79
Auto:Maintain	351.79
Auto:Registration	93.75
Auto:Tolls	954.21
Loan Interest:Auto	335.24
Loan Principle:Auto	3,574.46
EXPENSES Total	9,555.40
Purchased Price 8Mar2019	25,395.00
Trade value 6Sep2021	19,000.00
Purchase-trade=value loss	6,395.00
value loss+expense=	15,950.40
Months owned	30.00
Cost per month	531.68

Date	ISO Date	Mileage	Description (RR Auto Group 512-244-6900)	Cost	Location	Notes
1/7/2013	20130107	30	Purchased Honda Pilot 2013, 4door, 2wd EX, White, Tag BMY-3707	31,633.33	Dealer	Loan at 2.33%, 5yrs
1/7/2013	20130107		Interest over 5yrs for loan actual paidoff early	2,075.27	AHFS(HondaFinancial S	Actually paid
1/22/2013	20130122		Registration Original 1/3/2013-12/2013		TX DMV	Part of Purchase cost
2/27/2013	20130227		State Farm Insurance 24Jan2013-24Jul2013	368.31		
3/1/2013	20130301	619	Airbag Rivet recall fixed	0	Dealer	
7/31/2013	20130731		State Farm Insurance 24Jul2013-24Jan2014	794.6		2 cars
11/19/2013	20131119	5,809	OLF, Rotate Tires	69.66	Dealer	
12/4/2013	20131204		Registration Renewel 1/1/2014-12/2014	65.25	TX DMV	
12/16/2013	20131216		State Inspection	28.75	Pf Auto & Inspection	
1/8/2014	20140108		State Farm Insurance 24Jan2014-24Jul2014	884.05		2 cars
7/2/2014	20140702	11,121	OLF, Rotate Tires	45.16	Dealer	no charge because waited over 2hrs
7/8/2014	20140708		State Farm Insurance 24Jul2014-24Jan2015	915.32		2 cars
8/26/2014	20140826		Picked up after repairs due to accident	500	RR Collision	
8/26/2014	20140826	12,494	Right Rear Window will not react to switch	0	Dealer	
11/6/2014	20141106		Registration Renewel 1/1/2015-12/2015	65.25	TX DMV	
11/11/2014	20141111	13,497	State Inspection	28.75	PFastLube	
12/20/2014	20141220	13,765	Replace Left Brake Light Bulb	23.26	Dealer	
12/24/2014	20141224		State Farm Insurance 24Jan2015-24Jul2015	971.71		2 cars
4/16/2015	20150416	16,259	OLF, Alignment Check	49.25	Dealer	
6/30/2015	20150630		State Farm Insurance 24Jul2015-24Jan2016	635.04		only Pilot
9/30/2015	20150930	20,933	OLF, Bushing inspection	49.74	Dealer	
11/14/2015	20151114		Registration Renewel 1/1/2016-12/2016	72.75	TX DMV	
11/14/2015	20151114	22,152	State Inspection	18.5	Pf Auto & Inspection	
12/24/2015	20151224		State Farm Insurance 24Jan2016-24Jul2016	736.58		only Pilot
6/22/2016	20160622		State Farm Insurance 24Jul2016-24Jan2017	756.81		only Pilot
7/15/2016	20160715	26,874	OLF, Rotate Tires, Brake flush	193.8	Dealer	
12/9/2016	20161209	30,911	State Inspection	18.5	PFastLube	
12/9/2016	20161209		Registration Renewel 1/1/2017-12/2017	75.5	TX DMV	
1/3/2017	20170103		StateFarm Insurance 24Jan2017-24Jul2017	815.36		
1/9/2017	20170109		TXDps Helga's driver license renewal	25	TX DPS	
1/26/2017	20170126	32,550	Tire slow leak, passenger Front, found no nail or leak	0	Discount Tire	
2/2/2017	20170202		StateFarm Insurance SafeDriver Discount	-27.38		
2/17/2017	20170217	33,116	OLF, Passenger Air Filter (Rats), Replace Battery, Nail in tire passenger front	317.28	Dealer	
3/27/2017	20170327		Application for Disability Parking Placard			
3/24/2017	20170324		Loan paid off			
4/10/2017	20170410		USAA Insurance	28.13		
4/10/2017	20170410		StateFarm Insurance reimbursement	-503.24		
4/13/2017	20170413		AARP Defensive Driving course x 2	30	AARP RR Baca center	
5/17/2017	20170517		Passenger Air Filter	27.05	AutoZone	Dealer filter was crushed
9/1/2017	20170901	38,640	Tires all 4 replace	936.92	Discount Tire	
9/8/2017	20170908		USAA Insurance Sep2017-Mar2018	410.95		
9/11/2017	20170911	38,888	LOF, Power Steering flush, extra Passenger filter	171.82		
10/27/2017	20171027		USAA Insurance mileage increase 8000 to 10,500			
12/6/2017	20171206	41,321	State Inspection	18.5	PFastLube	
12/6/2017	20171206	41,321	Registration Renewel 1/1/2018-12/2018	76.25	TX DMV via HEB	
12/6/2017	20171206	41,321	Discount Tire replaced Right Rear	29.5	Discount Tire	
3/2/2018	20180302	43,300	Airbag Rivet recall fixed	0	Dealer	
3/2/2018	20180302	43,300	Battery in Key Fob	7.57	Dealer	
3/7/2018	20180307		USAA Insurance Mar2018-Sep2018	477.52		
5/17/2018	20180517	45,103	LOF	69.86	Dealer	
9/3/2018	20180903		USAA Insurance Sep2018-Mar2019	486.84	Discount Tire	
10/7/2018	20181007	48,101	Battery jumped Spyker Towing AAA	0	AAA	
2/25/2019	20190225	49,776	LOF	70.95	Dealer	
3/8/2019	20190308	50,400	Dealer Trade In	-9000	Dealer	

Date	ISO Date	Mileage	Description (RR Auto Group 512-244-6900)	Cost	Location	Notes
			Total Cost to date (with initial purchase)	35,544.02		
			Monthly Cost over Bot Jan2013- 8Mar2019=6.18years (74.12 months)	479.547		
			Yearly Cost over Jan2013-8Mar2019=6.18years	5751.46		
			Total Cost to date (with OUT initial purchase)	3,910.69		
			Monthly Cost over Bot Jan2013- 8Mar2019=6.18years (74.12 months)	52.7616		
			Yearly Cost over Jan2013-8Mar2019=6.18years	632.7977		

Mileage	Date	ISO Date	Oil	Hyundai Round Rock 512-244-6900, 888-697-9107	Cost	Location	Issues
19	6/29/2011	110629		Bought VIN # KMHCT4AE5CU055493 Hyundai Accent 2012	18604.14	Dealer MD	16509.15+plans=18604.14 financed
19	6/29/2011	110629		Car Title and Registration to MD		MVA	thru Dealer
	6/29/2011	110629		6/29/11-10/20/11 insurance 300/500/100 due to Rent Insurance and Liability Insurance	207.86		\$336.62/6mths, car purchased 29Jun11
2236	9/28/2011	110928	y	OLF	4.89	Dealer MD	
	10/20/2011	111020		10/20/11-4/20/12 insurance	356.40		
4456	12/23/2011	111223	y	OLF and Recall Th1 2012 RB ECU Update P0191 and 27pt inspection	4.89	Dealer MD	Had headLights check because too dim - no issue
	4/20/2012	120420		4/20/12-10/20/12 insurance	365.60		
5154	4/26/2012	120426	y	Schedule A Service, OLF, spare Key	930.00	Dealer MD	no issues
	6/12/2013	120612		Spare Tire Purchase	259.55	Dealer MD	
10392	10/3/2012	121003	y	Schedule A Service, OLF	44.66	Dealer MD	no issues
	10/20/2012	121020		10/20/12-4/20/13 insurance	366.30		
	11/4/2012	121104		Reimbursement claim Mileage 11,250 received on 28nov	-93.40		
	3/15/2013	130315		Renewed Tag Registration	128.00	MVA	
12450	3/20/2013	130320		Towed for expired sticker?	193.00	Georgia Ave Towing	
	3/22/2013	130322		Replacement Tag Stickers	10.00	MVA	
	3/22/2013	130322		Loan refinanced at MidAtlantic CU		MidAtlantic FCU	
12935	4/18/2013	130418	y	OLF & Engine Clean/Throttle	92.34	Dealer MD	no issues
	4/20/2013	130420		4/20/13-10/20/13 insurance	358.51		
16484	9/4/2013	130904	y	OLF & Tire Rotation	26.18	Dealer MD	no issues
20252	10/18/2013	131018	y	OLF	39.89	Dealer MD	no issues
	11/23/2013	131123		Emissions test MD	14.00	MD	
21686	12/2/2013	131202		Engine light on -SW update R 1.6 P0456P0461, P050A DTC LOGIC IMPROVEMENT EMD Update	0.00	Dealer MD	Check light on
	12/4/2013	131204		Car Loan paid off \$12,314.85 MidAtlantic FCU	0.00	MidAtlantic FCU	
	10/20/2013	134020		10/20/13-4/20/14 insurance	369.63		
	2/26/2014	140226		Ordered from DMV new car Title with MidAtlanticFCU removed as lean holder	0.00	MVA	
23343	3/6/2014	140304	y	OLF, Rotate tire, lub chasis, replace air filter, 4 wheel alignment	203.36	Dealer MD	no issues
	3/12/2014	140312		Discount Tire new tire, back right	94.89	Discount Tire	Flat
	3/13/2014	140313		Arrived in Pflugerville TX	0.00		
	3/18/2014	140318		USAA Auto insurance changed to TX	0.00	USAA	
	3/21/2014	140321		Auto TX Inspection	29.75	Pflugerville Auto Inspection	
	3/21/2014	140321		Car Tags registered for TX CTC-3689	0.00	Travis County Tax Assessor	Part of Title Xfr cost
	3/21/2014	140321		Car Title changed to TX	187.25	TX DOT	
	3/21/2014	140321		Drivers License changed to TX	25.00	TX DPS	
	3/24/2014	140324		TXTag changed car tags to CTC-3689	0.00	TX TAG	
	3/31/2014	140331		MD car tags mailed back to Maryland	-64.00	MVA	
	4/20/2014	140420		4/20/14-9/19/14 insurance	369.07		Moved to TX
	8/22/2014	140822		Cancelled old TX drivers license 27104837 at TXDot	0.00	TX DOT	
26565	9/8/2014	140908	y	OLF	29.87	Dealer TX	no issues
	9/19/2014	140919		9/19/14-3/19/15 insurance	344.35		
	1/4/2015	150104		TX Car Tag Reg Renewel Annual CTC-3689	65.25	Travis County Tax Assessor	
28698	11-Mar-15	150311		Auto TX Inspection	18.50	Pflugerville Auto Inspection	
	3/19/2015	150319		3/19/15-9/16/15 insurance	318.63		
29102	14-Apr-15	150414		OLF,30k inspections, changed Air Filter, Filter Assembly	108.26	Dealer TX	no issues
	2-Sep-15	150902		Replacement Drivers License TX	25.00	TX DPS	Missplaced old, found later
	9/19/2015	150919		9/19/15-3/19/16 insurance	319.87		
30899	6-Oct-15	151006	y	OLF	31.37	Dealer TX	no issues
	3/19/2016	160319		3/19/16-9/19/16 insurance	339.03		Two drivers added

Mileage	Date	ISO Date	Oil	Hyundai Round Rock 512-244-6900, 888-697-9107	Cost	Location	Issues
34767	26-Apr-16	160426	y	OLF	38.73	Pfast Lube	no issues
34767	26-Apr-16	160426		Auto TX Inspection	18.50	Pfast Lube	
34767	26-Apr-16	160426		TX Car Tag Reg Renewel Annual CTC-3689	77.50	Travis County Tax Assessor	
	19-Sep-17	160919		9/19/16-3/19/17 insurance	337.34		
36890	30-Nov-16	161130		New Battery	117.75	AAA Amanda	Would not start, no noise, no click
37234	20-Jan-17	170120		Discount Tire fix flat, right rear	0.00	Pf on FM685	Slow leak
37329	13-Feb-17	170213	Y	LOF, Passenger Filter (Rat damage). Left tube as is.	92.96	Pfast Lube	Smell, windshield washer fluid will not work.
37329	13-Feb-17	170213		Auto TX Inspection	18.50	Pfast Lube	
37329	13-Feb-17	170213		TX Car Tag Reg Renewel Annual CTC-3689	78.25	TXDmv.gov	Via HEB on FM685
37329	13-Feb-17	170213		Windshield repairs, two dings	45.00	American Auto Glass	Via Pfast Lube
37650	27-Mar-17	170327		Sold to dealer Round Rock	-5500.00	Dealer TX	
				Total Cost to date	20,052.42		
				Cost per month for 5 years 9 months (69 months)	290.61		

2000 Hyundai Accent	
Purchase	11,616.30
2000 cost	1,620.51
2001 cost	1,609.68
2002 cost	1,888.26
2003 cost	1,981.89
2004 cost	2,309.08
2005 cost	1,627.10
2006 cost	2,623.99
2007 cost	1,630.61
2008 cost	2,745.29
2009 cost	1,502.78
2010 cost	1,690.48
2011 cost 1/2	1,284.13
Trade In	-500.00
Total	33,630.10
Mileage	94000
Cost/Mile	0.357767
Cost/year	2924.357
Cost/month	243.6964

Financial Plan

Written on

2010 August 3

Definition of Retirement

Set own schedule
 Set amount of effort/work
 Has some work alone portion
 Has some people contact - small amount
 Has some social/network involvement
 Work alone can be done at home
 Work alone can be done any time of day

Year 2011 Plan**Possible Jobs**

H&R Block/Accounting/Taxes
 Landscaping/Nursery
 Insurance Adjuster
 Surveyor
 Tutor
 Disaster Insurance

Financial Strategy for 2010

If CD's go 6% on 5yr fixed – move money into CD's
 Otherwise put money into IRA, I-Bonds, HSA, and Div stocks
 Keep investment interest below \$2,900 (for possible EIC in future)

2010-2019: Years 50 to 59 ½**FIND A JOB**

- 1) Taxable CD's in 2yr/quarter ladder: **Keep rolling**
- 2) **Find tax-deferred account and contribute (keep invest interest below \$2,900)**
- 3) Use HSA for medical/dental bills. Do not deplete below \$2,500
- 4) Emergency:
 - 4.10) ROTH IRA USAA principle cannot use as emergency until five years (2006+ fund) (2012+CD)
 - 4.25) US Bonds: I Bonds after 5 yr mature, before 5 yr lose 3mths interest. Pre 2002 EE Bonds anytime
 - 4.50) HSA account for medical/dental bills and deplete below \$2,500
- 5) Income: Earnings, CD, USAA Funds, Checking, Saving, Stock div, Corp bond int

2019-2027: Years 59 ½ to 67

- 1) IRA: USAA: **add for 2010 \$6000**
- 2) US Savings Bonds
 - 3.25) US Savings Bonds Series I: Hold and buy more
 - 3.50) US Savings Bonds Series EE: Pre 2002 hold
- 3) HSA: **add amount \$3,050 for 2010**
- 4) Emergency:
 - 3.1) Roll IRA (USAA Fairchild's old pension, USAA GRS 401K rollover, and Fidelity Smiths' 401K rollover)
 - 3.2) HSA account
- 5) Income: Earnings, CD, USAA Funds, Checking, Saving, US Bonds, Roth IRA Principle

2027: Years 67 +

- 1) Roll IRA Fidelity (old Fairchild/Smiths' 401K): **Re-evaluate balances.**
 - 1.1) Fidelity Funds: Buy stocks or stock funds
 - Old accounts were
 - FLPSK Low Price Stock (-.93%)
 - FLVCX Leveraged Co (8.25%): Keep, watch
 - FDGFX Dividend Growth (1.6%):.
 - 1.2) Fidelity Brokerage:
- 2) Roll T-IRA USAA: Fairchild's Pension & GRS 401K: Hold
- 3) Social Security: for my birth-year full retirement is at 67 years old
- 4) Emergency:
 - 6.1) nothing
- 5) Income: Earnings, CD, USAA Funds, Checking, Savings, US Bonds, IRA (Roth, Traditional, Rollover), 401K, + Social Security

Quarter end/Year 5%	<59 ½ (\$203,500)	59 ½ to 67 (\$121,000)	67+ (\$105,000)	Total (\$429,500)
Dec01	\$44,895	\$30,581	\$217,280	\$292,756
Mar02	\$48,561	\$30,799	\$222,222	\$301,583
Jun02	\$53,988	\$36,090	\$226,535	\$316,613
Sep02	\$72,378	\$26,533	\$232,803	\$331,714
Dec02	\$82,514	\$26,825	\$236,894	\$346,233
Mar03	\$63,752	\$ 8,974	\$241,595	\$314,321
Jun03	\$65,265	\$15,077	\$247,896	\$328,238
Sep03	\$66,489	\$20,283	\$249,452	\$336,224
Dec03	\$60,617	\$25,568	\$258,561	\$344,745
Mar04	\$60,895	\$31,538	\$263,989	\$356,422
Jun04	\$66,894	\$33,978	\$262,516	\$363,388
Sep04	\$69,494	\$33,993	\$268,499	\$371,985
Dec04	\$76,002	\$34,448	\$286,161	\$396,610
Mar05	\$80,131	\$37,735	\$287,583	\$405,448
Jun05	\$83,946	\$38,043	\$295,009	\$416,999
Sep05	\$85,753	\$38,573	\$307,810	\$432,136
Dec05	\$91,773	\$39,117	\$319,044	\$449,934
Mar06	\$87,143	\$52,033	\$332,792	\$471,968
Jun06	\$91,823	\$52,352	\$330,891	\$475,066
Sep06	\$97,233	\$53,386	\$344,121	\$494,740
Dec06	\$101,131	\$53,624	\$366,755	\$521,509
Mar07	\$102,879	\$60,841	\$382,892	\$546,612
Jun07	\$106,232	\$61,784	\$406,763	\$574,780
Sep07	\$104,598	\$62,394	\$401,940	\$568,932
Dec07	\$103,705	\$62,723	\$385,608	\$552,035
Mar08	\$ 96,499	\$62,232	\$353,462	\$512,193
Jun08	\$313,885	\$81,048	\$360,692	\$755,625
Sep08	\$312,022	\$81,891	\$362,719	\$756,632
Dec08	\$309,534	\$81,390	\$376,705	\$767,628
Mar09	\$306,081	\$84,013	\$393,206	\$783,300
Jun09	\$307,463	\$86,193	\$388,226	\$781,882
Sep09	\$318,727	\$86,805	\$398,996	\$804,529
Dec09	\$323,877	\$92,349	\$404,700	\$820,927
Mar10	\$331,324	\$92,909	\$412,003	\$836,236
Jun10	\$309,261	\$96,315	\$421,866	\$827,441

Summary

All investments based on

- Today paying 31% Fed, 8% MD + county
- After age 50 paying 28% Fed, 8% MD + county
- After 59 ½ paying 15% Fed, 8% MD + county

Traditional IRA: Like ROTH

- EXCEPT: Cannot remove principle
- AND gain and principle is federal taxed when withdrawn
- Penalty for early withdrawals. To remove without penalty must be 59 ½
- Contribution limited to \$4000 (2006) minus amount into 401K (most years this will be \$0)
- Must begin withdrawals at 70 ½ yrs. Cannot contribute after 70 ½ yrs
- Must maintain IRS 8606 form if contributions are a mix of pre-tax and post-tax
- If contribution was not pre-tax, may deduct from F1040 as Income Adjustment.

