

Financial Check Up

For:

John & Lisa Philgood

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Current Financial Status

FINANCIAL CHECK UP

Total Assets: \$333,067.00

Total Debts: \$266,332.82

Net Worth: \$66,734.18

Home Value: \$245,000.00

Home Loans: \$226,966.56

Home Equity: \$18,033.44

Loan To Value (LTV): 92.63%

(A loan to value ratio of 80% or less will allow you to borrow at the lowest rates.)

Income: \$6,860.36

Debt Payments: \$3,314.69

Other Expenses: \$3,240.00

Available Cash: \$305.67

Debt Service Ratio: 48.31%

(Your debt service ratio should not be higher than 46%.)

Extra money for debt repayment or investing.

FINANCIAL CHECK UP

Net Worth - Summary

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ASSETS	\$ Amount	% of Total
Liquid Assets		
Savings	1,000.00	
Checking	500.00	
Cash	1,000.00	
Cash & Cash Equivalents	2,500.00	0.8%
I-Bonds	225.00	
Short Term Investments	225.00	0.1%
W.L. Policy	3,567.00	
Cash Value of Life Insurance	3,567.00	1.1%
Total Liquid Assets	6,292.00	2.0%
Investment Assets		
Tax Return	4,100.00	
Notes Receivable	4,100.00	1.2%
Oakmark G&I FD	1,500.00	
Pru. Jennison Gr	2,100.00	
Marketable Securities	3,600.00	1.1%
401k	12,350.00	
IRA	2,235.00	
Tax Incentive Investments	14,585.00	4.4%
Internet Business	1,000.00	
Businesses	1,000.00	0.3%
Silver & Gold Coins	890.00	
Kinkade Painting	1,100.00	
Other Investment Assets	1,990.00	0.6%
Total Investment Assets	25,275.00	7.6%
Personal Assets		
Home	245,000.00	
Residence	245,000.00	73.6%
Furnishings	25,000.00	
Furnishings	25,000.00	7.5%
Volvo	5,000.00	
Expedition	15,000.00	
Vehicles	20,000.00	6.0%
2 ATVs	6,000.00	
Snowmobile	3,000.00	
Guns	2,500.00	
Other Personal Assets	11,500.00	3.5%
Total Personal Assets	301,500.00	90.6%
TOTAL ASSETS	\$333,067.00	100.0%

Net Worth - Summary

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LIABILITIES

	\$ Amount	% of Total
Short Term Debts		
VISA	3,388.00	
MasterCard	3,988.00	
Mervyns	1,161.00	
Consumer Credit Obligations	8,537.00	3.2%
John Paras Furniture	1,465.00	
Installment Loans	1,465.00	0.6%
Student Loans	3,459.78	
Personal Loans	3,459.78	1.3%
Total Short Term Debts	13,461.78	5.1%
Long Term Debts		
Volvo	2,384.62	
Expedition	14,685.30	
Summerhays Piano	8,834.56	
Loans to Puchase Personal Assets	25,904.48	9.7%
1st - Key Bank	194,346.05	
2nd - Republic Mortgage LOC	32,620.51	
Mortgage on Personal Residence	226,966.56	85.2%
Total Long Term Debts	252,871.04	94.9%
TOTAL LIABILITIES	\$266,332.82	100.0%

NET WORTH

\$66,734.18

Net Worth - Details

FINANCIAL CHECK UP

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ASSETS	\$ Amount	% of Total
Liquid Assets		
Cash & Cash Equivalents		
Savings	1,000.00	0.3%
Checking	500.00	0.2%
Cash	1,000.00	0.3%
Total Cash & Cash Equivalents	2,500.00	0.8%
Short Term Investments		
I-Bonds	225.00	0.1%
Total Short Term Investments	225.00	0.1%
Cash Value of Life Insurance		
W.L. Policy	3,567.00	1.1%
Total Cash Value of Life Insurance	3,567.00	1.1%
Total Liquid Assets	6,292.00	2.0%
Investment Assets		
Notes Receivable		
Tax Return	4,100.00	1.2%
Total Notes Receivable	4,100.00	1.2%
Marketable Securities		
Oakmark G&I FD	1,500.00	0.5%
Pru. Jennison Gr	2,100.00	0.6%
Total Marketable Securities	3,600.00	1.1%
Tax Incentive Investments		
401k	12,350.00	3.7%
IRA	2,235.00	0.7%
Total Tax Incentive Investments	14,585.00	4.4%
Businesses		
Internet Business	1,000.00	0.3%
Total Businesses	1,000.00	0.3%
Other Investment Assets		
Silver & Gold Coins	890.00	0.3%
Kinkade Painting	1,100.00	0.3%
Total Other Investment Assets	1,990.00	0.6%
Total Investment Assets	25,275.00	7.6%
Personal Assets		
Residence		
Home	245,000.00	73.6%
Total Residence	245,000.00	73.6%
Furnishings		
Furnishings	25,000.00	7.5%
Total Furnishings	25,000.00	7.5%
Vehicles		
Volvo	5,000.00	1.5%

Net Worth - Details

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Expedition	15,000.00	4.5%
Total Vehicles	20,000.00	6.0%
Other Personal Assets		
2 ATVs	6,000.00	1.8%
Snowmobile	3,000.00	0.9%
Guns	2,500.00	0.8%
Total Other Personal Assets	11,500.00	3.5%
Total Personal Assets	301,500.00	90.6%
TOTAL ASSETS	\$333,067.00	100.0%

LIABILITIES

	\$ Amount	% of Total
Short Term Debts		
Consumer Credit Obligations		
VISA	3,388.00	1.3%
MasterCard	3,988.00	1.5%
Mervyns	1,161.00	0.4%
Total Consumer Credit Obligations	8,537.00	3.2%
Installment Loans		
John Paras Furniture	1,465.00	0.6%
Total Installment Loans	1,465.00	0.6%
Personal Loans		
Student Loans	3,459.78	1.3%
Total Personal Loans	3,459.78	1.3%
Total Short Term Debts	13,461.78	5.1%
Long Term Debts		
Loans to Purchase Personal Assets		
Volvo	2,384.62	0.9%
Expedition	14,685.30	5.5%
Summerhays Piano	8,834.56	3.3%
Total Loans to Purchase Personal Assets	25,904.48	9.7%
Mortgage on Personal Residence		
1st - Key Bank	194,346.05	73.0%
2nd - Republic Mortgage LOC	32,620.51	12.2%
Total Mortgage on Personal Residence	226,966.56	85.2%
Total Long Term Debts	252,871.04	94.9%
TOTAL LIABILITIES	\$266,332.82	100.0%

NET WORTH

\$66,734.18

Income & Expenses

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INCOME

	\$ Amount
Internet Business	500.00
John Philgood - Job	5,530.80
Lisa Philgood - Job	829.56

TOTAL INCOME**\$6,860.36****EXPENSES**

	\$ Amount
1st - Key Bank	1,399.39
2nd - Republic Mortgage LOC	397.94
Expedition	503.33
John Paras Furniture	39.63
MasterCard	110.10
Mervyns	31.41
Student Loans	83.00
Summerhays Piano	310.63
VISA	89.57
Volvo	349.69
Entertainment - Eating Out	150.00
Entertainment - Gym/Health Spa Membership Fees	45.00
Entertainment - Hobbies	50.00
Entertainment - Movies/Videos	75.00
Entertainment - Newspaper & Magazines	20.00
Family Needs - Lessons/Sports Fees	75.00
Family Needs - School Supplies/Fees	50.00
Family Needs - Vacation Savings	50.00
Gifts/Holiday - Birthdays/Anniversaries	50.00
Gifts/Holiday - Charitable Donations	300.00
Gifts/Holiday - Christmas/Chanukah	50.00
Gifts/Holiday - Receptions/Weddings	20.00
Grocery Store - Cleaning Supplies	25.00
Grocery Store - Food	550.00
Medical - Dentist/Orthodontist Visits	50.00
Medical - Doctor Visits	30.00
Medical - Prescriptions	50.00
Medical - Vision Care	50.00
Miscellaneous	200.00
Personal Care - Clothing Purchase	150.00
Personal Care - Grooming (Hair, Nails, etc.)	100.00
Personal Care - Life Insurance	60.00
Residence - Home/Rent Insurance	100.00
Residence - Major Purchases	150.00
Residence - Property Taxes	100.00
Residence - Repairs/Maintenance/Improvements	75.00
Transportation - Auto Insurance	50.00
Transportation - Auto Registration	20.00

FINANCIAL CHECK UP

Income & Expenses

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Transportation - Auto Repairs & Maintenance	100.00
Transportation - Gas	95.00
Utilities - Cable/Satellite	35.00
Utilities - Cell Phone	55.00
Utilities - Electricity	85.00
Utilities - Gas	95.00
Utilities - Internet	20.00
Utilities - Phone Line	35.00
Utilities - Water/Sewer/Irrigation	25.00

TOTAL EXPENSES**\$6,554.69****Available Cash**

Extra money for debt repayment or investing.

\$305.67

Current Debt Structure

Debt	Amount	Rate	Minimum Payment	Paid Off In	Interest Paid
Mervyns	\$1,161.00	21.000%	\$31.41	5 yrs - July 2011	\$723.49
John Paras Furniture	\$1,465.00	21.000%	\$39.63	5 yrs - July 2011	\$913.11
Volvo	\$2,384.62	8.000%	\$349.69	7 mths - February 2007	\$64.03
VISA	\$3,388.00	20.000%	\$89.57	5 yrs - July 2011	\$2,005.65
Student Loans	\$3,459.78	8.900%	\$83.00	4 yrs 2 mths - September 2010	\$694.44
MasterCard	\$3,988.00	21.000%	\$110.10	4 yrs 10 mths - May 2011	\$2,388.75
Summerhays Piano	\$8,834.56	18.900%	\$310.63	3 yrs 2 mths - September 2009	\$2,974.65
Expedition	\$14,685.30	8.900%	\$503.33	2 yrs 9 mths - April 2009	\$1,924.46
2nd - Republic Mortgage	\$32,620.51	10.500%	\$397.94	12 yrs 1 mth - August 2018	\$25,081.81
1st - Key Bank	\$194,346.05	7.500%	\$1,399.39	27 yrs 1 mth - August 2033	\$260,452.02
Totals	\$266,332.82	8.83%	\$3,314.69		\$297,222.41

(Weighted Average)

Potential Savings With Debt Elimination Plan

	Current Situation	Debt Elimination Plan	Savings
Total of Payments	\$563,555.23	\$384,243.07	
Total Interest Paid	\$297,222.41	\$117,910.25	\$179,312.16
Time To Pay Off Debts	27 yrs and 1 mth Aug 2033	9 yrs, 8 mths Mar 2016	17 yrs, 5 mths

FINANCIAL CHECK UP

Debt Elimination Plan

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Payment # - Year	Balance* Forward	Total Payment	Excess Amount	Debt	Balance* Forward	Interest*	Principal*	Payment
1 - 1	266,332.82	3,314.69		Mervyns	1,161.00	20.32	11.09	31.41
				John Paras Furniture	1,465.00	25.64	13.99	39.63
				Volvo	2,384.62	15.90	333.79	349.69
				VISA	3,388.00	56.47	33.10	89.57
				Student Loans	3,459.78	25.66	57.34	83.00
				MasterCard	3,988.00	69.79	40.31	110.10
				Summerhays Piano	8,834.56	139.14	171.49	310.63
				Expedition	14,685.30	108.92	394.41	503.33
				2nd - Republic Mortgage	32,620.51	285.43	112.51	397.94
				1st - Key Bank	194,346.05	1,214.66	184.73	1,399.39
2 - 1	264,980.06	3,314.69		Mervyns	1,149.91	20.12	11.29	31.41
				John Paras Furniture	1,451.01	25.39	14.24	39.63
				Volvo	2,050.83	13.67	336.02	349.69
				VISA	3,354.90	55.92	33.65	89.57
				Student Loans	3,402.44	25.23	57.77	83.00
				MasterCard	3,947.69	69.08	41.02	110.10
				Summerhays Piano	8,663.07	136.44	174.19	310.63
				Expedition	14,290.89	105.99	397.34	503.33
				2nd - Republic Mortgage	32,508.00	284.45	113.49	397.94
				1st - Key Bank	194,161.32	1,213.51	185.88	1,399.39
3 - 1	263,615.17	3,314.69		Mervyns	1,138.62	19.93	11.48	31.41
				John Paras Furniture	1,436.77	25.14	14.49	39.63
				Volvo	1,714.81	11.43	338.26	349.69
				VISA	3,321.25	55.35	34.22	89.57
				Student Loans	3,344.67	24.81	58.19	83.00
				MasterCard	3,906.67	68.37	41.73	110.10
				Summerhays Piano	8,488.88	133.70	176.93	310.63
				Expedition	13,893.55	103.04	400.29	503.33
				2nd - Republic Mortgage	32,394.51	283.45	114.49	397.94
				1st - Key Bank	193,975.44	1,212.35	187.04	1,399.39
4 - 1	262,238.05	3,314.69		Mervyns	1,127.14	19.72	11.69	31.41
				John Paras Furniture	1,422.28	24.89	14.74	39.63
				Volvo	1,376.55	9.18	340.51	349.69
				VISA	3,287.03	54.78	34.79	89.57
				Student Loans	3,286.48	24.37	58.63	83.00
				MasterCard	3,864.94	67.64	42.46	110.10
				Summerhays Piano	8,311.95	130.91	179.72	310.63
				Expedition	13,493.26	100.08	403.25	503.33
				2nd - Republic Mortgage	32,280.02	282.45	115.49	397.94
				1st - Key Bank	193,788.40	1,211.18	188.21	1,399.39
5 - 1	260,848.56	3,314.69		Mervyns	1,115.45	19.52	11.89	31.41
				John Paras Furniture	1,407.54	24.63	15.00	39.63
				Volvo	1,036.04	6.91	342.78	349.69
				VISA	3,252.24	54.20	35.37	89.57
				Student Loans	3,227.85	23.94	59.06	83.00
				MasterCard	3,822.48	66.89	43.21	110.10
				Summerhays Piano	8,132.23	128.08	182.55	310.63
				Expedition	13,090.01	97.08	406.25	503.33
				2nd - Republic Mortgage	32,164.53	281.44	116.50	397.94
				1st - Key Bank	193,600.19	1,210.00	189.39	1,399.39
6 - 1	259,446.56	3,314.69		Mervyns	1,103.56	19.31	12.10	31.41