Roth IRA: Good to defer paying income or capital gain taxes,

- Best if used on CDs, Bonds, Mutual funds, dividend stocks, stocks that are traded short-term-gain.
- Not good for long-term-gain stock trades.
- To remove gain must be 59 ½ and have in account 5yrs
- Gain is not taxed federal after 59 ½
- Principle can be removed at any time after 5yrs
- Penalty for early withdrawals of gain.
- Use for income between 59 ½ and 67 (Social Security)
- Contribution limited to \$4000 (2006) minus amount contributed to Traditional IRA (even if contributing to 401K)
- Must begin withdrawals at 70 ½ yrs. Cannot contribute after 70 ½ yrs

Roll IRA: See traditional IRA

- IRS 8606 forms? Not if only Roll IRA money, yes if new contribution are after tax and they are mixed
- Don't contribute – just hold

401K Traditional: Good to defer paying income or capital gain taxes,

- Best if used on CDs, Bonds, Mutual funds, dividend stocks, stocks that are traded short-term-gain.
- Not good for long-term-gain stock trades.
- Gain and principle is federal taxed when withdrawn
- Penalty for early withdrawals. To remove without penalty must be 59 ½
- Use to supplement Social Security income after 67
- Deposit max of pre-tax or minimum of company matching
- No required withdrawal age. Can continue contributing while working.

401K Roth: Good to defer paying income or capital gain taxes,
 Best if used on CDs, Bonds, Mutual funds, dividend stocks, stocks that are traded short-term-gain.
 Not good for long-term-gain stock trades.
 Gain is NOT taxed federal after 59 ½
 Principle can be removed at any time after 5yrs
 Penalty for early withdrawals. To remove without penalty must be 59 ½
 Use to supplement Social Security income after 67
 Deposit max of pre-tax or minimum of company matching
 Must begin withdrawals at 70 ½ yrs. Cannot contribute after 70 ½ yrs

HSA: Health Savings Account

Must have high deductible Medical Plan
 Yearly Contribution lesser of \$2,600 (2006) or deductible (adjusted for inflation)
 Leave Tax free until 65 years
 Pre 65 years can withdraw amounts without penalty for Medical Expenses
 After 65 years can withdraw amounts without penalty for any reason.
 Medical Expenses are Schedule A approved expenses and over-the-counter medicines.
 If contribution is not pre-tax, than can deduct contribution on F1040 as Income Adjustment.

Annuity: Vehicle to save for retirement. Like a Roth IRA except

Need at least 20yrs until retirement for benefits to out match gain from taxable funds/investments.
 At last minute can use Guarantee Annuity, return is lower, and cost is higher, but there is Peace of Mind.
 No limit on yearly contribution
 Withdrawals not required until 90 yrs
 Some allow lump-sum withdrawals, others on a fixed plan
 No IRS 8606 form (mixed pre-tax with post-tax contributions)
 10% penalty on withdrawal before 59 ½ (does this apply to principle also?)
 Annual Contract fee \$30-70, Annual Expense Ratio, Annual Mortality charge 1-2%
 Withdrawals are Taxed as income
 Use for income between 59 ½ to 67 years
 Deposit after max to Roth IRA

Estate:

Brokerage (stocks), US Bonds, and Capital Assets (property) where gain is taxed only on Sale
 Do not put accounts in multiple names. I.e., do not put heir on account
 Use Power of Attorney to allow heir access to account.
 Put account in Revocable Trust (TOD) to avoid probate and list heir as beneficiary.
 Reason: at inheritance, Estate will not pay taxes upon death and heir will receive step-upped basis. If already on account as owner, basis stays at original value.
 CD, Cash, or other assets (US Bonds if interest taxed yearly) where gain is taxed yearly.
 Not so important that heir names are not account.
 Reason: at inheritance, Estate will pay taxes on current year's gain until death date and heir will pay taxes on remaining part of year.

Add different type of estates here

Standard investments:

Brokerage: Stocks with no dividends: buy and hold 12mths+
 Mutual Funds Taxable: for large purchases between now and 50
 Mutual Funds Non-taxable: Invest for years between 50 and 59 ½
 CDs: cash for use within 5yrs. Laddered. Fed/State/Local tax on dividend paid out
 US I and EE Bonds: Insurance for over 59 ½ Fed tax when cash out, no state/local tax
 Municipal Bonds AAA Insured: No Fed tax on dividend paid out. State/Local tax on non - MD

CDs

Insured
 Fed/State/Local tax on dividend paid out
 Cash out pre mature, lose 3mths interest

US I Bonds

Cash out at 5yrs with no penalty
 Accrues interest for 30yrs
 Cash out pre 5yrs lose 3mths interest
 New % every May and November
 Fed tax when cash out, no state/local tax

US EE Bonds since 1997

Cash out at 5yrs with no penalty
 Accrues interest for 30 yrs
 Cash out pre 5yrs lose 3mths interest
 New % every May and November
 Face value by 17yrs or less
 New % every May and November
 Fed tax when cash out, no state/local tax

US EE Bonds pre 1995

Guaranteed % minimum for 18yrs
 Accrues interest for 30yrs

New % every May and November
Fed tax when cash out, no state/local tax

Municipal bonds

Only buy AAA with insured and no ATM
No Fed tax on dividends paid out
Only State/Local tax on non - MD munies

Retirement Plan-yearly

2010

1. Contribute to Fidelity IRA Rollover \$6,000
2. Buy stocks, CDs, and Corp Bonds in Fidelity or Schwab
3. Continue to Roll CDs
4. Buy I-bonds to defer paying taxes on interest
5. Don't spend
6. Contribute to HSA account \$3,050.
7. Make sure that no more than \$100K is in each bank under FDIC protection
8. Find Job

2009

1. Contribute to USAA IRA Traditional
2. Buy stocks/stock funds in Fidelity or Schwab
3. Continue to Roll CDs
4. Buy I-bonds to defer paying taxes on interest
5. Don't spend
6. Contribute to HSA account.
7. Make sure that no more than \$100K is in each bank under FDIC protection

2008

1. Contribute to USAA IRA Roth
2. Rebalance Rollover IRA Fidelity (Fairchild/Smiths 401K)
3. Look for more tax deferred methods to invest income money in USAA (USATX and USTEX)
4. Continue to Roll CDs
5. Buy I-bonds to defer paying taxes on interest
6. Don't spend
7. Roll Smiths 415 Plan into USAA T-IRA fund
8. Contribute to HSA account.
9. Sell House and put gain into BofA or something with 5%+ gain

2007

1. Contribute to USAA IRA Roth
2. Rebalance Rollover IRA Fidelity (Fairchild 401K)
3. Look for more tax deferred methods to invest income money in USAA (USATX and USTEX)
4. Continue to Roll CDs
5. Buy I-bonds to defer paying taxes on interest
6. Don't spend
7. Contribute to Smiths 401K 6% minimum (FLPSX and FEQTX)
8. Open T-Rowe Price for MD Munies
9. Contribute to HSA account.

2006

1. Contribute to USAA IRA Roth
2. Rebalance Rollover IRA Fidelity (Fairchild 401K)
3. Look for more tax deferred methods to invest income money in USAA (USATX and USTEX)
4. Continue to Roll CDs
5. Buy I-bonds to defer paying taxes on interest
6. Don't spend
7. Contribute to Smiths 401K 6% minimum (FLPSX and FEQTX)
8. Contribute to HTR fund quarterly
9. Look into converting T-IRAs in USAA to Roth IRAs.
10. Contribute to HSA account.

2005

1. Contribute to USAA IRA Roth
2. Rebalance Rollover IRA Fidelity (Fairchild 401K)
3. Look for more tax deferred methods to invest income money in USAA (USATX and USTEX)
4. Continue to Roll CDs
5. Buy I-bonds to defer paying taxes on interest
6. Don't spend
7. Contribute to Smiths 401K 6% minimum (FLPSX and FEQTX)
8. Contribute to HTR fund quarterly
9. Look into converting T-IRAs in USAA to Roth IRAs.

2004

1. Contribute to USAA IRA Rollover or Roth
2. Move Rollover IRA Fidelity (Fairchild 401K) into more conservative funds
3. Look for more tax deferred methods to invest income money in USAA
4. Continue to Roll CDs
5. Buy I-bonds to defer paying taxes on interest
6. Don't spend
7. Contribute to Smiths 401K
8. Contribute to HTR fund

2003

1. Contribute to USAA IRA rollover
2. Contribute to GRS 401K
3. Keep Rollover IRA Fidelity (Fairchild 401K) into more constant percentage return funds
4. Look for tax deferred methods to invest money. US Bonds, Tax Free Municipals

5. Continue with CDs

2002

1. Continue to pay off house on Schedule to finish by Dec 2010
- 1.5 Pay house off by end of year
2. Contribute to USAA IRA rollover or another IRA
3. Keep 401K funds into more constant percentage return funds
4. Look for tax deferred methods to invest money. US Bonds, Tax Free Municipals
5. Continue with CDs
6. Sell stocks when in profit range

2001

1. Continue to pay off house on Schedule to finish by Dec 2010
2. Open USAA IRA account for Fairchild Pension fund
3. Move 401K funds into more constant percentage return funds
4. Close MetLife funds unless they improve
5. Look for consistent percentage funds to put money into

2000

1. Continue to pay off house on Schedule to finish by Dec 2010
2. Open USAA Money Market Fund min \$3000 for Brokerage
3. Begin to buy stocks in Brokerage account
4. Buy US Treasury Bond \$1000 every month or so.

1999

1. Continue to pay off house on Schedule to finish by Dec 2010
2. Open USAA tax deferred/min account and put job account into it
3. Buy \$1000 OSC Stock in July and again in Dec
4. Open Broker account in USAA and buy some long term blue chip stock or bonds
5. Research options on replacement car, but get Grand Am to last until Sep 2000

1998

1. Continue to pay off house on Schedule to finish by Dec 2010
2. Choose another fund in USAA and put job account into it
3. Compile list of my interests that might make good investments
4. Analysis possible from #3 and if ok, then invest

Predicting Remaining Balance 2004-2015

Using averages from the past few years,
How long will my current networth last me.

This document is historical only.

Since 2019, my financial situation has changed to much to use this calculation.

# of Month	Description	Spent	Income	Balance	
0	30Sep03 Beginning balance			77,989.36	CD capital \$58,000.00 + US Bonds Redeem \$15,472.40 + EFCU Ch \$1411.68 + EFCU Sav 518.01 + APL Ch \$1.91 + APL Sav 3813.20 + Cash 127.50 - CC outstanding charges \$1355.34 + Later Own Funds (HTR)
1	Oct03	(2,222.38)	4,375.67	80,142.65	Expenses included Car(\$337.32)/medical(\$666.40)/Dental(\$32.82) insurance premium. 2 paychecks and interest on EFCU CD \$2500 and interest on USAA CD \$5000
2	Nov03	(1,846.57)	0.00	78,296.08	Rolled \$5000 into US Bonds already deducted. Expenses included house insurance premiums(\$324.24).
3	Dec03	(779.32)	243.92	77,760.68	H&R Block training pay
4	Jan04	(1,191.39)	587.61	77,156.90	Medical insurance \$552. Carry-over positive balance from 2003 \$2,460.07 already subtracted
5	Feb04	(4,384.82)	4,897.28	74,669.36	\$200 into T-IRA (2003), \$2800 into R-IRA (2003), Added \$1000 into I-US Bond already subtracted. Paid HOA \$594 until end of year. USAA CD interest rolled \$325.72. Started Smiths job again. 2003 Tax Refunds (\$196MD, \$795Fed)
6	Mar04	(665.38)	4,006.39	78,010.37	Added \$2000 into I-US Bond already subtracted
7	Apr04	(2,437.76)	3,905.69	79,478.30	Car Insurance \$332.24. Medical Insurance \$552. Car yearly Maintenance \$372.02. Added \$1000 into I-US Bond already subtracted. USAA CD \$5372.52, Moved \$5000 into HTR fund
8	May04	(950.27)	5,300.79	83,828.82	Texas \$188.25 Papa's Stroke. H&R Block Commission Check
9	Jun04	(1,106.21)	3,215.64	85,938.25	Texas \$370.60 Papa's Stroke. Added \$5000 into HTR & \$1000 to I-US Bond fund already subtracted
	30Jun04 Mid Year Balance			89,174.14	CD capital \$45,825.72 + US Bonds Redeem \$25,950.72 + EFCU Ch \$1,865.09 + EFCU Sav \$2,521.59 + APL Ch \$1.91 + APL Sav \$3,854.49 + Cash \$173.82 + HTR (1067sh * \$9.10) \$9,709.70 - CC outstanding charges \$728.9
10	Jul04	(2,730.66)	4,007.85	90,451.33	House Painting & Tree (\$420+84). Medical Insurance \$552. House Tax \$974.86. Started contribution to Smiths 401K. USAA CD interest rolled \$341.04
11	Aug04	(2,399.36)	1,979.68	90,031.65	House Painting & Tree (\$845+341). Car Tires & Windshield (\$207.12+192.42)
12	Sep04	(1,115.46)	1,982.83	90,899.02	Milwaukee family reunion (\$281.40). Washer (\$349.22)
13	Oct04	(1,576.64)	3,105.86	92,428.24	Added \$5000 into HTR already subtracted. Medical Insurance \$552. Car Insurance \$77.38. USAA CD interest rolled \$268.78
14	Nov04	(2,744.48)	2,887.34	92,571.10	House Tax \$974.75. House Insurance \$355.79. Car Insurance \$232.15
15	Dec04	(865.37)	4,849.15	96,554.88	
	31Dec04 End year balance			98,955.42	CD capital \$46,435.54 + US Bonds Redeem \$26,335.20 + EFCU Ch \$3,528.33 + EFCU Sav \$2,325.99 + APL Sav \$3,875.83 + Cash \$115.65 + HTR (1609.049sh * \$10.38) \$16,701.93 - CC outstanding charges \$363.05
16	Jan05	(1,520.13)	3,001.74	100,437.03	Added \$5000 into HTR already subtracted. Medical Insurance \$600. Carry-over positive balance from 2004 \$3,280.93 already subtracted. USAA CD Rolled
17	Feb05	(1,677.01)	4,068.18	102,828.20	Paid HOA \$680 to end of year. New Airpistol \$219
18	Mar05	(1,558.22)	4,383.24	102,653.22	Added \$3000 into ROTH IRA (2004) already subtracted. Scotland flight \$609.05
19	Apr05	(2,462.17)	4,483.07	104,674.12	Scotland advance payment \$633.79. USAA CD Rolled
20	May05	(2,357.54)	4,208.18	106,524.76	Added \$5000 into HTR already subtracted. Scotland expenses in country \$1327.73. H&R Block Commission Check. Car yearly maintenance \$424.86
21	Jun05	(1,513.87)	2,892.02	107,902.91	Medical insurance \$405.
	30Jun05 Mid Year balance			110,444.41	CD \$39,240.74 (USAA)+\$10,534.81 (APL) + US Bonds Redeem \$26,821.80 + EFCU Ch \$1,824.09 + EFCU Sav \$2,528.92 + APL Sav \$3,895.09 + Cash \$365.07 + HTR (2670.866sh * \$9.46) \$25,266.39- CC outstanding charges \$32.50
22	Jul05	(628.33)	2,965.79	112,781.87	Added \$5000 into HTR already subtracted. USAA CD and APL CD rolled
23	Aug05	(1,692.53)	2,383.29	113,472.63	House tax \$920.20
24	Sep05	(3,361.68)	2,426.58	112,537.53	Car Insurance \$298.98, Medical Insurance \$405, House tax \$962.14, House Insurance \$376.10
25	Oct05	(715.27)	2,497.52	114,319.78	Garden flowerbed recondition \$105.90
26	Nov05	(1,563.80)	3,055.42	115,811.40	2nd Airpistol \$220
27	Dec05	(2,124.07)	5,888.38	119,575.71	Added \$5000 into HTR already subtracted. Medical insurance \$405. HOA 2006 (\$888)
	31Dec05 End Year balance			118,686.47	CD \$39,960.35 (USAA)+\$10,699.91 (APL) + US Bonds Redeem \$27,474.80 + EFCU Ch \$2,835.30 + EFCU Sav \$1,332.64 + APL Sav \$3,918.23 + Cash \$94.40 + HTR (3966.579sh * \$8.25) \$32,724.28- CC outstanding charges \$353.44
28	Jan06	(581.05)	2,018.42	120,123.84	Carry-over positive balance from 2005 \$2,359.72 already subtracted.
29	Feb06	(368.95)	4,102.07	115,856.96	USAA CD cashed out \$5,601.16 and moved into \$4,000 for R-IRA (2005) and \$4,000 for R-IRA (2006) already subtracted.
30	Mar06	(3,825.56)	4,311.97	111,968.37	Vet \$358.68+255. Scotland (\$1431.17) Canal Conference \$475.00 Medical Insurance \$405. Car Registration \$128. HSA contribution \$1875 (2005) and \$2500 (2006) already subtracted.
31	Apr06	(1,317.19)	3,413.18	114,064.36	Vet \$170, Car Insurance \$310.54 Family reunion \$118.14
32	May06	(2,876.09)	4,038.60	115,226.87	Car Maintenance \$881.70 Scotland (\$1582.40)
33	Jun06	(1,825.77)	2,734.72	116,135.82	Scotland (\$313.72) Canal Conference (\$60) Medical Insurance (\$405.00) Car Battery (\$201.98)
	30Jun06 Mid Year balance			119,691.59	CD \$35,025.36 (USAA)+\$10,908.23 (APL) + US Bonds Redeem \$28,088.32 + EFCU Ch \$5,115.00 + EFCU Sav \$1,335.53 + APL Sav \$3,939.29 + Cash \$463.47 + HTR (4107.105sh * \$8.56) \$35,156.816- CC outstanding charges \$340.43
34	Jul06	(2,532.32)	2,486.49	119,645.76	House Gutters (\$500.00). House Tax (\$1488.58). Two USAA CD's rolled in place but changed time terms
35	Aug06	(659.44)	2,188.61	121,174.93	