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Debt Elimination Plan

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Payment # - Year	Balance* Forward	Total Payment	Excess Amount	Debt	Balance* Forward	Interest*	Principal*	Payment
				John Paras Furniture	1,392.54	24.37	15.26	39.63
				Volvo	693.26	4.62	345.07	349.69
				VISA	3,216.87	53.61	35.96	89.57
				Student Loans	3,168.79	23.50	59.50	83.00
				MasterCard	3,779.27	66.14	43.96	110.10
				Summerhays Piano	7,949.68	125.21	185.42	310.63
				Expedition	12,683.76	94.07	409.26	503.33
				2nd - Republic Mortgage	32,048.03	280.42	117.52	397.94
				1st - Key Bank	193,410.80	1,208.82	190.57	1,399.39
7 - 1	258,031.94	3,314.69		Mervyns	1,091.46	19.10	12.31	31.41
				John Paras Furniture	1,377.28	24.10	15.53	39.63
				Volvo	348.19	2.32	347.37	349.69
				VISA	3,180.91	53.02	36.55	89.57
				Student Loans	3,109.29	23.06	59.94	83.00
				MasterCard	3,735.31	65.37	44.73	110.10
				Summerhays Piano	7,764.26	122.29	188.34	310.63
				Expedition	12,274.50	91.04	412.29	503.33
				2nd - Republic Mortgage	31,930.51	279.39	118.55	397.94
				1st - Key Bank	193,220.23	1,207.63	191.76	1,399.39
8 - 1	256,604.57	3,314.69	348.86	Mervyns	1,079.15	18.89	361.38	380.27
				John Paras Furniture	1,361.75	23.83	15.80	39.63
				Volvo	0.82	0.01	0.82	0.83
				VISA	3,144.36	52.41	37.16	89.57
				Student Loans	3,049.35	22.62	60.38	83.00
				MasterCard	3,690.58	64.59	45.51	110.10
				Summerhays Piano	7,575.92	119.32	191.31	310.63
				Expedition	11,862.21	87.98	415.35	503.33
				2nd - Republic Mortgage	31,811.96	278.35	119.59	397.94
				1st - Key Bank	193,028.47	1,206.43	192.96	1,399.39
9 - 1	255,164.31	3,314.69	349.69	Mervyns	717.77	12.56	368.54	381.10
				John Paras Furniture	1,345.95	23.55	16.08	39.63
				VISA	3,107.20	51.79	37.78	89.57
				Student Loans	2,988.97	22.17	60.83	83.00
				MasterCard	3,645.07	63.79	46.31	110.10
				Summerhays Piano	7,384.61	116.31	194.32	310.63
				Expedition	11,446.86	84.90	418.43	503.33
				2nd - Republic Mortgage	31,692.37	277.31	120.63	397.94
				1st - Key Bank	192,835.51	1,205.22	194.17	1,399.39
10 - 1	253,707.22	3,314.69	349.69	Mervyns	349.23	6.11	349.23	355.34
				John Paras Furniture	1,329.87	23.27	42.12	65.39
				VISA	3,069.42	51.16	38.41	89.57
				Student Loans	2,928.14	21.72	61.28	83.00
				MasterCard	3,598.76	62.98	47.12	110.10
				Summerhays Piano	7,190.29	113.25	197.38	310.63
				Expedition	11,028.43	81.79	421.54	503.33
				2nd - Republic Mortgage	31,571.74	276.25	121.69	397.94
				1st - Key Bank	192,641.34	1,204.01	195.38	1,399.39
11 - 1	252,233.07	3,314.69	381.10	John Paras Furniture	1,287.75	22.54	398.19	420.73
				VISA	3,031.01	50.52	39.05	89.57
				Student Loans	2,866.86	21.26	61.74	83.00
				MasterCard	3,551.64	62.15	47.95	110.10