# of Month	Description	Spent	Income	Balance	
36	Sep06	(2,421.07)	1,601.32	120,355.18	Car Insurance (\$244.43). Canal Conference (\$528.44). Health Insurance (\$366.00). Thanksgiving Plane Ticket (\$395.20)
37	Oct06	(1,083.20)	1,797.67	121,069.65	USAA CD rolled in place. House Insurance (\$343.79)
38	Nov06	(1,325.25)	2,015.54	121,759.94	AVA May Trip (\$50.00)
39	Dec06	(2,437.27)	2,559.68	121,882.35	Health Insurance (\$369.00), GPS (\$108.13), HOA 2007 (\$924). MAPS PATC (\$103).
	31DEC06 End Year balance			128,757.82	CD \$35,797.16 (USAA)+\$11,158.39 (APL) + US Bonds Redeem \$28,845.64 + EFCU Ch \$4991.43 + EFCU Sav \$4740.85 + APL Sav \$3974.07 + Cash \$93.64 + HTR (4272.482sh * \$9.19) \$39264.11- CC outstanding charges \$107.47
40	Jan07	(583.59)	1,882.02	130,056.25	Carry-over positive balance from 2006 (\$4845.99) already subtracted. USAA CD rolled in place. HSA 2007 contribute (\$1,500) already subtracted
41	Feb07	(424.93)	4,196.23	128,477.55	HSA 2007 contribute of \$2850 total (\$1350) and R-IRA USAA 2007 contribution (\$4000) already subtracted
42	Mar07	(1,135.23)	5,553.58	132,895.90	AVA May trip (\$353.95) Health Insurance (\$336.00). USAA CD 1yr (\$5000). APLFCU CD rolled in place.
43	Apr07	(918.40)	3,176.24	135,153.74	Car Insurance (\$248.72). AVA Trip Nov (\$50.00)
44	May07	(1,086.29)	2,272.74	136,340.19	Car Maintenance (\$417.41). AVA May Trip (\$94.54). Bryce Hiking Trip (\$124.28)
45	Jun07	(2,939.66)	1,742.17	135,142.70	Health Insurance (\$366.00). Scotland (\$764.05 plane ticket, \$900 Pat reimbursement). TX plane (\$447.60 July/Aug, \$10.00 Nov). USAA CD rolled in place but changed time terms.
	30Jun07 Mid Year balance			136,158.52	CD \$41747.36 (USAA)+\$11387.22 (APL) + US Bonds Redeem \$29328.76 + EFCU Ch \$6963.47 + EFCU Sav \$3749.11 + APL Sav \$4003.73 + Cash \$64.64 + HTR (4444.815sh * \$8.90) \$39558.85- CC outstanding charges \$644.62
46	Jul07	(2,431.45)	1,764.61	135,491.68	Property Tax (\$1251.31). AVA Nov Trip (\$375.00). House disposal replacement (\$130). \$900 from APLFCU savings not yet sent to USAA High Yield (already subtracted). \$37,836.32 from HTR not transferred yet (already Subtracted)
47	Aug07	(799.34)	195.05	134,887.39	\$693.03 from APLFCU CD not transferred yet (already Subtracted). \$35,000 transferred to USAA funds (already adjusted). Car Insurance (\$251.98)
48	Sep07	(1,949.28)	0.00	132,938.11	Health Insurance (\$366.00). Scotland (\$1116.97).
49	Oct07	(1,131.54)	1,401.26	133,207.83	House Insurance (\$349.10)
50	Nov07	(1,489.50)	490.41	132,208.74	
51	Dec07	(10,071.62)	3,562.27	125,699.39	cashd APLFCU CD (\$5826 already subtracted) and sold stuff to pay for house repairs total for year \$9,220.81. Health insurance \$384.00
	31DEC07 End Year balance			125,679.44	CD \$42790.29 (USAA)+\$0 (APL) + US Bonds Redeem \$29812.40 + EFCU Ch \$8054.20 + EFCU Sav \$1212.00 + APL Sav \$50.02 + BofA Checking \$88.00 + Cash \$255.23 + USAA Funds \$43537.5- CC outstanding charges \$120.00
52	Jan08	(195.09)	1,953.96	127,438.31	Sold USAA Mutual funds (\$39804.49) and moved to BofA Money Market (\$30000) + USAA Savings Money Market (\$10000)
53	Feb08	(1,011.96)	2,088.01	128,514.36	
54	Mar08	(1,082.79)	3,893.40	343,177.43	sold house (\$223,352.46). T-IRA 2008 (\$5000), R-IRA 2008(\$5000) HSA (\$1500) contributions already subtracted. TX move (\$2916.99). MD refund 425. Fed refund \$2028
	31Mar08 Qtr Year balance			335,957.33	CD \$42790.29 (USAA)+\$0 (APL)+\$50,000.00(EFCU) + US Bonds Redeem \$39812.40 + EFCU Ch \$3700.00 + EFCU Sav \$50.11 + APL Sav \$50.20 + Cash \$200 + HTR \$0 + BofA Ch \$4,334.33 + BofA M/Mkt \$50,000.00 + USAA M/Mkt \$50,000 + ING Ch \$50 + ING M/Mkt \$95,000.00- CC outstanding charges \$30.00
55	Apr08	(2,789.82)	747.01	333,914.52	\$5,000 I-Bond, \$5,000 EE-Bonds, \$1,400 HSA contribution
56	May08	(2,953.64)	7,360.28	338,321.16	\$5,000 CD at BofA already subtracted. \$12000 GIFT FROM PARENTS
57	Jun08	(1,399.72)	276.55	337,197.99	\$3590 silver bars already subtracted.
	30Jun08 Mid Year balance			350,673.27	CD \$43,749.40(USAA)+\$0 (APL)+\$50,000.00(EFCU) + US Bonds Redeem \$40,601.76 + EFCU Ch \$375.72 + EFCU Sav \$50.11 + APL Sav \$0 + Cash \$140 + HTR \$0 + BofA Ch \$707.5 + BofA M/Mkt \$49,181.91 + BofA CD \$5011.34 + USAA M/Mkt \$50,336.48 + ING Chk \$50,094.79 + ING M/Mkt \$45,724.26- CC outstanding charges \$0 + Metals \$14,700.00
58	Jul08	(1,957.33)	138.52	348,854.46	\$4545 silver coins already subtracted
59	Aug08	(1,755.23)	367.05	347,466.28	
60	Sep08	(1,846.61)	407.06	346,026.73	
61	Oct08	(2,579.42)	632.54	344,079.85	
62	Nov08	(2,494.75)	453.79	342,038.89	
63	Dec08	(1,254.98)	734.42	341,518.33	
	31DEC08 End Year balance			345,656.43	CD \$94,789.36(USAA)+\$0 (APL)+\$0(EFCU) + US Bonds Redeem \$41,364.68 + EFCU Ch \$0 + EFCU Sav \$0 + APL Sav \$0 + Cash \$96.91 + HTR \$0 + BofA Ch \$1,376.80 + BofA M/Mkt \$42,499.91 + BofA CD \$0 + USAA M/Mkt \$791.97 + ING Chk \$0 + ING M/Mkt \$0 + Chase Ch \$183.55 + Chase CD \$50,374.42 + Schwab CD \$95,907.98 + Schwab Cash \$640.36 - CC outstanding charges \$837.01 + Metals \$18,467.50
64	Jan09	(1,797.62)	1,297.53	345,156.34	
65	Feb09	(1,884.66)	6,817.68	350,089.36	IRS \$4297+MD\$1016. moving money in retirement \$5000 Ibond + \$6000 TIRA+ \$1500 HAS
66	Mar09	(1,907.24)	1,096.63	349,278.75	
	31Mar09 Qtr Year balance			353,741.28	CD \$95,439.04(USAA) + \$115,916.20(Schwab CDs) + \$50,616.01(Chase) +\$10,008.13(Wells Fargo) + US Bonds Redeem \$47,343.36 + Cash \$98.00 + BofA Int Ch \$1,498.44 + BofA Reg Ch \$0 + BofA M/Mkt \$7,278.81 + Chase Ch \$184.52 + Wells Fargo Ch \$100.00 + USAA M/Mkt \$1,143.87 + Schwab Cash \$48.29 +Schwab Stocks \$6,211.10 - CC outstanding charges \$715.49 + Metals \$18,571.00
67	Apr09	(2,437.71)	1,209.41	352,512.98	Car and Umbrella Insurance

# of Month	Description	Spent	Income	Balance	
68	May09	(1,824.52)	2,259.90	352,948.36	\$1500 to HAS account
69	Jun09	(2,415.88)	203.01	350,735.49	CRUISE 404.26
	30Jun09 Mid Year balance			334,946.09	CD \$96,315.71(USAA) + \$136,267.80(Schwab CDs) + \$0(Chase) + \$10,042.50(Wells Fargo) + US Bonds Redeem \$47,872.20 + Cash \$200.00 + BofA Int Ch \$9,069.52 + BofA Reg Ch \$25 + BofA M/Mkt \$7,183.09 + Chase Ch \$0 + Wells Fargo Ch \$100.00 + USAA M/Mkt \$1,146.34 + Schwab Cash \$73.58 + Schwab Stocks \$9,857.85 - CC outstanding charges \$780.50 + Metals \$17,573
70	Jul09	(1,786.27)	446.99	333,606.81	
71	Aug09	(2,238.76)	446.44	331,814.49	SEGWAY 189.38
72	Sep09	(2,058.95)	88.47	329,844.01	
	30Sep09 Qtr Year balance			366,874.95	CD \$97,146.64(USAA) + \$86,148.00(Schwab CDs) + \$0(Chase) + \$10,075.20(Wells Fargo) + US Bonds Redeem \$48,221.56 + Cash \$200.00 + BofA Int Ch \$4,412.80 + BofA Reg Ch \$25 + BofA M/Mkt \$5,000.86 + Chase Ch \$0 + Wells Fargo Ch \$100.00 + USAA M/Mkt \$1,148.51 + Schwab Cash \$145.09 + Schwab Stocks \$93,323.29 - CC outstanding charges \$0.0 + Metals \$20,928.00
73	Oct09	(2,509.09)	1.81	364,367.67	Car Insurance
74	Nov09	(2,134.44)	23.73	362,256.96	\$5000 to US I Bond.
75	Dec09	(2,059.17)	152.87	360,350.66	Spent \$10,200 for Silver coins. Moved to BofA Ch \$13,000 from Schwab investments
	75 31DEC09 End Year balance			377,372.20	CD \$97,865.80(USAA) + \$20,073.80(Schwab CDs) + \$0(Chase) + \$0(Wells Fargo) + US Bonds Redeem \$53,502.84 + Cash \$200.00 + BofA Int Ch \$7,325 + BofA Reg Ch \$25 + BofA M/Mkt \$5,005.50 + Chase Ch \$0 + Wells Fargo Ch \$0 + USAA M/Mkt \$1,150.61 + Schwab Cash \$618.14 + Schwab Stocks \$155,242.01 - CC outstanding charges \$270.0 + Metals \$36,633.50
76	Jan10	(1,821.43)	1,088.68	376,639.45	
77	Feb10	(1,553.12)	2,836.86	377,923.19	
78	Mar10	(1,617.60)	1,440.27	377,745.86	Renters Insurance
	78 31Mar10 Qtr Year balance			385,157.91	CD \$98,285.17(USAA) + \$20,017.60(Schwab CDs) + \$0(Chase) + \$0(Wells Fargo) + US Bonds Redeem \$53,833.48 + Cash \$200.00 + BofA Int Ch \$7,765 + BofA Reg Ch \$25 + BofA M/Mkt \$5,007.38 + Chase Ch \$0 + Wells Fargo Ch \$0 + USAA M/Mkt \$1,152.59 + Schwab Cash \$535.39 + Schwab Stocks \$160,968.69 - CC outstanding charges \$462.31 USAA - \$23.58 BofA + Metals \$37,853.50
79	Apr10	(3,241.72)	1,641.74	383,557.93	\$31,165.80 sold in metals and put into stocks. \$1,500 into HAS account, \$2427.48 in moving expenses, and \$700+\$10 for Tater Tour already subtracted
80	May10	(2,348.56)	1,749.83	382,959.20	\$1,500 into HAS and \$6000 into Fidelity IRA already subtracted
81	Jun10	(2,324.61)	1.36	380,635.95	\$50 into HAS already subtracted
	82 30Jun10 Mid Year balance			363,232.31	CD \$98713.56(USAA) + \$0(Schwab CDs) + \$0(Chase) + \$0(Wells Fargo) + US Bonds Redeem \$53,971.28 + Cash \$83.00 + BofA Int Ch \$2,902.97 + BofA Reg Ch \$25 + BofA M/Mkt \$9.26 + Chase Ch \$0 + Wells Fargo Ch \$0 + EFCU Ch \$25 + EFCU Sav \$75 + USAA Ch \$4,100.62 + USAA M/Mkt \$1,054.29 + Schwab Cash \$771.28 + Schwab Stocks \$194,064.76 - CC outstanding charges \$33.71 + Metals \$7,470
83	Jul10	(1,624.57)	0.18	361,607.92	
84	Aug10	(1,855.25)	0.41	359,753.08	\$1250 for Tater Tour already Subtracted
85	Sep10	(1,746.10)	0.28	358,007.26	\$133 cash for Tater Tour already subtracted
	85 30Sep10 Qtr Year balance			380,647.16	CD \$91979.35(USAA) + \$0(Schwab CDs) + \$0(Chase) + \$0(Wells Fargo) + US Bonds Redeem \$54700.28 + Cash \$83.00 + BofA Int Ch \$0 + BofA Reg Ch \$0 + BofA M/Mkt \$0 + Chase Ch \$0 + Wells Fargo Ch \$0 + EFCU Ch \$459 + EFCU Sav \$75.03 + USAA Ch \$1479.77 + USAA M/Mkt \$1,056.15 + Schwab Cash \$398.09 + Schwab Stocks \$223041.34 - CC outstanding charges \$471.63 + Metals \$7,846.8
86	Oct10	(2,959.65)	0.10	377,687.61	
87	Nov10	(2,036.96)	21.60	375,672.25	USAA T-IRA moved to Fidelity \$5340.63
88	Dec10	(1,904.48)	272.99	374,040.76	USAA T-IRA moved to Fidelity \$5340.63
	88 31DEC10 End Year balance			387,598.67	CD \$25,826.51(USAA) + \$0(Schwab) + \$0(Chase) + \$0(Wells Fargo) + US Bonds Redeem \$55,087.16 + Cash \$112.00 + BofA Int Ch \$0 + BofA Reg Ch \$0 + BofA M/Mkt \$0 + Chase Ch \$0 + Wells Fargo Ch \$0 + EFCU Ch \$2,000 + EFCU Sav \$75 + USAA Ch \$2,000 + USAA M/Mkt \$2,000 + Schwab Cash \$378 + Schwab Stocks \$291,686 - CC outstanding charges \$0 + Metals \$8,434
89	Jan11	(1,812.02)	3,867.94	381,174.88	CD6498 mature \$6826.32, CD1490 mature \$5328.19, ROTH contribution 2010 \$6000 to Fidelity already adjusted, CD2398 Mature \$6460.17, move to Schwab \$11,000 already adjusted. \$2479.71 int/div
90	Feb11	(1,651.00)	6,020.98	382,847.98	ROTH-IRA CD1425 mature \$9,307.28 rolled to Fidelity R-IRA, T-IRA CD1460 mature \$6229.94 roll to Fidelity IRA, already adjusted. \$2696.88 div/int
91	Mar11	(2,032.68)	6,508.86	381,991.36	Accounting Startup \$69+254+449.95 already adjusted. Car and Renters Insurance. \$5,332.80
	91 31Mar11 Qtr Year balance			388,435.92	CD \$7,269.16(USAA) + \$0(Schwab) + \$0(Chase) + \$0(Wells Fargo) + US Bonds Redeem \$55,411.76 + Cash \$100.00 + BofA Int Ch \$0 + BofA Reg Ch \$0 + BofA M/Mkt \$0 + Chase Ch \$0 + Wells Fargo Ch \$0 + EFCU Ch \$1,730 + EFCU Sav \$75 + USAA Ch \$3,642 + USAA M/Mkt \$1,746 + Schwab Cash \$620 + Schwab Stocks \$309209 - CC outstanding charges \$0 + Metals \$8,633
92	Apr11	(1,461.09)	3,642.36	387,988.43	Tater Tours \$950 already adjusted. \$2,628.76 int/div
93	May11	(2,621.19)	7,670.05	388,109.72	MD Taxes Estimate paid \$2000 already adjusted. \$2,927.57 int/div
94	Jun11	(2,646.20)	5,166.82	385,464.11	Tater Tours \$550 + 50 and USAA CD4146 mature \$7305.50 already adjusted. \$5,166.23 int/div

# of Month	Description	Spent	Income	Balance		
94	30Jun11 Mid Year balance			388,919.56	CD \$0(USAA) + \$0(Schwab) + \$0(Chase) +\$0(Wells Fargo) + US Bonds Redeem \$55,795.56 + Cash \$80.00 + BofA Int Ch \$0 + BofA Reg Ch \$0 + BofA M/Mkt \$0 + Chase Ch \$0 + Wells Fargo Ch \$0 + EFCU Ch \$200 + EFCU Sav \$75 + USAA Ch \$3,737 + USAA M/Mkt \$6,241 + Schwab \$314,006 - CC outstanding charges \$229 + Metals \$9,014	
95	Jul11	(2,341.46)	3,163.99	386,579.01	Tater Tours \$1650 already adjusted \$3,163.08 int/div	
96	Aug11	(1,865.70)	2,973.74	384,777.91	\$2,909.14 int/div	
97	Sep11	(2,683.19)	5,350.83	382,095.08	\$1,300 from Schwab for expenses. \$5,350.47 int/div	
97	30Sep11 Qtr Year balance			382,555.40	CD \$0(USAA) + \$0(Schwab) + \$0(Chase) +\$0(Wells Fargo) + US Bonds Redeem \$56,318.40 + Cash \$55.00 + BofA Int Ch \$0 + BofA Reg Ch \$0 + BofA M/Mkt \$0 + Chase Ch \$0 + Wells Fargo Ch \$0 + EFCU Ch \$200 + EFCU Sav \$75 + USAA Ch \$2,200 + USAA M/Mkt \$1,260 + Schwab \$313,633 - CC outstanding charges \$908 + Metals \$9,722	
98	Oct11	(2,074.94)	3,135.42	380,480.71	\$2,300 from Schwab for expenses. \$3,135.17 int/div	
99	Nov11	(2,706.58)	3,238.71	377,822.84	\$1,600 from Schwab for expenses \$3,190.00 int/div	
100	Dec11	(2,532.41)	5,317.96	375,606.22	\$1,000 from Schwab for expenses \$5,002.17	
100	31DEC11 End Year balance			383,981.74	CD \$0(USAA) + \$0(Schwab) + \$0(Chase) +\$0(Wells Fargo) + US Bonds Redeem \$56,945.40 + Cash \$120.00 + BofA Int Ch \$0 + BofA Reg Ch \$0 + BofA M/Mkt \$0 + Chase Ch \$0 + Wells Fargo Ch \$0 + EFCU Ch \$200 + EFCU Sav \$75.03 + USAA Ch \$1,539.05 + USAA M/Mkt \$30,660.02 + Schwab \$286,051.29 - CC outstanding charges \$1259.05 + Metals \$9,239.4	
101	Jan12	(1,961.45)	5,043.19	379,874.58	\$10,000 to US I-Bonds Treasury-adjusted. MD Tax 2011 estimate \$1151 and Fed Tax 2011 estimate \$2674-adjusted. \$3,363.90 int/div	
102	Feb12	(2,045.09)	5,677.08	380,440.59	\$3,065.98 int/div	
103	Mar12	(1,985.47)	5,660.01	380,700.77	MD Refund \$25, FED Refund \$1074. \$3,414.36 int/div	
103	31Mar12 Qtr Year balance			387,305.32	CD \$0(USAA) + \$0(Schwab) + \$0(Chase) +\$0(Wells Fargo) + US Bonds Redeem \$67,577.32 + Cash \$106.00 + BofA Int Ch \$0 + BofA Reg Ch \$0 + BofA M/Mkt \$0 + Chase Ch \$0 + Wells Fargo Ch \$0 + EFCU Ch \$611 + EFCU Sav \$75 + USAA Ch \$8,754 + USAA M/Mkt \$10,667 + Schwab Cash \$450 +Schwab Stocks \$289049 - CC outstanding charges \$0 + Metals \$10,016	
104	Apr12	(2,741.87)	10,003.37	390,173.64	MD Taxes Estimate paid \$500 already adjusted. Car insurance. Renter insurance. \$4,393.18 int/div	
105	May12	(2,531.30)	2,854.14	388,016.79	\$115 Gunthers tours. \$2,479.69 int/div	
106	Jun12	(2,867.22)	3,731.05	385,152.76	\$110 FEET tours. TX trip \$327.60. \$3,727.86 int/div	
106	30Jun12 Mid Year balance			396,651.34	CD \$0(USAA) + \$0(Schwab) + \$0(Chase) +\$0(Wells Fargo) + US Bonds Redeem \$68,021.48 + Cash \$67.00 + BofA Int Ch \$0 + BofA Reg Ch \$0 + BofA M/Mkt \$0 + Chase Ch \$0 + Wells Fargo Ch \$0 + EFCU Ch \$240.15 + EFCU Sav \$82.13 + USAA Ch \$8,421.75 + USAA M/Mkt \$8,075.06 + Schwab Cash \$342.57 +Schwab Stocks \$301,385.20 - CC outstanding charges \$0 + Metals \$10,016	
107	Jul12	(3,097.09)	4,921.64	393,556.11	\$424.95 Quickbooks class. \$85 FEET tours. Umbrella insurance (\$199.35). \$4,919.78	
108	Aug12	(3,425.28)	3,903.51	390,131.60	(\$628.59+15+15+25+45.56+4.5+2.57) Quickbooks. (\$275+41+10) Tater Tours + SVS Bus. MD Taxes Estimated paid \$500 already adjusted. \$3,902.74 int/div	
109	Sep12	(2,634.77)	3,675.18	387,497.40	\$299 Gunther Tour,(15+30) tater tours. \$90 MD Comptroller Tax course. \$3,674.61 int/div	
109	30Sep12 Qtr Year balance			398334.44	CD \$0(USAA) + \$0(Schwab) + \$0(Chase) +\$0(Wells Fargo) + US Bonds Redeem \$68,825 + Cash \$79.00 + BofA Int Ch \$0 + BofA Reg Ch \$0 + BofA M/Mkt \$0 + Chase Ch \$0 + Wells Fargo Ch \$0 + EFCU Ch \$240.15 + EFCU Sav \$82.13 + USAA Ch \$3532 + USAA M/Mkt \$3393 + Schwab Cash \$2500+Schwab Stocks \$301,385.20 - CC outstanding charges \$95 + Metals \$10,664	
110	Oct12	(2,981.48)	4,601.32	395,353.34	\$2000 from Schwab for expenses. \$4,600.94 int/div	
111	Nov12	(2,956.18)	10,670.39	392,397.50	\$10,670.05 int/div	
112	Dec12	(2,485.16)	5,062.16	390,106.23	\$7000 from Schwab for expenses. MD Taxes Estimated paid \$500 + 800 already adjusted. IRS estimate paid \$1000 already adjusted. \$4868.27 int/div	
112	31DEC12 End Year balance			389012.55	CD \$0(USAA) + \$0(Schwab) + \$0(Chase) +\$0(Wells Fargo) + US Bonds Redeem \$69,368.448 + Cash \$101.00 + BofA Int Ch \$0 + BofA Reg Ch \$0 + BofA M/Mkt \$0 + Chase Ch \$0 + Wells Fargo Ch \$0 + EFCU Ch \$562.15 + EFCU Sav \$82.04 + USAA Ch \$2,493.90 + USAA M/Mkt \$2,984.46 + Schwab Cash \$916.51 +Schwab Stocks \$302,752.91 - CC outstanding charges \$178.26 + Metals \$9,929.4	
101	Jan13	(2,305.45)	5,094.87	383,442.36	\$3,328.80 int/div	
102	Feb13	(2,426.76)	5,946.00	384,465.53	\$2,496.07 int/div	
103	Mar13	(3,514.87)	7,841.23	383,500.77	Tate tours \$1025. \$5,291.12 int/div	
115	31Mar13 Qtr Year balance			413022.84	CD \$0(USAA) + \$0(Schwab) + \$0(Chase) +\$0(Wells Fargo) + US Bonds Redeem \$70,127.84 + Cash \$94.00 + BofA Int Ch \$0 + BofA Reg Ch \$0 + BofA M/Mkt \$0 + Chase Ch \$0 + Wells Fargo Ch \$0 + MaFCU/EFCU Ch \$710 + MaFCU/EFCU Sav \$5.00 + USAA Ch \$3,393 + USAA M/Mkt \$1,780 + Schwab Cash \$100 +Schwab Stocks \$327,772 - CC outstanding charges \$415 + Metals \$9,456	
116	Apr13	(2,609.53)	14,766.96	417,760.38	TY2013 IRS estimate paid \$1000, MD estimate paid \$500, already adjusted. \$3000 from Schwab for expenses. TY2012 IRS Refund 1538 and MD refund 240, already adjusted. \$7,419.89 int/div	
117	May13	(1,988.43)	6,025.79	416,296.31	\$5,501.43 int/div	

# of Month	Description	Spent	Income	Balance		
118	Jun13	(2,383.86)	4,757.27	413,912.83	Tours and events (\$991). \$4,756.89 int/div	
118	30Jun13 Mid Year balance			422969.08	CD \$0(USAA) + \$0(Schwab) + \$0(Chase) +\$0(Wells Fargo) + US Bonds Redeem \$70,288.08+ Cash \$80.00 + BofA Int Ch \$0 + BofA Reg Ch \$0 + BofA M/Mkt \$0 + Chase Ch \$0 + Wells Fargo Ch \$0 + MaFCU Ch \$456 + MaFCU Sav \$5 + USAA Ch \$5,820 + USAA M/Mkt \$3,659 + Schwab \$336,473 - CC outstanding charges \$1155 + Metals \$7,343	
119	Jul13	(2,588.10)	3,565.53	420,381.29	Tours and events (\$349.14) \$3,565.22 int/div	
120	Aug13	(2,214.64)	3,054.43	418,166.87	Tours and events (\$111.45) \$3054.21 int/div	
121	Sep13	(3,119.73)	4,868.67	415,047.26	Tours and events (\$485.00) \$4,868.55 int/div	
121	30Sep13 Qtr Year balance			422969.08	CD \$0(USAA) + \$0(Schwab) + \$0(Chase) +\$0(Wells Fargo) + US Bonds Redeem \$70,288.08+ Cash \$80.00 + BofA Int Ch \$0 + BofA Reg Ch \$0 + BofA M/Mkt \$0 + Chase Ch \$0 + Wells Fargo Ch \$0 + MaFCU Ch \$456 + MaFCU Sav \$5 + USAA Ch \$5,820 + USAA M/Mkt \$3,659 + Schwab \$336,473 - CC outstanding charges \$1155 + Metals \$7,343	
122	Oct13	(2,576.51)	3,618.20	420,392.66	Tours and events (\$2) \$3,618.11 int/div	
123	Nov13	(3,435.02)	2,810.68	416,957.77	Tours and events (\$1046.80) \$2,810.59 int/div	
124	Dec13	(15,846.86)	4,044.62	401,334.77	Tours and events (\$835.90) \$3,820.72 int/div	
124	31DEC13 End Year balance			425,470.56	CD \$0(USAA) + \$0(Schwab) + \$0(Chase) +\$0(Wells Fargo) + US Bonds Redeem \$71,291.80+ Cash \$172.00 + BofA Int Ch \$0 + BofA Reg Ch \$0 + BofA M/Mkt \$0 + Chase Ch \$0 + Wells Fargo Ch \$0 + MaFCU Ch \$614.63 + MaFCU Sav \$5 + USAA Ch \$2,531.02 + USAA M/Mkt \$1,255.53 + Schwab \$342,460.37 - CC outstanding charges \$202.79 + Metals \$7,343	
125	Jan14	(1,994.66)	4,327.93	427,803.83	\$3,020 INT/DIV	
126	Feb14	(2,103.25)	3,796.01	429,496.59	\$1,032 int/div	
127	Mar14	(4,211.45)	3,879.78	429,164.92	\$6500 from Schwab to Fidelity adjusted, \$3,173.58 int/div	
127	31Mar14 Qtr Year balance			455069.46	US Bonds Redeem \$71,714.84+ Cash \$886.00 + MaFCU Ch \$0 + MaFCU Sav \$0 + USAA Ch \$5,474.66 + USAA M/Mkt \$1,992.34 + Schwab \$360,682.41 - CC outstanding charges \$297.29 + Metals \$14,616.50	
128	Apr14	(329.72)	4,808.80	459,548.54	\$12,599.96 to IRS & MD for TY2013, \$304 received Security Deposit refund.	
129	May14	(151.96)	1,271.24	460,667.82	\$3,033.44 int/div	
130	Jun14	(806.67)	3,613.86	463,475.01	\$502.62 to IRS. \$1,270.89 int/div	
130	30Jun14 Mid Year balance			427351.82	\$3,729.55 back from MD overpaid with amend. \$3,613.53 int/div	
131	Jul14	(620.65)	2,405.11	429,136.28	US Bonds Redeem \$72,140.28+ Cash \$79.00 + MaFCU Ch \$0 + MaFCU Sav \$0 + USAA Ch \$22,081.20 + USAA M/Mkt \$1,992.83 + Schwab \$315,800.29 - CC outstanding charges \$50.18 + Metals \$15,308.40	
132	Aug14	(597.24)	1,298.84	429,837.88	\$2,404.79 int/div	
133	Sep14	(556.55)	3,872.90	433,154.23	\$1,298.48 int/div	
133	30Sep14 Qtr Year balance			430,707.96	\$3,727.41 int/div	
134	Oct14	(1,240.99)	2,509.02	431,975.99	US Bonds Redeem \$72,436.88+ Cash \$79.00 + MaFCU Ch \$0 + MaFCU Sav \$0 + USAA Ch \$20,530.49 + USAA M/Mkt \$1,993.34 + Schwab \$322,595 - CC outstanding charges \$155.25 + Metals \$13,228.50	
135	Nov14	(664.92)	1,318.62	432,629.69	\$2,508.70 int/div	
136	Dec14	(866.53)	3,527.60	435,290.76	\$1,318.29 int/div	
136	31DEC14 End Year balance			455,328.97	\$3,293.83 int/div	
137	Jan15	(515.07)	226.17	455,040.07	US Bonds Redeem \$73,119.76+ Cash \$186.00 + MaFCU Ch \$0 + MaFCU Sav \$0 + USAA Ch \$18,640.47 + USAA M/Mkt \$1,993.83 + Schwab \$346,762.79 - CC outstanding charges \$20-305.28 + Metals \$14,951.40	
138	Feb15	(244.53)	2,259.81	457,055.35	\$2,586.83 int/div	
139	Mar15	(534.03)	362.06	456,883.38	\$1,230.61 int/div, \$270 MD Refund, \$1586 Fed Refund	
139	31Mar15 Qtr Year balance			444,307.04	\$3,821.83 int/div	
140	Apr15	(1,007.91)	1,876.81	445,175.94	US Bonds Redeem \$73,601.92+ Cash \$86.00 + USAA Ch \$20,304.90 + USAA M/Mkt \$1,994.31 + Schwab \$333,403.52 - CC outstanding charges \$0-399.81 + Metals \$15,316.20	
141	May15	(615.32)	0.26	444,560.88	\$3,349.67 int/div	
142	Jun15	(614.14)	0.24	443,946.98	\$1,368.61 int/div	
142	30Jun15 Mid Year balance			455,118.17	\$4,253.59 int/div	
143	Jul15	(5,387.25)	0.24	449,731.16	US Bonds Redeem \$73,995.64+ Cash \$186.00 + USAA Ch \$19,831.53 + USAA M/Mkt \$1,994.58 + Schwab \$344,582.88 - CC outstanding charges \$20-324.96 + Metals \$14,872.50	
144	Aug15	(483.79)	0.25	449,247.62	\$2,470.06 int/div. \$4,974 for prePaid Funeral and Funeral Travel Insurance	
145	Sep15	(790.68)	0.23	448,457.17	\$1,371.38 int/div	
145	30Sep15 Qtr Year balance			448,457.17	\$2,139.12 int/div. \$329 parents garden/yard	
146	Oct15	(957.61)	0.20	447,499.76	US Bonds Redeem \$73,119.76+ Cash \$186.00 + USAA Ch \$18,640.47 + USAA M/Mkt \$1,993.83 + Schwab \$346,762.79 - CC outstanding charges \$20-305.28 + Metals \$14,951.40	
147	Nov15	(822.01)	0.35	446,678.10	\$2,075.29 int/div	
148	Dec15	(997.16)	149.81	445,830.75	\$1,343.36 int/div. \$6,000 to parents	
148	31DEC15 End Year balance			440,372.39	\$3,533.85 int/div. \$2,000 to parents. \$8,500 from Schwab brokerage	440372.39
					US Bonds Redeem \$74,455.80+ Cash \$84.00 + USAA Ch \$11,811.41 + USAA M/Mkt \$1,995.08 + Schwab \$132,252.59 - CC outstanding charges \$914.49 + Metals \$220,688.00	

# of Month	Description	Spent	Income	Balance	
	Average mth spent/ income since Oct2003	(2,000.53)	2,831.19		
	Average 'Extra 2004	(255.99)		Texas \$188.25+\$370.60, House Painting & Tree (\$420+84)+(\$845+341), Car Windshield (\$192.42), Milwaukee family reunion (\$281.40). Washer (\$349.22) = \$3,071.89	(3,071.89)
	Average 'Extra 2005	(250.85)		Airpistol \$219. Scotland \$2,571.17, 2nd Airpistol \$220 = \$3,010.17	(3,010.17)
	Average 'Extra 2006	(473.62)		Vet (\$358.68+255)=\$613.68. Scotland (\$1431.17+1582.4+313.72)=\$3,327.29 Canal Conference (\$475.00+60+381.84+91.54-32.06+23.32+31.74)=\$1,031.38. House Gutters (\$500). GPS (\$108.13), MAPS (\$103) = \$5,683.48	(5,683.48)
	Average 'Extra 2007	(1,074.70)		AVA trip (\$353.95+50+94.54+375)=\$873.49. Bryce Hiking Trip (\$124.28). Scotland (\$2,568.29 total). TX (\$99.52 July/Aug, \$10.00 Nov). House fix and paint (\$9,220.81)	(12,896.39)
	Average 'Extra 2008	(248.08)		Texas move (\$2,886.99), House sale (\$90)	(2,976.99)
	Average 'Extra 2009	(49.47)		SEGWAY 189.38, CRUISE 404.26	(593.64)
	Average 'Extra 2010	(376.71)		MD move (\$2427.48) Tater Tour (700 +10+ 1250+133)	(4,520.48)
	Average 'Extra 2011	(346.02)		Accounting Startup (\$69+254+449.95) Tater Tour (950+550+50+1650+104+44.25+31.06)	(4,152.26)
	Average 'Extra 2012	(178.43)		Tours (Tater, Gunthers, Feet)=(115+110+85+326+299+45) Quickbooks=(424.95+736.22)	(2,141.17)
	Average 'Extra 2013	(403.86)		Tours (Tater, Gunthers, Kewl, SOAR, Rec)=(1025+991+349.14+111.45+485+ 2+ 1046.80 + 835.90)	(4,846.29)
	Average 'Extra 2014	0.00		Move to Texas	0.00
	Average 'Extra 2015	(1,108.58)		\$4,974 for prePaid Funeral and Funeral Travel Insurance, \$8000 to parents, \$329 parents garden/lawn. Tours (?)	(13,303.00)
	adjusted	(1,603.34)		Monthly average to date	
		274.66		Months on balance adjusted	
		220.13		Months on Average Balance	
		22.89		Years on balance adjusted (7.63 on 31Dec05, 6.98 on 31Dec06, 7.83 on 31Dec07, 19.82 31Dec08, 20.22 31Dec09, 20.86 31Dec10, 20.63 31Dec11, 19.85 31Dec12, 19.66 31Dec13, 21.69 31Dec14, 22.89 31Dec15)	
		18.34		Years on Average Balance	

Retirement

Prediction

2008-2019

Recording quarterly balances in all accounts
Predicting using 5% what my future networth
might produce as income when I turn 73 years old

This document is historical only.