Debt Elimination Plan

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Payment # - Year	Balance* Forward	Total Payment	Excess Amount	Debt	Balance* Forward	Interest*	Principal*	Payment
				Summerhays Piano Expedition	6,992.91	110.14	200.49	310.63
				2nd - Republic Mortgage	10,606.89	78.67	424.66	503.33
				1st - Key Bank	31,450.05	275.19	122.75	397.94
					192,445.96	1,202.79	196.60	1,399.39
12 - 1	250,741.64	3,314.69	381.10	John Paras Furniture	889.56	15.57	405.16	420.73
				VISA	2,991.96	49.87	39.70	89.57
				Student Loans	2,805.12	20.80	62.20	83.00
				MasterCard	3,503.69	61.31	48.79	110.10
				Summerhays Piano	6,792.42	106.98	203.65	310.63
				Expedition	10,182.23	75.52	427.81	503.33
				2nd - Republic Mortgage	31,327.30	274.11	123.83	397.94
				1st - Key Bank	192,249.36	1,201.56	197.83	1,399.39
13 - 2	249,232.67	3,314.69	381.10	John Paras Furniture	484.40	8.48	412.25	420.73
				VISA	2,952.26	49.20	40.37	89.57
				Student Loans	2,742.92	20.34	62.66	83.00
				MasterCard	3,454.90	60.46	49.64	110.10
				Summerhays Piano	6,588.77	103.77	206.86	310.63
				Expedition	9,754.42	72.35	430.98	503.33
				2nd - Republic Mortgage	31,203.47	273.03	124.91	397.94
				1st - Key Bank	192,051.53	1,200.32	199.07	1,399.39
14 - 2	247,705.93	3,314.69	381.10	John Paras Furniture	72.15	1.26	72.15	73.41
				VISA	2,911.89	48.53	41.04	89.57
				Student Loans	2,680.26	19.88	410.44	430.32
				MasterCard	3,405.26	59.59	50.51	110.10
				Summerhays Piano	6,381.91	100.52	210.11	310.63
				Expedition	9,323.44	69.15	434.18	503.33
				2nd - Republic Mortgage	31,078.56	271.94	126.00	397.94
				1st - Key Bank	191,852.46	1,199.08	200.31	1,399.39
15 - 2	246,161.19	3,314.69	420.73	VISA	2,870.85	47.85	41.72	89.57
				Student Loans	2,269.82	16.83	486.90	503.73
				MasterCard	3,354.75	58.71	51.39	110.10
				Summerhays Piano	6,171.80	97.21	213.42	310.63
				Expedition	8,889.26	65.93	437.40	503.33
				2nd - Republic Mortgage	30,952.56	270.83	127.11	397.94
				1st - Key Bank	191,652.15	1,197.83	201.56	1,399.39
16 - 2	244,601.69	3,314.69	420.73	VISA	2,829.13	47.15	42.42	89.57
				Student Loans	1,782.92	13.22	490.51	503.73
				MasterCard	3,303.36	57.81	52.29	110.10
				Summerhays Piano	5,958.38	93.84	216.79	310.63
				Expedition	8,451.86	62.68	440.65	503.33
				2nd - Republic Mortgage	30,825.45	269.72	128.22	397.94
				1st - Key Bank	191,450.59	1,196.57	202.82	1,399.39
17 - 2	243,027.99	3,314.69	420.73	VISA	2,786.71	46.45	43.12	89.57
				Student Loans	1,292.41	9.59	494.14	503.73
				MasterCard	3,251.07	56.89	53.21	110.10
				Summerhays Piano	5,741.59	90.43	220.20	310.63
				Expedition	8,011.21	59.42	443.91	503.33
				2nd - Republic Mortgage	30,697.23	268.60	129.34	397.94
				1st - Key Bank	191,247.77	1,195.30	204.09	1,399.39
18 - 2	241,439.98	3,314.69	420.73	VISA	2,743.59	45.73	43.84	89.57

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Debt Elimination Plan

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Payment # - Year	Balance* Forward	Total Payment	Excess Amount	Debt	Balance* Forward	Interest*	Principal*	Payment
				Student Loans	798.27	5.92	497.81	503.73
				MasterCard	3,197.86	55.96	54.14	110.10
				Summerhays Piano	5,521.39	86.96	223.67	310.63
				Expedition	7,567.30	56.12	447.21	503.33
				2nd - Republic Mortgage	30,567.89	267.47	130.47	397.94
				1st - Key Bank	191,043.68	1,194.02	205.37	1,399.39
19 - 2	239,837.47	3,314.69	420.73	VISA	2,699.75	45.00	245.61	290.61
				Student Loans	300.46	2.23	300.46	302.69
				MasterCard	3,143.72	55.02	55.08	110.10
				Summerhays Piano	5,297.72	83.44	227.19	310.63
				Expedition	7,120.09	52.81	450.52	503.33
				2nd - Republic Mortgage	30,437.42	266.33	131.61	397.94
				1st - Key Bank	190,838.31	1,192.74	206.65	1,399.39
20 - 2	238,220.35	3,314.69	503.73	VISA	2,454.14	40.90	552.40	593.30
				MasterCard	3,088.64	54.05	56.05	110.10
				Summerhays Piano	5,070.53	79.86	230.77	310.63
				Expedition	6,669.57	49.47	453.86	503.33
				2nd - Republic Mortgage	30,305.81	265.18	132.76	397.94
				1st - Key Bank	190,631.66	1,191.45	207.94	1,399.39
21 - 2	236,586.57	3,314.69	503.73	VISA	1,901.74	31.70	561.60	593.30
				MasterCard	3,032.59	53.07	57.03	110.10
				Summerhays Piano	4,839.76	76.23	234.40	310.63
				Expedition	6,215.71	46.10	457.23	503.33
				2nd - Republic Mortgage	30,173.05	264.01	133.93	397.94
				1st - Key Bank	190,423.72	1,190.15	209.24	1,399.39
22 - 2	234,933.14	3,314.69	503.73	VISA	1,340.14	22.34	570.96	593.30
				MasterCard	2,975.56	52.07	58.03	110.10
				Summerhays Piano	4,605.36	72.53	238.10	310.63
				Expedition	5,758.48	42.71	460.62	503.33
				2nd - Republic Mortgage	30,039.12	262.84	135.10	397.94
				1st - Key Bank	190,214.48	1,188.84	210.55	1,399.39
23 - 2	233,259.78	3,314.69	503.73	VISA	769.18	12.82	580.48	593.30
				MasterCard	2,917.53	51.06	59.04	110.10
				Summerhays Piano	4,367.26	68.78	241.85	310.63
				Expedition	5,297.86	39.29	464.04	503.33
				2nd - Republic Mortgage	29,904.02	261.66	136.28	397.94
				1st - Key Bank	190,003.93	1,187.52	211.87	1,399.39
24 - 2	231,566.22	3,314.69	503.73	VISA	188.70	3.15	188.70	191.85
				MasterCard	2,858.49	50.02	461.53	511.55
				Summerhays Piano	4,125.41	64.98	245.65	310.63
				Expedition	4,833.82	35.85	467.48	503.33
				2nd - Republic Mortgage	29,767.74	260.47	137.47	397.94
				1st - Key Bank	189,792.06	1,186.20	213.19	1,399.39
25 - 3	229,852.20	3,314.69	593.30	MasterCard	2,396.96	41.95	661.45	703.40
				Summerhays Piano	3,879.76	61.11	249.52	310.63
				Expedition	4,366.34	32.38	470.95	503.33
				2nd - Republic Mortgage	29,630.27	259.26	138.68	397.94
				1st - Key Bank	189,578.87	1,184.87	214.52	1,399.39
26 - 3	228,117.08	3,314.69	593.30	MasterCard	1,735.51	30.37	673.03	703.40
				Summerhays Piano	3,630.24	57.18	253.45	310.63