Since 2019, my financial situation has changed too much to use this calculation.

Month/Quarter	T-IRA	ROTH IRA	U.S. Savings Bonds	Personal CDs	Saving Personal	Stock Inv Personal	Metals	HSA Fund	Fidelity Roll+ROTH IRA	Total Balance	Social at 67yrs	3% 2017 & after (6% pre) per month of total balance	Monthly at 67 yrs	Monthly Delta
loct-31dec08	24,100.02	31,269.12	41,364.68	150,242.58	139,840.22	0.00	18,467.50	8,756.00	352,604.73	766,644.85	1,975.00	3,833.22	5,808.22	57.47
ljan-31mar09	30,346.65	26,380.29	47,343.36	271,979.38	8,470.97	6,211.10	18,547.00	10,289.61	362,859.24	782,427.60	1,975.00	3,912.14	5,887.14	78.91
lapr-30jun09	30,619.09	26,594.73	47,872.20	242,626.01	8,403.01	30,285.82	17,535.00	11,725.73	357,607.25	773,268.84	1,975.00	3,866.34	5,841.34	(45.79)
ljul-30sep09	30,897.23	26,813.47	48,221.56	193,369.84	6,294.46	93,323.29	21,002.00	11,770.15	368,098.70	799,790.70	2,021.00	3,998.95	6,019.95	178.61
loct-31dec09	31,167.68	27,034.19	53,502.84	117,939.60	6,774.25	155,242.01	35,541.00	11,812.37	373,532.71	812,546.65	2,021.00	4,062.73	6,083.73	63.78
ljan-31mar10	31,399.34	27,224.18	53,833.48	118,302.77	6,695.36	160,968.69	38,966.50	11,851.12	380,604.10	829,845.54	2,021.00	4,149.23	6,170.23	86.49
lapr-30jun10	31,622.15	27,400.02	53,971.28	98,713.56	1,909.83	194,064.76	8,715.00	14,943.53	390,243.45	821,583.58	2,021.00	4,107.92	6,128.92	(41.31)
ljul-30sep10	31,849.51	27,579.31	54,700.28	91,979.35	1,450.92	223,041.34	9,154.60	14,986.90	405,885.42	860,627.63	2,041.00	4,303.14	6,344.14	215.22
loct-31dec10=50yrs	26,730.32	27,760.14	55,087.16	25,826.51	2,372.79	291,685.66	9,839.20	14,015.36	418,350.31	871,667.45	2,041.00	4,358.34	6,399.34	55.20
ljan-31mar11	20,698.55	18,615.66	55,411.76	7,269.16	2,366.17	309,209.38	10,072.30	14,049.96	446,929.72	884,622.66	2,041.00	4,423.11	6,464.11	64.78
lapr-30jun11	20,888.20	18,765.22	55,795.56	0.00	7,184.20	313,062.54	10,516.10	14,084.86	453,097.03	893,393.71	2,041.00	4,466.97	6,507.97	43.86
ljul-30sep11	21,082.01	18,917.88	56,318.40	0.00	2,415.97	312,477.05	11,342.80	14,115.07	455,688.93	892,358.11	2,041.00	4,461.79	6,502.79	(5.18)
loct-31dec11	21,277.90	19,072.03	56,945.40	0.00	31,106.08	286,051.29	10,779.30	13,776.30	464,320.26	903,328.56	2,041.00	4,516.64	6,557.64	54.85
ljan-31mar12	11,311.99	7,185.08	67,577.32	0.00	11,112.89	289,049.08	11,685.10	13,798.34	492,404.25	904,124.05	2,041.00	4,520.62	6,561.62	3.98
lapr-30jun12	11,455.47	7,276.21	68,021.48	0.00	14,095.97	301,385.17	11,224.50	13,819.20	503,221.08	930,499.08	2,041.00	4,652.50	6,693.50	131.88
ljul-30sep12	0.00	0.00	68,825.16	0.00	5,735.58	309,113.66	12,441.10	13,838.68	531,870.74	941,824.92	2,041.00	4,709.12	6,750.12	56.63
loct-31dec12	0.00	0.00	69,368.44	0.00	3,900.97	302,752.91	11,584.30	13,535.91	539,764.91	940,907.44	2,041.00	4,704.54	6,745.54	(4.59)
ljan-31mar13	0.00	0.00	70,127.84	0.00	1,811.51	327,771.91	11,032.00	13,554.38	577,656.00	1,001,953.64	2,128.00	5,009.77	7,137.77	392.23
lapr-30jun13	0.00	0.00	70,288.08	0.00	4,169.76	336,473.10	8,566.60	13,573.09	578,174.10	1,011,244.73	2,128.00	5,056.22	7,184.22	46.46
ljul-30sep13	0.00	0.00	70,733.72	0.00	1,402.95	338,436.00	9,285.50	13,590.93	574,801.65	1,008,250.75	2,138.00	5,041.25	7,179.25	(4.97)
loct-31dec13	0.00	0.00	71,291.80	0.00	2,749.50	340,966.40	15,260.00	13,364.70	606,486.47	1,050,118.87	2,138.00	5,250.59	7,388.59	209.34
ljan-31mar14	0.00	0.00	71,714.84	0.00	2,486.31	360,200.00	15,900.50	13,379.83	649,332.90	1,113,014.38	2,138.00	5,565.07	7,703.07	314.48
lapr-30jun14	0.00	0.00	71,991.44	0.00	2,036.80	315,800.29	16,634.80	13,395.16	649,653.22	1,069,511.71	2,138.00	5,347.56	7,485.56	(217.51)
ljul-30sep14	0.00	0.00	72,436.88	0.00	2,035.52	322,594.00	14,437.50	13,410.68	666,837.68	1,091,752.26	2,214.00	5,458.76	7,672.76	187.20
loct-31dec14	0.00	0.00	73,119.76	0.00	2,161.01	326,762.79	14,951.40	12,945.86	692,588.67	1,122,529.49	2,214.00	5,612.65	7,826.65	153.89
ljan-31mar15	0.00	0.00	73,601.92	0.00	2,270.46	333,127.37	15,316.20	12,960.27	706,361.96	1,143,638.18	2,223.00	5,718.19	7,941.19	114.54
lapr-30jun15	0.00	0.00	73,995.64	0.00	2,270.73	344,306.73	14,872.50	12,974.86	705,685.00	1,154,105.46	2,223.00	5,770.53	7,993.53	52.34
ljul-30sep15	0.00	0.00	74,178.80	0.00	2,785.63	221,123.35	142,230.50	12,989.80	709,657.57	1,162,965.65	2,223.00	5,814.83	8,037.83	44.30
loct-31dec15	0.00	0.00	74,455.80	0.00	2,347.28	132,252.59	220,688.00	12,652.92	739,700.21	1,182,096.80	2,302.00	5,910.48	8,212.48	174.66
ljan-31mar16	0.00	0.00	74,772.48	0.00	2,585.97	32,972.88	374,805.60	12,659.47	763,742.68	1,261,539.08	2,302.00	6,307.70	8,609.70	397.21
lapr-30jun16	0.00	0.00	75,213.48	0.00	2,586.22	36,609.70	411,615.00	12,665.01	791,375.50	1,330,064.91	2,302.00	6,650.32	8,952.32	342.63
ljul-30sep16	0.00	0.00	75,578.64	0.00	2,586.47	33,840.54	408,945.00	12,670.56	774,477.88	1,308,099.09	2,302.00	6,540.50	8,842.50	(109.83)
loct-31dec16	0.00	0.00	75,803.80	0.00	2,586.72	36,545.22	360,480.00	12,444.61	819,179.82	1,307,040.17	2,382.00	6,535.20	8,917.20	74.71
ljan-31mar17	0.00	0.00	76,509.00	0.00	2,264.81	32,517.78	389,355.00	12,448.31	834,394.47	1,347,489.37	2,382.00	3,368.72	5,750.72	#####
lapr-30jun17	0.00	0.00	87,170.28	0.00	2,063.56	51,011.90	410,128.00	12,457.05	844,153.28	1,406,984.07	2,382.00	3,517.46	5,899.46	148.74
ljul-30sep17	0.00	0.00	87,570.92	0.00	2,063.73	46,378.63	422,000.00	12,462.39	832,455.76	1,402,931.43	2,382.00	3,507.33	5,889.33	(10.13)
loct-31dec17	0.00	0.00	88,201.00	0.00	2,064.31	51,024.81	428,864.00	12,467.73	860,819.69	1,443,441.54	2,382.00	3,608.60	5,990.60	101.28
ljan-31mar18	0.00	0.00	99,100.64	0.00	2,524.08	48,069.61	542,941.20	11,591.23	842,756.86	1,546,983.62	2,409.00	3,867.46	6,276.46	285.86
lapr-30jun18	0.00	0.00	99,622.60	0.00	2,524.14	45,309.35	497,776.50	11,595.70	819,517.78	1,476,346.07	2,409.00	3,690.87	6,099.87	(176.59)
ljul-30sep18	0.00	0.00	100,632.40	0.00	1,992.81	47,575.81	479,344.80	11,600.17	834,756.74	1,475,902.73	2,409.00	3,689.76	6,098.76	(1.11)
loct-31dec18	0.00	0.00	101,391.00	0.00	1,990.06	42,376.77	515,484.60	11,172.63	809,271.75	1,481,686.81	2,409.00	3,704.22	6,113.22	14.46
ljan-31mar19	0.00	0.00	111,887.40	0.00	1,987.30	47,673.60	519,524.70	11,175.33	861,256.09	1,553,504.42	2,409.00	3,883.76	6,292.76	179.54
lapr-30jun19	0.00	0.00	112,942.04	0.00	7,642.35	43,226.77	566,518.50	11,179.38	860,883.43	1,602,392.47	2,409.00	4,005.98	6,414.98	122.22

Month/Quarter	T-IRA	ROTH IRA	U.S. Savings Bonds	Personal CDs	Saving Personal	Stock Inv Personal	Metals	HSA Fund	Fidelity Roll+ROTH IRA	Total Balance	Social at 67yrs	3% 2017 & after (6% pre) per month of total balance	Monthly at 67 yrs	Monthly Delta
1jul-30sep19	0.00	0.00	113,671.56	0.00	3,656.54	121,520.49	16,366.50	11,183.88	896,343.38	1,162,742.35	2,409.00	2,906.86	5,315.86	#####
1oct-31dec19=60	0.00	0.00	114,113.88	0.00	3,667.97	87,247.23	16,955.00	11,182.92	909,857.92	1,143,024.92	2,409.00	2,857.56	5,266.56	(49.29)
1jan-31mar20	0.00	0.00	114,113.88	0.00	3,687.87	87,980.11	16,955.00	11,181.96	918,501.57	1,152,420.39	2,409.00	2,881.05	5,290.05	23.49
1apr-30jun20	0.00	0.00	114,113.88	0.00	3,707.93	88,719.14	16,955.00	11,181.00	927,227.34	1,161,904.28	2,583.00	2,904.76	5,487.76	197.71
1jul-30sep20	0.00	0.00	114,113.88	0.00	3,728.14	89,464.38	16,955.00	11,180.04	936,035.99	1,171,477.43	2,583.00	2,928.69	5,511.69	23.93
1oct-31dec20=61yrs	0.00	0.00	114,113.88	0.00	3,748.50	90,215.88	16,955.00	11,179.08	944,928.34	1,181,140.67	2,583.00	2,952.85	5,535.85	24.16
1jan-31mar21	0.00	0.00	114,113.88	0.00	3,769.01	90,973.69	16,955.00	11,178.12	953,905.16	1,190,894.86	2,583.00	2,977.24	5,560.24	24.39
1apr-30jun21	0.00	0.00	114,113.88	0.00	3,789.68	91,737.87	16,955.00	11,177.16	962,967.25	1,200,740.85	2,583.00	3,001.85	5,584.85	24.61
1jul-30sep21	0.00	0.00	114,113.88	0.00	3,810.51	92,508.47	16,955.00	11,176.20	972,115.44	1,210,679.51	2,583.00	3,026.70	5,609.70	24.85
1oct-31dec21=62yrs	0.00	0.00	114,113.88	0.00	3,831.50	93,285.54	16,955.00	11,175.24	981,350.54	1,220,711.71	2,583.00	3,051.78	5,634.78	25.08
1jan-31mar22	0.00	0.00	114,113.88	0.00	3,852.65	94,069.14	16,955.00	11,174.28	990,673.37	1,230,838.32	2,583.00	3,077.10	5,660.10	25.32
1apr-30jun22	0.00	0.00	114,113.88	0.00	3,873.96	94,859.32	16,955.00	11,173.32	1,000,084.77	1,241,060.25	2,583.00	3,102.65	5,685.65	25.55
1jul-30sep22	0.00	0.00	114,113.88	0.00	3,895.43	95,656.14	16,955.00	11,172.36	1,009,585.57	1,251,378.38	2,583.00	3,128.45	5,711.45	25.80
1oct-31dec22=63yrs	0.00	0.00	114,113.88	0.00	3,917.07	96,459.65	16,955.00	11,171.40	1,019,176.64	1,261,793.63	2,583.00	3,154.48	5,737.48	26.04
1jan-31mar23	0.00	0.00	114,113.88	0.00	3,938.87	97,269.91	16,955.00	11,170.44	1,028,858.81	1,272,306.91	2,583.00	3,180.77	5,763.77	26.28
1apr-30jun23	0.00	0.00	114,113.88	0.00	3,960.83	98,086.98	16,955.00	11,169.48	1,038,632.97	1,282,919.15	2,583.00	3,207.30	5,790.30	26.53
1jul-30sep23	0.00	0.00	114,113.88	0.00	3,982.97	98,910.91	16,955.00	11,168.52	1,048,499.99	1,293,631.26	2,583.00	3,234.08	5,817.08	26.78
1oct-31dec23=64yrs	0.00	0.00	114,113.88	0.00	4,005.27	99,741.76	16,955.00	11,167.56	1,058,460.74	1,304,444.21	2,583.00	3,261.11	5,844.11	27.03
1jan-31mar24	0.00	0.00	114,113.88	0.00	4,027.74	100,579.59	16,955.00	11,166.60	1,068,516.11	1,315,358.93	2,583.00	3,288.40	5,871.40	27.29
1apr-30jun24	0.00	0.00	114,113.88	0.00	4,050.39	101,424.46	16,955.00	11,165.64	1,078,667.02	1,326,376.39	2,583.00	3,315.94	5,898.94	27.54
1jul-30sep24	0.00	0.00	114,113.88	0.00	4,073.21	102,276.43	16,955.00	11,164.68	1,088,914.35	1,337,497.55	2,583.00	3,343.74	5,926.74	27.80
1oct-31dec24=65yrs	0.00	0.00	114,113.88	0.00	4,096.20	103,135.55	16,955.00	11,163.72	1,099,259.04	1,348,723.39	2,583.00	3,371.81	5,954.81	28.06
1jan-31mar25	0.00	0.00	114,113.88	0.00	4,119.37	104,001.89	16,955.00	11,162.76	1,109,702.00	1,360,054.90	2,583.00	3,400.14	5,983.14	28.33
1apr-30jun25	0.00	0.00	114,113.88	0.00	4,142.71	104,875.50	16,955.00	11,161.80	1,120,244.17	1,371,493.07	2,583.00	3,428.73	6,011.73	28.60
1jul-30sep25	0.00	0.00	114,113.88	0.00	4,166.24	105,756.46	16,955.00	11,160.84	1,130,886.49	1,383,038.90	2,583.00	3,457.60	6,040.60	28.86
1oct-31dec25=66yrs	0.00	0.00	114,113.88	0.00	4,189.94	106,644.81	16,955.00	11,159.88	1,141,629.91	1,394,693.42	2,583.00	3,486.73	6,069.73	29.14
1jan-31mar26	0.00	0.00	114,113.88	0.00	4,213.83	107,540.63	16,955.00	11,158.92	1,152,475.39	1,406,457.65	2,583.00	3,516.14	6,099.14	29.41
1apr-30jun26	0.00	0.00	114,113.88	0.00	4,237.89	108,443.97	16,955.00	11,157.96	1,163,423.91	1,418,332.61	2,583.00	3,545.83	6,128.83	29.69
1jul-30sep26	0.00	0.00	114,113.88	0.00	4,262.15	109,354.90	16,955.00	11,157.00	1,174,476.44	1,430,319.36	2,583.00	3,575.80	6,158.80	29.97
1oct-31dec26=67yrs	0.00	0.00	114,113.88	0.00	4,286.58	110,273.48	16,955.00	11,156.04	1,185,633.96	1,442,418.95	2,583.00	3,606.05	6,189.05	30.25
1jan-31mar27	0.00	0.00	114,113.88	0.00	4,311.21	111,199.78	16,955.00	11,155.08	1,196,897.49	1,454,632.43	2,583.00	3,636.58	6,219.58	30.53
1apr-30jun27	0.00	0.00	114,113.88	0.00	4,336.02	112,133.86	16,955.00	11,154.12	1,208,268.01	1,466,960.89	2,583.00	3,667.40	6,250.40	30.82
1jul-30sep27	0.00	0.00	114,113.88	0.00	4,361.03	113,075.78	16,955.00	11,153.16	1,219,746.56	1,479,405.41	2,583.00	3,698.51	6,281.51	31.11
1oct-31dec27=68yrs	0.00	0.00	114,113.88	0.00	4,386.22	114,025.62	16,955.00	11,152.20	1,231,334.15	1,491,967.07	2,583.00	3,729.92	6,312.92	31.40
1jan-31mar28	0.00	0.00	114,113.88	0.00	4,411.61	114,983.43	16,955.00	11,151.24	1,243,031.83	1,504,646.99	2,583.00	3,761.62	6,344.62	31.70
1apr-30jun28	0.00	0.00	114,113.88	0.00	4,437.20	115,949.29	16,955.00	11,150.28	1,254,840.63	1,517,446.28	2,583.00	3,793.62	6,376.62	32.00
1jul-30sep28	0.00	0.00	114,113.88	0.00	4,462.98	116,923.27	16,955.00	11,149.32	1,266,761.61	1,530,366.06	2,583.00	3,825.92	6,408.92	32.30
1oct-31dec28=69yrs	0.00	0.00	114,113.88	0.00	4,488.95	117,905.42	16,955.00	11,148.36	1,278,795.85	1,543,407.47	2,583.00	3,858.52	6,441.52	32.60
1jan-31mar29	0.00	0.00	114,113.88	0.00	4,515.13	118,895.83	16,955.00	11,147.40	1,290,944.41	1,556,571.65	2,583.00	3,891.43	6,474.43	32.91
1apr-30jun29	0.00	0.00	114,113.88	0.00	4,541.51	119,894.55	16,955.00	11,146.44	1,303,208.38	1,569,859.76	2,583.00	3,924.65	6,507.65	33.22
1jul-30sep29	0.00	0.00	114,113.88	0.00	4,568.09	120,901.67	16,955.00	11,145.48	1,315,588.86	1,583,272.98	2,583.00	3,958.18	6,541.18	33.53
1oct-31dec29=70yrs	0.00	0.00	114,113.88	0.00	4,594.88	121,917.24	16,955.00	11,144.52	1,328,086.96	1,596,812.47	2,583.00	3,992.03	6,575.03	33.85
1jan-31mar30	0.00	0.00	114,113.88	0.00	4,621.87	122,941.35	16,955.00	11,143.56	1,340,703.78	1,610,479.43	2,583.00	4,026.20	6,609.20	34.17
1apr-30jun30	0.00	0.00	114,113.88	0.00	4,649.07	123,974.05	16,955.00	11,142.60	1,353,440.47	1,624,275.07	2,583.00	4,060.69	6,643.69	34.49
1jul-30sep30	0.00	0.00	114,113.88	0.00	4,676.47	125,015.44	16,955.00	11,141.64	1,366,298.15	1,638,200.58	2,583.00	4,095.50	6,678.50	34.81
1oct-31dec30=71yrs	0.00	0.00	114,113.88	0.00	4,704.09	126,065.57	16,955.00	11,140.68	1,379,277.98	1,652,257.20	2,583.00	4,130.64	6,713.64	35.14
1jan-31mar31	0.00	0.00	114,113.88	0.00	4,731.92	127,124.52	16,955.00	11,139.72	1,392,381.13	1,666,446.16	2,583.00	4,166.12	6,749.12	35.47
1apr-30jun31	0.00	0.00	114,113.88	0.00	4,759.97	128,192.36	16,955.00	11,138.76	1,405,608.75	1,680,768.71	2,583.00	4,201.92	6,784.92	35.81
1jul-30sep31	0.00	0.00	114,113.88	0.00	4,788.23	129,269.18	16,955.00	11,137.80	1,418,962.03	1,695,226.11	2,583.00	4,238.07	6,821.07	36.14
1oct-31dec31=72yrs	0.00	0.00	114,113.88	0.00	4,816.71	130,355.04	16,955.00	11,136.84	1,432,442.17	1,709,819.63	2,583.00	4,274.55	6,857.55	36.48
1jan-31mar32	0.00	0.00	114,113.88	0.00	4,845.40	131,450.02	16,955.00	11,135.88	1,446,050.37	1,724,550.55	2,583.00	4,311.38	6,894.38	36.83
1apr-30jun32	0.00	0.00	114,113.88	0.00	4,874.32	132,554.20	16,955.00	11,134.92	1,459,787.85	1,739,420.17	2,583.00	4,348.55	6,931.55	37.17
1jul-30sep32	0.00	0.00	114,113.88	0.00	4,903.46	133,667.66	16,955.00	11,133.96	1,473,655.83	1,754,429.79	2,583.00	4,386.07	6,969.07	37.52
1oct-31dec32=73yrs	0.00	0.00	114,113.88	0.00	4,932.83	134,790.47	16,955.00	11,133.00	1,487,655.56	1,769,580.74	2,583.00	4,423.95	7,006.95	37.88

							<59 1/2 age (CD+Funds+ Bank+metal s) (need \$203.5k)	59 1/2 - 67 age (ROTH + HSA + Bonds) (nee d \$121k)	67+ age (Roll + IRA + rentals) (need \$105k)			
Month/Quarter	Ckings + cash minus CCs	Personal Pie	401K/IRA/HSA	Rental values - loan balances	Total Balance					(need \$429.5k)		Prior Quarter Balance
1oct-31dec08	\$983.54	\$350,898.52	\$416,729.87	\$0.00	\$767,628.39		\$309,534	\$81,390	\$376,705	\$767,628	\$550K (1Apr06)	756,632.10
1jan-31mar09	\$872.52	\$353,424.33	\$429,875.79	\$0.00	\$783,300.12		\$306,081	\$84,013	\$393,206	\$783,300	\$777K (31Dec08)	767,628.39
1apr-30jun09	\$8,613.14	\$355,335.18	\$426,546.80	\$0.00	\$781,881.98		\$307,463	\$86,193	\$388,226	\$781,882	\$789,868 (30Mar09)	783,300.12
1jul-30sep09	\$4,737.85	\$366,949.00	\$437,579.55	\$0.00	\$804,528.55		\$318,727	\$86,805	\$398,996	\$804,529	\$791,830 (3Sep09)	781,881.98
1oct-31dec09	\$7,288.03	\$376,287.73	\$443,546.95	\$0.00	\$819,834.68		\$322,785	\$92,349	\$404,700	\$819,835	\$814 (30Sep09)	804,528.55
1jan-31mar10	\$7,503.39	\$386,270.19	\$451,078.74	\$0.00	\$837,348.93		\$332,437	\$92,909	\$412,003	\$837,349	\$830 (31Dec09)	819,834.68
1apr-30jun10	\$7,102.88	\$364,477.31	\$464,209.15	\$0.00	\$828,686.46		\$310,506	\$96,315	\$421,866	\$828,686	\$846 (31Mar10)	837,348.93
1jul-30sep10	\$1,550.14	\$381,876.63	\$480,301.14	\$0.00	\$862,177.77		\$327,176	\$97,266	\$437,735	\$862,178	\$846 (31Aug10)	828,686.46
1oct-31dec10=50yrs	\$3,942.35	\$388,753.67	\$486,856.13	\$0.00	\$875,609.80		\$333,667	\$96,863	\$445,081	\$875,610	\$872 (30sep10)	862,177.77
1jan-31mar11	\$5,469.79	\$389,798.56	\$500,293.89	\$0.00	\$890,092.45		\$334,387	\$88,077	\$467,628	\$890,092	\$888 (31mar11)	875,609.80
1apr-30jun11	\$3,782.04	\$390,340.44	\$506,835.31	\$0.00	\$897,175.75		\$334,545	\$88,646	\$473,985	\$897,176	\$900 (31mar11)	890,092.45
1jul-30sep11	\$1,692.05	\$384,246.27	\$509,803.89	\$0.00	\$894,050.16		\$327,928	\$89,351	\$476,771	\$894,050	\$907 (30Jun11)	897,175.75
1oct-31dec11	\$1,010.60	\$385,892.67	\$518,446.49	\$0.00	\$904,339.16		\$328,947	\$89,794	\$485,598	\$904,339	\$904 (30Sep11)	894,050.16
1jan-31mar12	\$8,859.40	\$388,283.79	\$524,699.66	\$0.00	\$912,983.45		\$320,706	\$88,561	\$503,716	\$912,983	\$914 (31Dec11)	904,339.16
1apr-30jun12	\$3,728.90	\$398,456.02	\$535,771.96	\$0.00	\$934,227.98		\$330,435	\$89,117	\$514,677	\$934,228	\$923 (31Mar12)	912,983.45
1jul-30sep12	\$3,757.02	\$399,872.52	\$545,709.42	\$0.00	\$945,581.94		\$331,047	\$82,664	\$531,871	\$945,582	\$944 (30Jun12)	934,227.98
1oct-31dec12	\$2,978.79	\$390,585.41	\$553,300.82	\$0.00	\$943,886.23		\$321,217	\$82,904	\$539,765	\$943,886	\$937 (31oct12)	945,581.94
1jan-31mar13	\$3,786.15	\$414,529.41	\$591,210.38	\$0.00	\$1,005,739.79		\$344,402	\$83,682	\$577,656	\$1,005,740	\$976 (28feb13)	943,886.23
1apr-30jun13	\$5,181.00	\$424,678.54	\$591,747.19	\$0.00	\$1,016,425.73		\$354,390	\$83,861	\$578,174	\$1,016,426	\$1026 (31may13)	1,005,739.79
1jul-30sep13	\$3,289.57	\$423,147.74	\$588,392.58	\$0.00	\$1,011,540.32		\$352,414	\$84,325	\$574,802	\$1,011,540	\$1015 (20Sep13)	1,016,425.73
1oct-31dec13	\$3,114.86	\$433,382.56	\$619,851.17	\$0.00	\$1,053,233.73		\$362,091	\$84,657	\$606,486	\$1,053,234	\$1037 (1Nov13)	1,011,540.32
1jan-31mar14	\$6,044.00	\$456,345.65	\$662,712.73	\$0.00	\$1,119,058.38		\$384,631	\$85,095	\$649,333	\$1,119,058	\$1117 (31Mar14)	1,053,233.73
1apr-30jun14	\$22,124.70	\$428,588.03	\$663,048.38	\$0.00	\$1,091,636.41		\$356,597	\$85,387	\$649,653	\$1,091,636	\$1090 (30jun14)	1,119,058.38
1jul-30sep14	\$20,544.00	\$432,047.90	\$680,248.36	\$0.00	\$1,112,296.26		\$359,611	\$85,848	\$666,838	\$1,112,296	\$1111 (30Sep14)	1,091,636.41
1oct-31dec14	\$18,401.19	\$435,396.15	\$705,534.53	\$0.00	\$1,140,930.68		\$362,276	\$86,066	\$692,589	\$1,140,931	\$1144 (30Nov14)	1,112,296.26
1jan-31mar15	\$19,991.10	\$444,307.04	\$719,322.23	\$0.00	\$1,163,629.27		\$370,705	\$86,562	\$706,362	\$1,163,629	\$1195 (28Feb15)	1,140,930.68
1apr-30jun15	\$19,624.57	\$455,070.17	\$718,659.86	\$0.00	\$1,173,730.03		\$381,075	\$86,971	\$705,685	\$1,173,730	\$1179 (31May15)	1,163,629.27
1jul-30sep15	\$12,921.21	\$453,239.49	\$722,647.37	\$0.00	\$1,175,886.86		\$379,061	\$87,169	\$709,658	\$1,175,887	\$1190 (30Jun15)	1,173,730.03
1oct-31dec15	\$11,014.92	\$440,758.59	\$752,353.13	\$0.00	\$1,193,111.72		\$366,303	\$87,109	\$739,700	\$1,193,112	\$1221 (30Nov15)	1,175,886.86
1jan-31mar16	\$10,260.90	\$495,397.83	\$776,402.15	\$0.00	\$1,271,799.98		\$420,625	\$87,432	\$763,743	\$1,271,800	\$1200 (31dec15)	1,193,111.72
1apr-30jun16	\$6,468.30	\$532,492.70	\$804,040.51	\$0.00	\$1,336,533.21		\$457,279	\$87,878	\$791,376	\$1,336,533	\$1201 (31dec15)	1,271,799.98
1jul-30sep16	\$4,820.18	\$525,770.83	\$787,148.44	\$0.00	\$1,312,919.27		\$450,192	\$88,249	\$774,478	\$1,312,919		1,336,533.21
1oct-31dec16	\$2,307.85	\$477,723.59	\$831,624.43	\$0.00	\$1,309,348.02		\$401,920	\$88,248	\$819,180	\$1,309,348	\$1211 (31Dec15)	1,312,919.27
1jan-31mar17	\$6,728.09	\$507,374.68	\$846,842.78	\$0.00	\$1,354,217.46		\$430,866	\$88,957	\$834,394	\$1,354,217		1,309,348.02
1apr-30jun17	\$6,597.28	\$556,971.02	\$856,610.33	\$0.00	\$1,413,581.35		\$469,801	\$99,627	\$844,153	\$1,413,581	\$1370 (31Mar17)	1,354,217.46
1jul-30sep17	\$6,597.28	\$564,610.56	\$844,918.15	\$0.00	\$1,409,528.71		\$477,040	\$100,033	\$832,456	\$1,409,529	\$1422 (30Jun17)	1,413,581.35
1oct-31dec17	\$6,597.28	\$576,751.40	\$873,287.42	\$0.00	\$1,450,038.82		\$488,550	\$100,669	\$860,820	\$1,450,039	\$1342 (31Dec16)	1,409,528.71
1jan-31mar18	\$6,597.28	\$699,232.81	\$854,348.09	\$0.00	\$1,553,580.90		\$600,132	\$110,692	\$842,757	\$1,553,581	\$1458 (31Dec17)	1,450,038.82
1apr-30jun18	\$8,942.29	\$654,174.88	\$831,113.48	\$0.00	\$1,485,288.36		\$554,552	\$111,218	\$819,518	\$1,485,288	\$1485 (30Jun18)	1,553,580.90
1jul-30sep18	\$18,010.92	\$647,556.74	\$846,356.91	\$0.00	\$1,493,913.65		\$546,924	\$112,233	\$834,757	\$1,493,914	\$1493 (30Sep18)	1,485,288.36
1oct-31dec18	\$18,010.92	\$679,253.35	\$820,444.38	\$0.00	\$1,499,697.73		\$577,862	\$112,564	\$809,272	\$1,499,698	\$1500 (31Dec19)	1,493,913.65
1jan-31mar19	\$13,835.08	\$694,908.08	\$872,431.42	\$0.00	\$1,567,339.50		\$583,021	\$123,063	\$861,256	\$1,567,339	\$1508 (31mar19)	1,499,697.73
1apr-30jun19	\$80,961.46	\$811,291.12	\$872,062.81	\$1,862,284.19	\$3,545,638.12		\$698,349	\$124,121	\$2,723,168	\$3,545,638	\$3545 (30Jun19)	1,567,339.50