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Debt Elimination Plan

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Payment # - Year	Balance* Forward	Total Payment	Excess Amount	Debt	Balance* Forward	Interest*	Principal*	Payment
				Expedition	3,895.39	28.89	474.44	503.33
				2nd - Republic Mortgage	29,491.59	258.05	139.89	397.94
				1st - Key Bank	189,364.35	1,183.53	215.86	1,399.39
27 - 3	226,360.41	3,314.69	593.30	MasterCard	1,062.48	18.59	684.81	703.40
				Summerhays Piano	3,376.79	53.18	257.45	310.63
				Expedition	3,420.95	25.37	477.96	503.33
				2nd - Republic Mortgage	29,351.70	256.83	141.11	397.94
				1st - Key Bank	189,148.49	1,182.18	217.21	1,399.39
28 - 3	224,581.87	3,314.69	593.30	MasterCard	377.67	6.61	377.67	384.28
				Summerhays Piano	3,119.34	49.13	261.50	310.63
				Expedition	2,942.99	21.83	800.62	822.45
				2nd - Republic Mortgage	29,210.59	255.59	142.35	397.94
				1st - Key Bank	188,931.28	1,180.82	218.57	1,399.39
29 - 3	222,781.16	3,314.69	703.40	Summerhays Piano	2,857.84	45.01	265.62	310.63
				Expedition	2,142.37	15.89	1,190.84	1,206.73
				2nd - Republic Mortgage	29,068.24	254.35	143.59	397.94
				1st - Key Bank	188,712.71	1,179.45	219.94	1,399.39
30 - 3	220,961.17	3,314.69	703.40	Summerhays Piano	2,592.22	40.83	517.94	558.77
				Expedition	951.53	7.06	951.53	958.59
				2nd - Republic Mortgage	28,924.65	253.09	144.85	397.94
				1st - Key Bank	188,492.77	1,178.08	221.31	1,399.39
31 - 3	219,125.54	3,314.69	1,206.73	Summerhays Piano	2,074.28	32.67	1,484.69	1,517.36
				2nd - Republic Mortgage	28,779.80	251.82	146.12	397.94
				1st - Key Bank	188,271.46	1,176.70	222.69	1,399.39
32 - 3	217,272.04	3,314.69	1,206.73	Summerhays Piano	589.59	9.29	589.59	598.88
				2nd - Republic Mortgage	28,633.68	250.54	1,065.88	1,316.42
				1st - Key Bank	188,048.77	1,175.30	224.09	1,399.39
33 - 3	215,392.48	3,314.69	1,517.36	2nd - Republic Mortgage	27,567.80	241.22	1,674.08	1,915.30
				1st - Key Bank	187,824.68	1,173.90	225.49	1,399.39
34 - 3	213,492.91	3,314.69	1,517.36	2nd - Republic Mortgage	25,893.72	226.57	1,688.73	1,915.30
				1st - Key Bank	187,599.19	1,172.49	226.90	1,399.39
35 - 3	211,577.28	3,314.69	1,517.36	2nd - Republic Mortgage	24,204.99	211.79	1,703.51	1,915.30
				1st - Key Bank	187,372.29	1,171.08	228.31	1,399.39
36 - 3	209,645.46	3,314.69	1,517.36	2nd - Republic Mortgage	22,501.48	196.89	1,718.41	1,915.30
				1st - Key Bank	187,143.98	1,169.65	229.74	1,399.39
37 - 4	207,697.31	3,314.69	1,517.36	2nd - Republic Mortgage	20,783.07	181.85	1,733.45	1,915.30
				1st - Key Bank	186,914.24	1,168.21	231.18	1,399.39
38 - 4	205,732.68	3,314.69	1,517.36	2nd - Republic Mortgage	19,049.62	166.68	1,748.62	1,915.30
				1st - Key Bank	186,683.06	1,166.77	232.62	1,399.39
39 - 4	203,751.44	3,314.69	1,517.36	2nd - Republic Mortgage	17,301.00	151.38	1,763.92	1,915.30
				1st - Key Bank	186,450.44	1,165.32	234.07	1,399.39
40 - 4	201,753.45	3,314.69	1,517.36	2nd - Republic Mortgage	15,537.08	135.95	1,779.35	1,915.30
				1st - Key Bank	186,216.37	1,163.85	235.54	1,399.39
41 - 4	199,738.56	3,314.69	1,517.36	2nd - Republic Mortgage	13,757.73	120.38	1,794.92	1,915.30
				1st - Key Bank	185,980.83	1,162.38	237.01	1,399.39
42 - 4	197,706.63	3,314.69	1,517.36	2nd - Republic Mortgage	11,962.81	104.67	1,810.63	1,915.30
				1st - Key Bank	185,743.82	1,160.90	238.49	1,399.39