							<59 1/2 age (CD+Funds+ Bank+metal s) (need \$203.5k)	59 1/2 - 67 age (ROTH + HSA + Bonds) (nee d \$121k)	67+ age (Roll + IRA + rentals) (need \$105k)				
Month/Quarter	Ckings + cash minus CCs	Personal Pie	401K/IRA/HSA	Rental values - loan balances	Total Balance					(need \$429.5k)		Prior Quarter Balance	
1jul-30sep19	\$295,368.24	\$550,583.33	\$907,527.26	\$2,162,473.83	\$3,620,584.42		\$436,912	\$124,855	\$3,058,817		\$3,620,584	\$3620(30sep19)	3,545,638.12
1oct-31dec19=60	\$63,263.89	\$285,247.97	\$921,040.84	\$2,401,677.20	\$3,607,966.01		\$171,134	\$125,297	\$3,311,535		\$3,607,966	\$3607(31dec19)	3,620,584.42
1jan-31mar20	\$63,263.89	\$286,000.75	\$929,683.53	\$2,401,677.20	\$3,617,361.48		\$171,887	\$125,296	\$3,320,179		\$3,617,361	\$3617(31dec19)	3,607,966.01
1apr-30jun20	\$63,263.89	\$286,759.84	\$938,408.34	\$2,401,677.20	\$3,626,845.37		\$172,646	\$125,295	\$3,328,905		\$3,626,845		3,617,361.48
1jul-30sep20	\$63,263.89	\$287,525.29	\$947,216.03	\$2,401,677.20	\$3,636,418.52		\$173,411	\$125,294	\$3,337,713		\$3,636,419		3,626,845.37
1oct-31dec20=61yrs	\$63,263.89	\$288,297.15	\$956,107.42	\$2,401,677.20	\$3,646,081.76		\$174,183	\$125,293	\$3,346,606		\$3,646,082	\$3646(31dec19)	3,636,418.52
1jan-31mar21	\$63,263.89	\$289,075.48	\$965,083.28	\$2,401,677.20	\$3,655,835.95		\$174,962	\$125,292	\$3,355,582		\$3,655,836		3,646,081.76
1apr-30jun21	\$63,263.89	\$289,860.33	\$974,144.41	\$2,401,677.20	\$3,665,681.94		\$175,746	\$125,291	\$3,364,644		\$3,665,682		3,655,835.95
1jul-30sep21	\$63,263.89	\$290,651.76	\$983,291.64	\$2,401,677.20	\$3,675,620.60		\$176,538	\$125,290	\$3,373,793		\$3,675,621		3,665,681.94
1oct-31dec21=62yrs	\$63,263.89	\$291,449.81	\$992,525.78	\$2,401,677.20	\$3,685,652.80		\$177,336	\$125,289	\$3,383,028		\$3,685,653		3,675,620.60
1jan-31mar22	\$63,263.89	\$292,254.56	\$1,001,847.65	\$2,401,677.20	\$3,695,779.41		\$178,141	\$125,288	\$3,392,351		\$3,695,779		3,685,652.80
1apr-30jun22	\$63,263.89	\$293,066.05	\$1,011,258.09	\$2,401,677.20	\$3,706,001.34		\$178,952	\$125,287	\$3,401,762		\$3,706,001		3,695,779.41
1jul-30sep22	\$63,263.89	\$293,884.34	\$1,020,757.93	\$2,401,677.20	\$3,716,319.47		\$179,770	\$125,286	\$3,411,263		\$3,716,319		3,706,001.34
1oct-31dec22=63yrs	\$63,263.89	\$294,709.49	\$1,030,348.04	\$2,401,677.20	\$3,726,734.72		\$180,596	\$125,285	\$3,420,854		\$3,726,735		3,716,319.47
1jan-31mar23	\$63,263.89	\$295,541.55	\$1,040,029.25	\$2,401,677.20	\$3,737,248.00		\$181,428	\$125,284	\$3,430,536		\$3,737,248		3,726,734.72
1apr-30jun23	\$63,263.89	\$296,380.58	\$1,049,802.45	\$2,401,677.20	\$3,747,860.24		\$182,267	\$125,283	\$3,440,310		\$3,747,860		3,737,248.00
1jul-30sep23	\$63,263.89	\$297,226.65	\$1,059,668.51	\$2,401,677.20	\$3,758,572.35		\$183,113	\$125,282	\$3,450,177		\$3,758,572		3,747,860.24
1oct-31dec23=64yrs	\$63,263.89	\$298,079.80	\$1,069,628.30	\$2,401,677.20	\$3,769,385.30		\$183,966	\$125,281	\$3,460,138		\$3,769,385		3,758,572.35
1jan-31mar24	\$63,263.89	\$298,940.11	\$1,079,682.71	\$2,401,677.20	\$3,780,300.02		\$184,826	\$125,280	\$3,470,193		\$3,780,300		3,769,385.30
1apr-30jun24	\$63,263.89	\$299,807.62	\$1,089,832.66	\$2,401,677.20	\$3,791,317.48		\$185,694	\$125,280	\$3,480,344		\$3,791,317		3,780,300.02
1jul-30sep24	\$63,263.89	\$300,682.40	\$1,100,079.03	\$2,401,677.20	\$3,802,438.64		\$186,569	\$125,279	\$3,490,592		\$3,802,439		3,791,317.48
1oct-31dec24=65yrs	\$63,263.89	\$301,564.52	\$1,110,422.76	\$2,401,677.20	\$3,813,664.48		\$187,451	\$125,278	\$3,500,936		\$3,813,664		3,802,438.64
1jan-31mar25	\$63,263.89	\$302,454.03	\$1,120,864.76	\$2,401,677.20	\$3,824,995.99		\$188,340	\$125,277	\$3,511,379		\$3,824,996		3,813,664.48
1apr-30jun25	\$63,263.89	\$303,350.99	\$1,131,405.97	\$2,401,677.20	\$3,836,434.16		\$189,237	\$125,276	\$3,521,921		\$3,836,434		3,824,995.99
1jul-30sep25	\$63,263.89	\$304,255.46	\$1,142,047.33	\$2,401,677.20	\$3,847,979.99		\$190,142	\$125,275	\$3,532,564		\$3,847,980		3,836,434.16
1oct-31dec25=66yrs	\$63,263.89	\$305,167.52	\$1,152,789.79	\$2,401,677.20	\$3,859,634.51		\$191,054	\$125,274	\$3,543,307		\$3,859,635	\$3859(31dec19)	3,847,979.99
1jan-31mar26	\$63,263.89	\$306,087.22	\$1,163,634.31	\$2,401,677.20	\$3,871,398.74		\$191,973	\$125,273	\$3,554,153		\$3,871,399		3,859,634.51
1apr-30jun26	\$63,263.89	\$307,014.63	\$1,174,581.87	\$2,401,677.20	\$3,883,273.70		\$192,901	\$125,272	\$3,565,101		\$3,883,274		3,871,398.74
1jul-30sep26	\$63,263.89	\$307,949.82	\$1,185,633.44	\$2,401,677.20	\$3,895,260.45		\$193,836	\$125,271	\$3,576,154		\$3,895,260		3,883,273.70
1oct-31dec26=67yrs	\$63,263.89	\$308,892.83	\$1,196,790.00	\$2,401,677.20	\$3,907,360.04		\$194,779	\$125,270	\$3,587,311		\$3,907,360		3,895,260.45
1jan-31mar27	\$63,263.89	\$309,843.76	\$1,208,052.57	\$2,401,677.20	\$3,919,573.52		\$195,730	\$125,269	\$3,598,575		\$3,919,574		3,907,360.04
1apr-30jun27	\$63,263.89	\$310,802.65	\$1,219,422.13	\$2,401,677.20	\$3,931,901.98		\$196,689	\$125,268	\$3,609,945		\$3,931,902		3,919,573.52
1jul-30sep27	\$63,263.89	\$311,769.58	\$1,230,899.72	\$2,401,677.20	\$3,944,346.50		\$197,656	\$125,267	\$3,621,424		\$3,944,346		3,931,901.98
1oct-31dec27=68yrs	\$63,263.89	\$312,744.61	\$1,242,486.35	\$2,401,677.20	\$3,956,908.16		\$198,631	\$125,266	\$3,633,011		\$3,956,908	\$3956(31DEC19)	3,944,346.50
1jan-31mar28	\$63,263.89	\$313,727.81	\$1,254,183.07	\$2,401,677.20	\$3,969,588.08		\$199,614	\$125,265	\$3,644,709		\$3,969,588		3,956,908.16
1apr-30jun28	\$63,263.89	\$314,719.26	\$1,265,990.91	\$2,401,677.20	\$3,982,387.37		\$200,605	\$125,264	\$3,656,518		\$3,982,387		3,969,588.08
1jul-30sep28	\$63,263.89	\$315,719.01	\$1,277,910.93	\$2,401,677.20	\$3,995,307.15		\$201,605	\$125,263	\$3,668,439		\$3,995,307		3,982,387.37
1oct-31dec28=69yrs	\$63,263.89	\$316,727.15	\$1,289,944.21	\$2,401,677.20	\$4,008,348.56		\$202,613	\$125,262	\$3,680,473		\$4,008,349		3,995,307.15
1jan-31mar29	\$63,263.89	\$317,743.73	\$1,302,091.81	\$2,401,677.20	\$4,021,512.74		\$203,630	\$125,261	\$3,692,622		\$4,021,513		4,008,348.56
1apr-30jun29	\$63,263.89	\$318,768.83	\$1,314,354.82	\$2,401,677.20	\$4,034,800.85		\$204,655	\$125,260	\$3,704,886		\$4,034,801		4,021,512.74
1jul-30sep29	\$63,263.89	\$319,802.53	\$1,326,734.34	\$2,401,677.20	\$4,048,214.07		\$205,689	\$125,259	\$3,717,266		\$4,048,214		4,034,800.85
1oct-31dec29=70yrs	\$63,263.89	\$320,844.89	\$1,339,231.48	\$2,401,677.20	\$4,061,753.56		\$206,731	\$125,258	\$3,729,764		\$4,061,754		4,048,214.07
1jan-31mar30	\$63,263.89	\$321,895.98	\$1,351,847.34	\$2,401,677.20	\$4,075,420.52		\$207,782	\$125,257	\$3,742,381		\$4,075,421		4,061,753.56
1apr-30jun30	\$63,263.89	\$322,955.89	\$1,364,583.07	\$2,401,677.20	\$4,089,216.16		\$208,842	\$125,256	\$3,755,118		\$4,089,216		4,075,420.52
1jul-30sep30	\$63,263.89	\$324,024.68	\$1,377,439.79	\$2,401,677.20	\$4,103,141.67		\$209,911	\$125,255	\$3,767,975		\$4,103,142		4,089,216.16
1oct-31dec30=71yrs	\$63,263.89	\$325,102.43	\$1,390,418.66	\$2,401,677.20	\$4,117,198.29		\$210,989	\$125,255	\$3,780,955		\$4,117,198		4,103,141.67
1jan-31mar31	\$63,263.89	\$326,189.21	\$1,403,520.85	\$2,401,677.20	\$4,131,387.25		\$212,075	\$125,254	\$3,794,058		\$4,131,387		4,117,198.29
1apr-30jun31	\$63,263.89	\$327,285.10	\$1,416,747.51	\$2,401,677.20	\$4,145,709.80		\$213,171	\$125,253	\$3,807,286		\$4,145,710		4,131,387.25
1jul-30sep31	\$63,263.89	\$328,390.18	\$1,430,099.83	\$2,401,677.20	\$4,160,167.20		\$214,276	\$125,252	\$3,820,639		\$4,160,167		4,145,709.80
1oct-31dec31=72yrs	\$63,263.89	\$329,504.52	\$1,443,579.01	\$2,401,677.20	\$4,174,760.72		\$215,391	\$125,251	\$3,834,119		\$4,174,761		4,160,167.20
1jan-31mar32	\$63,263.89	\$330,628.20	\$1,457,186.25	\$2,401,677.20	\$4,189,491.64		\$216,514	\$125,250	\$3,847,728		\$4,189,492		4,174,760.72
1apr-30jun32	\$63,263.89	\$331,761.29	\$1,470,922.77	\$2,401,677.20	\$4,204,361.26		\$217,647	\$125,249	\$3,861,465		\$4,204,361		4,189,491.64
1jul-30sep32	\$63,263.89	\$332,903.89	\$1,484,789.79	\$2,401,677.20	\$4,219,370.88		\$218,790	\$125,248	\$3,875,333		\$4,219,371		4,204,361.26
1oct-31dec32=73yrs	\$63,263.89	\$334,056.07	\$1,498,788.56	\$2,401,677.20	\$4,234,521.83		\$219,942	\$125,247	\$3,889,333		\$4,234,522	\$4234(31dec19)	4,219,370.88

Month/Quarter	This Quarters Balance	This Quarters Contributions	% gain for quarter	Interest/ gain this Quarter	Interest yearly	
loct-31dec08	767,628.39	-3,609.28	7.99%	14,605.57		
1jan-31mar09	783,300.12	2,580.15	6.97%	13,091.58		
1apr-30jun09	781,881.98	-8,554.41	3.74%	7,136.27		
1jul-30sep09	804,528.55	-2,118.08	13.32%	24,764.65		Change in Social Security
loct-31dec09	819,834.68	-3,154.55	9.54%	18,460.68	8.10%	
1jan-31mar10	837,348.93	-82.76	8.87%	17,597.01		
1apr-30jun10	828,686.46	-6,904.92	-0.84%	(1,757.55)		
1jul-30sep10	862,177.77	-1,524.42	18.04%	35,015.73		Change in Social Security
loct-31dec10=50yrs	875,609.80	-8,516.48	10.69%	21,948.51	8.88%	
1jan-31mar11	890,092.45	-12,570.82	13.14%	27,053.47		
1apr-30jun11	897,175.75	-2,488.71	4.38%	9,572.01		
1jul-30sep11	894,050.16	-6,068.83	1.33%	2,943.24		
loct-31dec11	904,339.16	-7,079.13	8.07%	17,368.13	6.50%	
1jan-31mar12	912,983.45	-8,167.04	8.59%	18,644.29		
1apr-30jun12	934,227.98	-102.70	9.69%	21,347.23		
1jul-30sep12	945,581.94	-8,319.21	8.77%	19,673.16		
loct-31dec12	943,886.23	-11,157.40	4.11%	9,461.70	7.32%	
1jan-31mar13	1,005,739.79	-2,167.04	30.09%	64,020.60		Change in Social Security
1apr-30jun13	1,016,425.73	2,357.27	3.35%	8,328.67		
1jul-30sep13	1,011,540.32	-5,667.36	0.31%	781.95		Change in Social Security
loct-31dec13	1,053,233.73	-15,436.19	24.99%	57,129.60	12.37%	350Qty silver coins gift, paid off car loan
1jan-31mar14	1,119,058.38	-5,268.94	30.02%	71,093.59		
1apr-30jun14	1,091,636.41	-25,450.00	-0.72%	(1,971.97)		
1jul-30sep14	1,112,296.26	-1.79	7.79%	20,661.64		Change in Social Security
loct-31dec14	1,140,930.68	-355.16	10.84%	28,989.58	10.41%	
1jan-31mar15	1,163,629.27	108.97	8.16%	22,589.63		Change in Social Security
1apr-30jun15	1,173,730.03	0.00	3.52%	10,100.75		
1jul-30sep15	1,175,886.86	514.65	0.56%	1,642.18		
loct-31dec15	1,193,111.72	-786.10	6.27%	18,010.96	4.39%	Gifted back 350Qty silver coins (350Qty*\$17.45=\$6,108), Change in Social security
1jan-31mar16	1,271,799.98	238.45	29.00%	78,449.81		
1apr-30jun16	1,336,533.21	8,925.00	18.60%	55,808.23		
1jul-30sep16	1,312,919.27	0.00	-6.88%	(23,613.94)		
loct-31dec16	1,309,348.02	-229.65	-1.01%	(3,341.60)	8.20%	Change in Social Security
1jan-31mar17	1,354,217.46	-322.16	14.54%	45,191.60		
1apr-30jun17	1,413,581.35	52,370.51	2.00%	6,993.38		
1jul-30sep17	1,409,528.71	0.00	-1.14%	(4,052.64)		
loct-31dec17	1,450,038.82	0.00	12.00%	40,510.11	6.11%	
1jan-31mar18	1,553,580.90	120,705.72	-4.30%	(17,163.64)		Change in Social Security
1apr-30jun18	1,485,288.36	-2.00	-16.46%	(68,290.54)		
1jul-30sep18	1,493,913.65	-3.00	2.34%	8,628.29		
loct-31dec18	1,499,697.73	-434.89	1.68%	6,218.97	-4.71%	
1jan-31mar19	1,567,339.50	9,997.00	16.17%	57,644.77		
1apr-30jun19	3,545,638.12	5,638.11	31.16%	110,376.32		Inherited rentals and bank accounts and car loan

Month/Quarter	This Quarters Balance	This Quarters Contributions	% gain for quarter	Interest/ gain this Quarter	Interest yearly	
1jul-30sep19	3,620,584.42	-448,680.99	32.14%	223,437.65		Purchased StarStreak for cash
1oct-31dec19=60	3,607,966.01	-47,808.27	-20.96%	(204,013.51)	5.20%	mortgages, paid off car loan
1jan-31mar20	3,617,361.48	-6.00	1.05%	9,401.47		
1apr-30jun20	3,626,845.37	-6.00	1.05%	9,489.89		
1jul-30sep20	3,636,418.52	-6.00	1.06%	9,579.15		
1oct-31dec20=61yrs	3,646,081.76	-6.00	1.07%	9,669.24	1.05%	
1jan-31mar21	3,655,835.95	-6.00	1.08%	9,760.19		
1apr-30jun21	3,665,681.94	-6.00	1.08%	9,851.99		
1jul-30sep21	3,675,620.60	-6.00	1.09%	9,944.66		
1oct-31dec21=62yrs	3,685,652.80	-6.00	1.10%	10,038.20	1.07%	
1jan-31mar22	3,695,779.41	-6.00	1.10%	10,132.62		
1apr-30jun22	3,706,001.34	-6.00	1.11%	10,227.93		
1jul-30sep22	3,716,319.47	-6.00	1.12%	10,324.14		
1oct-31dec22=63yrs	3,726,734.72	-6.00	1.13%	10,421.25	1.10%	
1jan-31mar23	3,737,248.00	-6.00	1.13%	10,519.28		
1apr-30jun23	3,747,860.24	-6.00	1.14%	10,618.23		
1jul-30sep23	3,758,572.35	-6.00	1.15%	10,718.12		
1oct-31dec23=64yrs	3,769,385.30	-6.00	1.16%	10,818.94	1.13%	
1jan-31mar24	3,780,300.02	-6.00	1.16%	10,920.72		
1apr-30jun24	3,791,317.48	-6.00	1.17%	11,023.46		
1jul-30sep24	3,802,438.64	-6.00	1.18%	11,127.16		
1oct-31dec24=65yrs	3,813,664.48	-6.00	1.19%	11,231.84	1.16%	
1jan-31mar25	3,824,995.99	-6.00	1.19%	11,337.51		
1apr-30jun25	3,836,434.16	-6.00	1.20%	11,444.17		
1jul-30sep25	3,847,979.99	-6.00	1.21%	11,551.84		
1oct-31dec25=66yrs	3,859,634.51	-6.00	1.22%	11,660.52	1.19%	
1jan-31mar26	3,871,398.74	-6.00	1.23%	11,770.23		
1apr-30jun26	3,883,273.70	-6.00	1.23%	11,880.97		
1jul-30sep26	3,895,260.45	-6.00	1.24%	11,992.75		
1oct-31dec26=67yrs	3,907,360.04	-6.00	1.25%	12,105.59	1.22%	
1jan-31mar27	3,919,573.52	-6.00	1.26%	12,219.49		
1apr-30jun27	3,931,901.98	-6.00	1.26%	12,334.46		
1jul-30sep27	3,944,346.50	-6.00	1.27%	12,450.51		
1oct-31dec27=68yrs	3,956,908.16	-6.00	1.28%	12,567.66	1.25%	
1jan-31mar28	3,969,588.08	-6.00	1.29%	12,685.92		
1apr-30jun28	3,982,387.37	-6.00	1.30%	12,805.29		
1jul-30sep28	3,995,307.15	-6.00	1.30%	12,925.78		
1oct-31dec28=69yrs	4,008,348.56	-6.00	1.31%	13,047.41	1.28%	
1jan-31mar29	4,021,512.74	-6.00	1.32%	13,170.18		
1apr-30jun29	4,034,800.85	-6.00	1.33%	13,294.12		
1jul-30sep29	4,048,214.07	-6.00	1.34%	13,419.21		
1oct-31dec29=70yrs	4,061,753.56	-6.00	1.35%	13,545.49	1.32%	
1jan-31mar30	4,075,420.52	-6.00	1.35%	13,672.96		
1apr-30jun30	4,089,216.16	-6.00	1.36%	13,801.63		
1jul-30sep30	4,103,141.67	-6.00	1.37%	13,931.51		
1oct-31dec30=71yrs	4,117,198.29	-6.00	1.38%	14,062.62	1.35%	
1jan-31mar31	4,131,387.25	-6.00	1.39%	14,194.96		
1apr-30jun31	4,145,709.80	-6.00	1.39%	14,328.55		
1jul-30sep31	4,160,167.20	-6.00	1.40%	14,463.40		
1oct-31dec31=72yrs	4,174,760.72	-6.00	1.41%	14,599.52	1.38%	
1jan-31mar32	4,189,491.64	-6.00	1.42%	14,736.92		
1apr-30jun32	4,204,361.26	-6.00	1.43%	14,875.62		
1jul-30sep32	4,219,370.88	-6.00	1.44%	15,015.62		
1oct-31dec32=73yrs	4,234,521.83	-6.00	1.44%	15,156.94	1.41%	

Total Retirement Minimum and work down

as calculated 2020 March 16

Calculates for each year minimum amount needed
Predicts how much needs to be in what kind of
account to fund minimum needs.