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Debt Elimination Plan

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Payment # - Year	Balance* Forward	Total Payment	Excess Amount	Debt	Balance* Forward	Interest*	Principal*	Payment
43 - 4	195,657.51	3,314.69	1,517.36	2nd - Republic Mortgage 1st - Key Bank	10,152.18 185,505.33	88.83 1,159.41	1,826.47 239.98	1,915.30 1,399.39
44 - 4	193,591.06	3,314.69	1,517.36	2nd - Republic Mortgage 1st - Key Bank	8,325.71 185,265.35	72.85 1,157.91	1,842.45 241.48	1,915.30 1,399.39
45 - 4	191,507.13	3,314.69	1,517.36	2nd - Republic Mortgage 1st - Key Bank	6,483.26 185,023.87	56.73 1,156.40	1,858.57 242.99	1,915.30 1,399.39
46 - 4	189,405.57	3,314.69	1,517.36	2nd - Republic Mortgage 1st - Key Bank	4,624.69 184,780.88	40.47 1,154.88	1,874.83 244.51	1,915.30 1,399.39
47 - 4	187,286.23	3,314.69	1,517.36	2nd - Republic Mortgage 1st - Key Bank	2,749.86 184,536.37	24.06 1,153.35	1,891.24 246.04	1,915.30 1,399.39
48 - 4	185,148.95	3,314.69	1,517.36	2nd - Republic 1st - Key Bank	858.62 184,290.33	7.51 1,151.81	858.62 1,296.75	866.13 2,448.56
49 - 5	182,993.58	3,314.69	1,915.30	1st - Key Bank	182,993.58	1,143.71	2,170.98	3,314.69
50 - 5	180,822.60	3,314.69	1,915.30	1st - Key Bank	180,822.60	1,130.14	2,184.55	3,314.69
51 - 5	178,638.05	3,314.69	1,915.30	1st - Key Bank	178,638.05	1,116.49	2,198.20	3,314.69
52 - 5	176,439.85	3,314.69	1,915.30	1st - Key Bank	176,439.85	1,102.75	2,211.94	3,314.69
53 - 5	174,227.91	3,314.69	1,915.30	1st - Key Bank	174,227.91	1,088.92	2,225.77	3,314.69
54 - 5	172,002.14	3,314.69	1,915.30	1st - Key Bank	172,002.14	1,075.01	2,239.68	3,314.69
55 - 5	169,762.46	3,314.69	1,915.30	1st - Key Bank	169,762.46	1,061.02	2,253.67	3,314.69
56 - 5	167,508.79	3,314.69	1,915.30	1st - Key Bank	167,508.79	1,046.93	2,267.76	3,314.69
57 - 5	165,241.03	3,314.69	1,915.30	1st - Key Bank	165,241.03	1,032.76	2,281.93	3,314.69
58 - 5	162,959.10	3,314.69	1,915.30	1st - Key Bank	162,959.10	1,018.49	2,296.20	3,314.69
59 - 5	160,662.90	3,314.69	1,915.30	1st - Key Bank	160,662.90	1,004.14	2,310.55	3,314.69
60 - 5	158,352.35	3,314.69	1,915.30	1st - Key Bank	158,352.35	989.70	2,324.99	3,314.69
61 - 6	156,027.36	3,314.69	1,915.30	1st - Key Bank	156,027.36	975.17	2,339.52	3,314.69
62 - 6	153,687.84	3,314.69	1,915.30	1st - Key Bank	153,687.84	960.55	2,354.14	3,314.69
63 - 6	151,333.70	3,314.69	1,915.30	1st - Key Bank	151,333.70	945.84	2,368.85	3,314.69
64 - 6	148,964.85	3,314.69	1,915.30	1st - Key Bank	148,964.85	931.03	2,383.66	3,314.69
65 - 6	146,581.19	3,314.69	1,915.30	1st - Key Bank	146,581.19	916.13	2,398.56	3,314.69
66 - 6	144,182.63	3,314.69	1,915.30	1st - Key Bank	144,182.63	901.14	2,413.55	3,314.69
67 - 6	141,769.08	3,314.69	1,915.30	1st - Key Bank	141,769.08	886.06	2,428.63	3,314.69
68 - 6	139,340.45	3,314.69	1,915.30	1st - Key Bank	139,340.45	870.88	2,443.81	3,314.69
69 - 6	136,896.64	3,314.69	1,915.30	1st - Key Bank	136,896.64	855.60	2,459.09	3,314.69
70 - 6	134,437.55	3,314.69	1,915.30	1st - Key Bank	134,437.55	840.23	2,474.46	3,314.69
71 - 6	131,963.09	3,314.69	1,915.30	1st - Key Bank	131,963.09	824.77	2,489.92	3,314.69
72 - 6	129,473.17	3,314.69	1,915.30	1st - Key Bank	129,473.17	809.21	2,505.48	3,314.69
73 - 7	126,967.69	3,314.69	1,915.30	1st - Key Bank	126,967.69	793.55	2,521.14	3,314.69
74 - 7	124,446.55	3,314.69	1,915.30	1st - Key Bank	124,446.55	777.79	2,536.90	3,314.69
75 - 7	121,909.65	3,314.69	1,915.30	1st - Key Bank	121,909.65	761.94	2,552.75	3,314.69
76 - 7	119,356.90	3,314.69	1,915.30	1st - Key Bank	119,356.90	745.98	2,568.71	3,314.69
77 - 7	116,788.19	3,314.69	1,915.30	1st - Key Bank	116,788.19	729.93	2,584.76	3,314.69

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Debt Elimination Plan

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Payment # - Year	Balance* Forward	Total Payment	Excess Amount	Debt	Balance* Forward	Interest*	Principal*	Payment
78 - 7	114,203.43	3,314.69	1,915.30	1st - Key Bank	114,203.43	713.77	2,600.92	3,314.69
79 - 7	111,602.51	3,314.69	1,915.30	1st - Key Bank	111,602.51	697.52	2,617.17	3,314.69
80 - 7	108,985.34	3,314.69	1,915.30	1st - Key Bank	108,985.34	681.16	2,633.53	3,314.69
81 - 7	106,351.81	3,314.69	1,915.30	1st - Key Bank	106,351.81	664.70	2,649.99	3,314.69
82 - 7	103,701.82	3,314.69	1,915.30	1st - Key Bank	103,701.82	648.14	2,666.55	3,314.69
83 - 7	101,035.27	3,314.69	1,915.30	1st - Key Bank	101,035.27	631.47	2,683.22	3,314.69
84 - 7	98,352.05	3,314.69	1,915.30	1st - Key Bank	98,352.05	614.70	2,699.99	3,314.69
85 - 8	95,652.06	3,314.69	1,915.30	1st - Key Bank	95,652.06	597.83	2,716.86	3,314.69
86 - 8	92,935.20	3,314.69	1,915.30	1st - Key Bank	92,935.20	580.84	2,733.85	3,314.69
87 - 8	90,201.35	3,314.69	1,915.30	1st - Key Bank	90,201.35	563.76	2,750.93	3,314.69
88 - 8	87,450.42	3,314.69	1,915.30	1st - Key Bank	87,450.42	546.57	2,768.12	3,314.69
89 - 8	84,682.30	3,314.69	1,915.30	1st - Key Bank	84,682.30	529.26	2,785.43	3,314.69
90 - 8	81,896.87	3,314.69	1,915.30	1st - Key Bank	81,896.87	511.86	2,802.83	3,314.69
91 - 8	79,094.04	3,314.69	1,915.30	1st - Key Bank	79,094.04	494.34	2,820.35	3,314.69
92 - 8	76,273.69	3,314.69	1,915.30	1st - Key Bank	76,273.69	476.71	2,837.98	3,314.69
93 - 8	73,435.71	3,314.69	1,915.30	1st - Key Bank	73,435.71	458.97	2,855.72	3,314.69
94 - 8	70,579.99	3,314.69	1,915.30	1st - Key Bank	70,579.99	441.12	2,873.57	3,314.69
95 - 8	67,706.42	3,314.69	1,915.30	1st - Key Bank	67,706.42	423.17	2,891.52	3,314.69
96 - 8	64,814.90	3,314.69	1,915.30	1st - Key Bank	64,814.90	405.09	2,909.60	3,314.69
97 - 9	61,905.30	3,314.69	1,915.30	1st - Key Bank	61,905.30	386.91	2,927.78	3,314.69
98 - 9	58,977.52	3,314.69	1,915.30	1st - Key Bank	58,977.52	368.61	2,946.08	3,314.69
99 - 9	56,031.44	3,314.69	1,915.30	1st - Key Bank	56,031.44	350.20	2,964.49	3,314.69
100 - 9	53,066.95	3,314.69	1,915.30	1st - Key Bank	53,066.95	331.67	2,983.02	3,314.69
101 - 9	50,083.93	3,314.69	1,915.30	1st - Key Bank	50,083.93	313.02	3,001.67	3,314.69
102 - 9	47,082.26	3,314.69	1,915.30	1st - Key Bank	47,082.26	294.26	3,020.43	3,314.69
103 - 9	44,061.83	3,314.69	1,915.30	1st - Key Bank	44,061.83	275.39	3,039.30	3,314.69
104 - 9	41,022.53	3,314.69	1,915.30	1st - Key Bank	41,022.53	256.39	3,058.30	3,314.69
105 - 9	37,964.23	3,314.69	1,915.30	1st - Key Bank	37,964.23	237.28	3,077.41	3,314.69
106 - 9	34,886.82	3,314.69	1,915.30	1st - Key Bank	34,886.82	218.04	3,096.65	3,314.69
107 - 9	31,790.17	3,314.69	1,915.30	1st - Key Bank	31,790.17	198.69	3,116.00	3,314.69
108 - 9	28,674.17	3,314.69	1,915.30	1st - Key Bank	28,674.17	179.21	3,135.48	3,314.69
109 - 10	25,538.69	3,314.69	1,915.30	1st - Key Bank	25,538.69	159.62	3,155.07	3,314.69
110 - 10	22,383.62	3,314.69	1,915.30	1st - Key Bank	22,383.62	139.90	3,174.79	3,314.69
111 - 10	19,208.83	3,314.69	1,915.30	1st - Key Bank	19,208.83	120.06	3,194.63	3,314.69
112 - 10	16,014.20	3,314.69	1,915.30	1st - Key Bank	16,014.20	100.09	3,214.60	3,314.69
113 - 10	12,799.60	3,314.69	1,915.30	1st - Key Bank	12,799.60	80.00	3,234.69	3,314.69
114 - 10	9,564.91	3,314.69	1,915.30	1st - Key Bank	9,564.91	59.78	3,254.91	3,314.69
115 - 10	6,310.00	3,314.69	1,915.30	1st - Key Bank	6,310.00	39.44	3,275.25	3,314.69
116 - 10	3,034.75	3,053.72	1,654.33	1st - Key Bank	3,034.75	18.97	3,034.75	3,053.72

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Payment # - Year	Balance* Forward	Total Payment	Excess Amount	Debt	Balance* Forward	Interest*	Principal*	Payment
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Congratulations - You Are Free From Debt!

Comparison:

Standard Repayment Schedule:

Total Payments	\$563,555.23
Total Interest	\$297,222.41
Interest % of Payment	52.7
Time to Pay Off	27 years and 1 month Until Aug 2033

Debt Reduction Plan:

Total Payments	\$384,243.07
Total Interest	\$117,910.25
Interest % of Payment	30.6
Time to Pay Off	9 yrs, 8 mths Mar 2016

If you were to pay off your debts by making the minimum payments, you would have to pay a total of \$297,222.41 in interest and would not pay off your debts for 27 years and 1 month - Until Aug 2033. But if you follow your Debt Elimination Plan, you will save \$179,312.16 in interest (or 60.3%) and have your debts paid off in 9 yrs, 8 mths - Mar 2016.

* Balances, interest and principal amounts are estimated. Actual amounts will vary. Update your plan periodically to reflect any changes.

FINANCIAL CHECK UP

DEBT ELIMINATION CALENDAR

2006 Payments:	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Mervyns							32	32	32	32	32	32
John Paras Furniture							40	40	40	40	40	40
Volvo							350	350	350	350	350	350
VISA							90	90	90	90	90	90
Student Loans							83	83	83	83	83	83
MasterCard							110	110	110	110	110	110
Summerhays Piano							311	311	311	311	311	311
Expedition							504	504	504	504	504	504
2nd - Republic Mortgage							398	398	398	398	398	398
1st - Key Bank							1,400	1,400	1,400	1,400	1,400	1,400

2007 Payments:	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Mervyns	32	381	381	356								
John Paras Furniture	40	40	40	66	421	421	421	74				
Volvo	350	1										
VISA	90	90	90	90	90	90	90	90	90	90	90	90
Student Loans	83	83	83	83	83	83	83	431	504	504	504	504
MasterCard	110	110	110	110	110	110	110	110	110	110	110	110
Summerhays Piano	311	311	311	311	311	311	311	311	311	311	311	311
Expedition	504	504	504	504	504	504	504	504	504	504	504	504
2nd - Republic Mortgage	398	398	398	398	398	398	398	398	398	398	398	398
1st - Key Bank	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400

2008 Payments:	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
VISA	291	594	594	594	594	192						
Student Loans	303											
MasterCard	110	110	110	110	110	512	704	704	704	385		
Summerhays Piano	311	311	311	311	311	311	311	311	311	311	311	559
Expedition	504	504	504	504	504	504	504	504	504	823	1,207	959

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FINANCIAL CHECK UP

DEBT ELIMINATION CALENDAR

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2nd - Republic Mortgage	398	398	398	398	398	398	398	398	398	398	398	398
1st - Key Bank	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400

2009 Payments:	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Summerhays Piano	1,518	599										
2nd - Republic Mortgage	398	1,317	1,916	1,916	1,916	1,916	1,916	1,916	1,916	1,916	1,916	1,916
1st - Key Bank	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400	1,400