This document is historical only.

Since 2019, my financial situation has changed to much to use this calculation.

Complete retirement minimum								
Social Security	Personal Income	Total Yearly Expenses 3% inflation	Yearly Income w/15%taxes On Personal Income	Year	Retire now using 6%. Amount needed between now and 67	Retire at 60 using 6%. Amount needed between 60 and 67	Retire at 67 using 6%	Age
					86,184.55	86,184.55	258,560.58	
					100,872.00	100,872.00	262,516.00	
					110,449.59	110,449.59	286,160.86	
					121,971.08	121,971.08	294,980.65	
					130,890.03	130,890.03	319,043.90	
					154,754.36	154,754.36	366,755.14	
					103,704.50	62,723.01	385,607.83	
					309,533.84	81,389.80	376,704.75	
					323,877.00	92,349.00	404,700.00	
					554,552.00	111,217.00	819,518.00	
					171,134.00	125,297.00	3,311,535.00	
				2004				
				2005				45
			0.00	2006				46
0.00			0.00	2007				47
0.00			0.00	2008				48
0.00			0.00	2009				49
0.00			0.00	2010				50
0.00			0.00	2011				51
0.00			0.00	2012				52
0.00			0.00	2013				53
0.00			0.00	2014				54
0.00			0.00	2015				55
0.00			0.00	2016				56
0.00			0.00	2017				57
0.00			0.00	2018				58
0.00			0.00	2019				59
0.00	36,000.00	36,000.00	41,400.00	2020		225,000.00		60
0.00	37,080.00	37,080.00	42,642.00	2021		195,858.00		61
0.00	38,192.40	38,192.40	43,921.26	2022		163,688.22		62
0.00	39,338.17	39,338.17	45,238.90	2023		128,270.62		63
0.00	40,518.32	40,518.32	46,596.06	2024		89,370.79		64
0.00	41,733.87	41,733.87	47,993.95	2025		46,739.09		65
0.00	42,985.88	42,985.88	49,433.77	2026		109.67	350,000.00	66
29,904.00	14,371.46	44,275.46	46,431.18	2027			354,472.82	67
29,904.00	14,802.60	44,706.60	46,926.99	2028			358,718.20	68
29,904.00	15,246.68	45,150.68	47,437.68	2029			362,707.61	69
29,904.00	15,704.08	45,608.08	47,963.69	2030			366,410.37	70
29,904.00	16,175.20	46,079.20	48,505.48	2031			369,793.51	71
29,904.00	16,660.46	46,564.46	49,063.53	2032			372,821.59	72
29,904.00	17,160.27	47,064.27	49,638.31	2033			375,456.57	73
29,904.00	17,675.08	47,579.08	50,230.34	2034			377,657.62	74
29,904.00	18,205.33	48,109.33	50,840.13	2035			379,380.94	75
29,904.00	18,751.49	48,655.49	51,468.22	2036			380,579.58	76
29,904.00	19,314.04	49,218.04	52,115.15	2037			381,203.21	77
29,904.00	19,893.46	49,797.46	52,781.48	2038			381,197.92	78
29,904.00	20,490.26	50,394.26	53,467.80	2039			380,505.99	79
29,904.00	21,104.97	51,008.97	54,174.72	2040			379,065.63	80
29,904.00	21,738.12	51,642.12	54,902.84	2041			376,810.73	81
29,904.00	22,390.27	52,294.27	55,652.80	2042			373,670.57	82
29,904.00	23,061.97	52,965.97	56,425.27	2043			369,569.54	83
29,904.00	23,753.83	53,657.83	57,220.91	2044			364,426.80	84
29,904.00	24,466.45	54,370.45	58,040.41	2045			358,156.00	85
29,904.00	25,200.44	55,104.44	58,884.51	2046			350,664.85	86
29,904.00	25,956.45	55,860.45	59,753.92	2047			341,854.82	87
29,904.00	26,735.15	56,639.15	60,649.42	2048			331,620.69	88
29,904.00	27,537.20	57,441.20	61,571.78	2049			319,850.15	89
29,904.00	28,363.32	58,267.32	62,521.82	2050			306,423.34	90
29,904.00	29,214.22	59,118.22	63,500.35	2051			291,212.39	91
29,904.00	30,090.64	59,994.64	64,508.24	2052			274,080.89	92
29,904.00	30,993.36	60,897.36	65,546.37	2053			254,883.38	93
29,904.00	31,923.16	61,827.16	66,615.64	2054			233,464.74	94
29,904.00	32,880.86	62,784.86	67,716.99	2055			209,659.64	95
29,904.00	33,867.28	63,771.28	68,851.38	2056			183,291.84	96
29,904.00	34,883.30	64,787.30	70,019.80	2057			154,173.55	97
29,904.00	35,929.80	65,833.80	71,223.27	2058			122,104.69	98
29,904.00	37,007.70	66,911.70	72,462.85	2059			86,872.12	99
29,904.00	38,117.93	68,021.93	73,739.62	2060			48,248.83	100

						6%	6%	6%	6%		5%	5%	5%	5%
Social Security Income	Personal Income/Inter est 3% yearly increase	Total Yearly Expenses 3% inflation	Yearly Income Required Expenses w/15%taxes on Personal Income	Year	Age	Retire 50 to 59 1/2	Retire 59 1/2 to 67	Retire 67+ from 401K	Total required at 6%		Retire 50 to 59 1/2	Retire 59 1/2 to 67	Retire 67+ from 401K	Total Required at 5%
						60,616.79	25,567.76	258,560.58	344,745.13		60,616.79	25,567.76	258,560.58	344,745.13
						66,894.00	33,978.00	262,516.00	363,388.00		66,894.00	33,978.00	262,516.00	363,388.00
						76,001.94	34,447.65	286,160.86	396,610.45		76,001.94	34,447.65	286,160.86	396,610.45
						83,946.04	38,025.04	294,980.65	416,951.73		83,946.04	38,025.04	294,980.65	416,951.73
						91,773.27	39,116.76	319,043.90	449,933.93		91,773.27	39,116.76	319,043.90	449,933.93
						101,130.54	53,623.82	366,755.14	521,509.50		101,130.54	53,623.82	366,755.14	521,509.50
						103,704.50	62,723.01	385,607.83	552,035.34		103,704.50	62,723.01	385,607.83	552,035.34
						309,533.84	81,389.80	376,704.75	767,628.39		309,533.84	81,389.80	376,704.75	767,628.39
						323,877.00	92,349.00	404,700.00	820,927.00		323,877.00	92,349.00	404,700.00	820,927.00
						554,552.00	111,217.00	819,518.00	1,485,287.00		554,552.00	111,217.00	819,518.00	1,485,287.00
						171,134.00	125,297.00	3,311,535.00	3,607,966.00		171,134.00	125,297.00	3,311,535.00	3,607,966.00
	0.00				2006	46								
	0.00				2007	47								
	0.00				2008	48								
	0.00				2009	49								
	0.00				2010	50								
	0.00				2011	51								
	0.00				2012	52								
	0.00				2013	53								
	0.00				2014	54								
	0.00				2015	55								
	0.00				2016	56								
	0.00				2017	57								
	0.00				2018	58								
	0.00				2019	59								
	0.00	36,000.00	36,000.00	41,400.00	2020	60		296,431.00	3,311,535.00		296,431.00		3,311,535.00	3,607,966.00
	0.00	37,080.00	37,080.00	42,642.00	2021	61		271,574.86	3,510,227.10		268,610.55	3,477,111.75		3,745,722.30
	0.00	38,192.40	38,192.40	43,921.26	2022	62		243,948.09	3,720,840.73		238,119.82	3,650,967.34		3,889,087.16
	0.00	39,338.17	39,338.17	45,238.90	2023	63		213,346.08	3,944,091.17		204,786.91	3,833,515.70		4,038,302.61
	0.00	40,518.32	40,518.32	46,596.06	2024	64		179,550.78	4,180,736.64		168,430.19	4,025,191.49		4,193,621.68
	0.00	41,733.87	41,733.87	47,993.95	2025	65		142,329.88	4,431,580.84		128,857.75	4,226,451.06		4,355,308.82
	0.00	42,985.88	42,985.88	49,433.77	2026	66		101,435.91	4,697,475.69		85,866.88	4,437,773.62		4,523,640.49
	29,904.00	14,371.46	44,275.46	46,431.18	2027	67		61,090.88	4,962,797.05		43,729.04	4,643,135.12		4,686,864.16
	29,904.00	14,802.60	44,706.60	46,926.99	2028	68		17,829.34	5,243,541.88			4,858,268.88		4,858,268.88
	29,904.00	15,246.68	45,150.68	47,437.68	2029	69			5,540,620.71			5,083,648.64		5,083,648.64
	29,904.00	15,704.08	45,608.08	47,963.69	2030	70			5,854,998.26			5,319,771.38		5,319,771.38
	29,904.00	16,175.20	46,079.20	48,505.48	2031	71			6,187,696.67			5,567,158.47		5,567,158.47
	29,904.00	16,660.46	46,564.46	49,063.53	2032	72			6,539,798.94			5,826,356.86		5,826,356.86
	29,904.00	17,160.27	47,064.27	49,638.31	2033	73			6,912,452.56			6,097,940.39		6,097,940.39
	29,904.00	17,675.08	47,579.08	50,230.34	2034	74			7,306,873.37			6,382,511.06		6,382,511.06
	29,904.00	18,205.33	48,109.33	50,840.13	2035	75			7,724,349.64			6,680,700.48		6,680,700.48
	29,904.00	18,751.49	48,655.49	51,468.22	2036	76			8,166,246.40			6,993,171.29		6,993,171.29
	29,904.00	19,314.04	49,218.04	52,115.15	2037	77			8,634,010.04			7,320,618.71		7,320,618.71
	29,904.00	19,893.46	49,797.46	52,781.48	2038	78			9,129,173.16			7,663,772.16		7,663,772.16
	29,904.00	20,490.26	50,394.26	53,467.80	2039	79			9,653,359.75			8,023,396.97		8,023,396.97
	29,904.00	21,104.97	51,008.97	54,174.72	2040	80			10,208,290.62			8,400,296.10		8,400,296.10
	29,904.00	21,738.12	51,642.12	54,902.84	2041	81			10,795,789.21			8,795,312.06		8,795,312.06
	29,904.00	22,390.27	52,294.27	55,652.80	2042	82			11,417,787.76			9,209,328.86		9,209,328.86
	29,904.00	23,061.97	52,965.97	56,425.27	2043	83			12,076,333.76			9,643,274.04		9,643,274.04
	29,904.00	23,753.83	53,657.83	57,220.91	2044	84			12,773,596.88			10,098,120.83		10,098,120.83
	29,904.00	24,466.45	54,370.45	58,040.41	2045	85			13,511,876.27			10,574,890.46		10,574,890.46
	29,904.00	25,200.44	55,104.44	58,884.51	2046	86			14,293,608.34			11,074,654.47		11,074,654.47
	29,904.00	25,956.45	55,860.45	59,753.92	2047	87			15,121,374.92			11,598,537.28		11,598,537.28
	29,904.00	26,735.15	56,639.15	60,649.42	2048	88			15,997,912.00			12,147,718.72		12,147,718.72
	29,904.00	27,537.20	57,441.20	61,571.78	2049	89			16,926,118.94			12,723,436.87		12,723,436.87
	29,904.00	28,363.32	58,267.32	62,521.82	2050	90			17,909,068.26			13,326,990.90		13,326,990.90
	29,904.00	29,214.22	59,118.22	63,500.35	2051	91			18,950,016.00			13,959,744.10		13,959,744.10
	29,904.00	30,090.64	59,994.64	64,508.24	2052	92			20,052,412.72			14,623,127.06		14,623,127.06
	29,904.00	30,993.36	60,897.36	65,546.37	2053	93			21,219,915.12			15,318,641.05		15,318,641.05
	29,904.00	31,923.16	61,827.16	66,615.64	2054	94			22,456,398.38			16,047,861.46		16,047,861.46
	29,904.00	32,880.86	62,784.86	67,716.99	2055	95			23,765,969.30			16,812,441.54		16,812,441.54
	29,904.00	33,867.28	63,771.28	68,851.38	2056	96			25,152,980.08			17,614,116.24		17,614,116.24
	29,904.00	34,883.30	64,787.30	70,019.80	2057	97			26,622,043.09			18,454,706.26		18,454,706.26
	29,904.00	35,929.80	65,833.80	71,223.27	2058	98			28,178,046.40			19,336,122.30		19,336,122.30
	29,904.00	37,007.70	66,911.70	72,462.85	2059	99			29,826,170.33			20,260,369.56		20,260,369.56
	29,904.00	38,117.93	68,021.93	73,739.62	2060	100			31,571,904.93			21,229,552.42		21,229,552.42

Complete retirement								
Social Security	Personal Income	Total Yearly Expenses 3% inflation	Yearly Income w/15%taxes On Personal Income	Year	Retire now using 4%. Amount needed between now and 59 1/2	Retire at 50 using 4%. Amount needed between 59 1/2 and 67	Retire at 67 using 4%	Age
					86,184.55	86,184.55	258,560.58	
					100,872.00	100,872.00	262,516.00	
					110,449.59	110,449.59	286,160.86	
					121,971.08	121,971.08	294,980.65	
					130,890.03	130,890.03	319,043.90	
					154,754.36	154,754.36	366,755.14	
					103,704.50	62,723.01	385,607.83	
					309,533.84	81,389.80	376,704.75	
					323,877.00	92,349.00	404,700.00	
					554,552.00	111,217.00	819,518.00	
					171,134.00	125,297.00	3,311,535.00	
				2004				
				2005				45
				2006				46
0.00				2007				47
0.00				2008				48
0.00				2009				49
0.00				2010				50
0.00				2011				51
0.00				2012				52
0.00				2013				53
0.00				2014				54
0.00				2015				55
0.00				2016				56
0.00				2017				57
0.00				2018				58
0.00				2019				59
0.00	36,000.00	36,000.00	41,400.00	2020		296,431.00	3,311,535.00	60
0.00	37,080.00	37,080.00	42,642.00	2021		265,646.24	3,443,996.40	61
0.00	38,192.40	38,192.40	43,921.26	2022		276,272.09	3,581,756.26	62
0.00	39,338.17	39,338.17	45,238.90	2023		287,322.97	3,725,026.51	63
0.00	40,518.32	40,518.32	46,596.06	2024		298,815.89	3,874,027.57	64
0.00	41,733.87	41,733.87	47,993.95	2025		310,768.53	4,028,988.67	65
0.00	42,985.88	42,985.88	49,433.77	2026		323,199.27	4,190,148.22	66
29,904.00	14,371.46	44,275.46	46,431.18	2027		336,127.24	4,693,881.38	67
29,904.00	14,802.60	44,706.60	46,926.99	2028			5,200,740.89	68
29,904.00	15,246.68	45,150.68	47,437.68	2029			5,391,236.84	69
29,904.00	15,704.08	45,608.08	47,963.69	2030			5,588,826.62	70
29,904.00	16,175.20	46,079.20	48,505.48	2031			5,793,778.20	71
29,904.00	16,660.46	46,564.46	49,063.53	2032			6,006,369.80	72
29,904.00	17,160.27	47,064.27	49,638.31	2033			6,226,890.27	73
29,904.00	17,675.08	47,579.08	50,230.34	2034			6,455,639.54	74
29,904.00	18,205.33	48,109.33	50,840.13	2035			6,692,928.99	75
29,904.00	18,751.49	48,655.49	51,468.22	2036			6,939,081.93	76
29,904.00	19,314.04	49,218.04	52,115.15	2037			7,194,434.06	77
29,904.00	19,893.46	49,797.46	52,781.48	2038			7,459,333.94	78
29,904.00	20,490.26	50,394.26	53,467.80	2039			7,734,143.50	79
29,904.00	21,104.97	51,008.97	54,174.72	2040			8,019,238.52	80
29,904.00	21,738.12	51,642.12	54,902.84	2041			8,315,009.22	81
29,904.00	22,390.27	52,294.27	55,652.80	2042			8,621,860.78	82
29,904.00	23,061.97	52,965.97	56,425.27	2043			8,940,213.95	83
29,904.00	23,753.83	53,657.83	57,220.91	2044			9,270,505.60	84
29,904.00	24,466.45	54,370.45	58,040.41	2045			9,613,189.41	85
29,904.00	25,200.44	55,104.44	58,884.51	2046			9,968,736.48	86
29,904.00	25,956.45	55,860.45	59,753.92	2047			10,337,636.01	87
29,904.00	26,735.15	56,639.15	60,649.42	2048			10,720,396.03	88
29,904.00	27,537.20	57,441.20	61,571.78	2049			11,117,544.09	89
29,904.00	28,363.32	58,267.32	62,521.82	2050			11,529,628.04	90
29,904.00	29,214.22	59,118.22	63,500.35	2051			11,957,216.81	91
29,904.00	30,090.64	59,994.64	64,508.24	2052			12,400,901.24	92
29,904.00	30,993.36	60,897.36	65,546.37	2053			12,861,294.93	93
29,904.00	31,923.16	61,827.16	66,615.64	2054			13,339,035.09	94
29,904.00	32,880.86	62,784.86	67,716.99	2055			13,834,783.50	95
29,904.00	33,867.28	63,771.28	68,851.38	2056			14,349,227.46	96
29,904.00	34,883.30	64,787.30	70,019.80	2057			14,883,080.76	97
29,904.00	35,929.80	65,833.80	71,223.27	2058			15,437,084.72	98
29,904.00	37,007.70	66,911.70	72,462.85	2059			16,012,009.26	99
29,904.00	38,117.93	68,021.93	73,739.62	2060			16,608,654.01	100