2010 Payments:	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
2nd - Republic Mortgage	1,916	1,916	1,916	1,916	1,916	866						
1st - Key Bank	1,400	1,400	1,400	1,400	1,400	2,449	3,315	3,315	3,315	3,315	3,315	3,315

2011 Payments:	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1st - Key Bank	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315

2012 Payments:	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1st - Key Bank	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315

2013 Payments:	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1st - Key Bank	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315

2014 Payments:	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1st - Key Bank	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315

2015 Payments:	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1st - Key Bank	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315	3,315

FINANCIAL CHECK UP

DEBT ELIMINATION CALENDAR

2016 Payments:

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
1st - Key Bank	3,315	3,054										

FINANCIAL CHECK UP

Debt Elimination Summary

Total Debt Balance	\$266,332.82
Current Monthly Debt Payment	\$3,314.69
Current Interest Owed	\$297,222.41
Current Payoff Time (months)	325 27 yrs and 1 mth
Debt Plan Payoff Time (months)	116 9 yrs, 8 mths
New Interest Savings	\$179,312.16
Time Difference (months)	209 17 yrs, 5 mths
\$3,314.69 Invested @ 6% for 209 months	\$1,217,157.11
Average Annual Net Worth Increase	\$27,551.67

"Invest" In Your Debt

Invest In Your Debt By Adding An Extra \$150.00	\$3,464.69
Debt Plan Payoff Time (months)	109 9 yrs, 1 mth
Net Interest Savings	\$188,394.13
\$3,464.69 Invested @ 6% for 216 months	\$1,342,058.74

FINANCIAL CHECK UP

Debt Elimination Options

	Monthly Payment	Paid Off In	Interest Saved	Avg Annual Return on Debt Inv	Invest Payment For Time Saved @ 10%
Paying Minimums	3,314.69	27 yrs and 1 mth			
Debt Elimination Plans:					
Current Payment	3,314.69	9 yrs, 8 mths	179,312.16	46.63%	\$1,855,885.47
Pay Off In 9 Years	3,484.69	9 yrs	188,462.81	50.08%	\$2,113,701.13
Pay Off In 7 Years	4,154.69	7 yrs	215,135.18	61.64%	\$3,185,387.98
Pay Off In 5 Years	5,414.69	5 yrs	240,334.00	73.98%	\$5,209,564.72
Pay Off In 3 Years	8,414.69	3 yrs	263,883.98	87.11%	\$10,102,724.58
+ \$25/month	3,339.69	9 yrs, 7 mths	180,984.90	47.12%	\$1,888,804.95
+ \$50/month	3,364.69	9 yrs, 6 mths	182,558.89	47.59%	\$1,922,166.58
+ \$75/month	3,389.69	9 yrs, 4 mths	184,086.58	48.49%	\$1,975,664.72
+ \$100/month	3,414.69	9 yrs, 3 mths	185,563.69	48.96%	\$2,010,235.84
+ \$150/month	3,464.69	9 yrs, 1 mth	188,394.13	49.89%	\$2,080,765.37
+ \$200/month	3,514.69	8 yrs, 10 mths	191,064.39	51.28%	\$2,174,636.52
+ \$250/month	3,564.69	8 yrs, 8 mths	193,585.00	52.22%	\$2,249,644.71
+ \$300/month	3,614.69	8 yrs, 6 mths	195,976.64	53.15%	\$2,326,637.18

CASH MANAGEMENT**Income & Expense Summary**

07/19/2006 Page 1

From 07/01/2006 to 07/31/2006

Category	Amount	%/Total	Budget Amount	Over-/Under Budget
Income				
John - Salary	\$5,530.80	87.0%	\$5,530.00	\$0.80
Lisa - Salary	\$829.56	13.0%	\$825.00	\$4.56
Total Income	\$6,360.36		\$6,355.00	\$5.36
Expenses				
Mortgage	\$1,797.33	32.0%	\$1,797.33	\$0.00
Food	\$318.05	5.7%	\$350.00	\$-31.95
Household	\$149.34	2.7%	\$150.00	\$-0.66
Entertainment	\$357.74	6.4%	\$335.00	\$22.74
Clothing	\$163.48	2.9%	\$150.00	\$13.48
Personal	\$90.07	1.6%	\$100.00	\$-9.93
Debt Repayment	\$1,517.36	27.0%	\$1,520.00	\$-2.64
Miscellaneous	\$198.30	3.5%	\$200.00	\$-1.70
Auto/Transportation	\$204.53	3.6%	\$215.00	\$-10.47
Insurance	\$210.00	3.7%	\$210.00	\$0.00
Medical	\$181.10	3.2%	\$180.00	\$1.10
Utilities	\$353.40	6.3%	\$350.00	\$3.40
Gifts	\$73.78	1.3%	\$70.00	\$3.78
Total Expenses	\$5,614.48		\$5,627.33	\$-12.85
Net Profit/(Loss)	\$745.88		\$727.67	\$18.21

Six Month Comparison

CASH MANAGEMENT

07/19/2006 Page 1

Category	Budget ¹	Feb 2006	Mar 2006	Apr 2006	May 2006	Jun 2006	Jul 2006 ¹	Average
John - Salary	\$5,530	5,530	5,530	5,530	5,530	5,530	5,530	5,530
Lisa - Salary	\$825	829	829	829	829	829	829	829
TOTAL INCOME	\$6,355	6,360	6,360	6,360	6,360	6,360	6,360	6,360
Mortgage	\$1,797	1,797	1,797	1,797	1,797	1,797	1,797	1,797
Food	\$350	350	355	346	328	368	318	344
Household	\$150	157	159	154	149	157	149	154
Entertainment	\$335	333	341	333	328	354	357	341
Clothing	\$150	152	155	138	151	141	163	150
Personal	\$100	97	101	95	106	100	90	98
Debt Repayment	\$1,520	1,517	1,517	1,517	1,517	1,517	1,517	1,517
Miscellaneous	\$200	183	199	206	197	204	198	198
Auto/Transportation	\$215	217	212	203	206	225	204	211
Insurance	\$210	210	210	210	210	210	210	210
Medical	\$180	188	186	175	176	174	181	180
Utilities	\$350	362	358	337	348	349	353	351
Gifts	\$70	71	73	72	67	72	73	71
TOTAL EXPENSES	\$5,627	5,637	5,670	5,588	5,585	5,674	5,614	5,628
NET +PROFIT/-LOSS	\$727	722	690	771	775	686	745	732