

	<i>Denise</i>	<i>Your Situation</i>
<b>Income:</b>	\$ 18,720	_____
<b>Expenses:</b>		
Giving	\$1,872	_____
Taxes & payroll deductions	6,500	_____
Additional transportation	1,300	_____
Lunch & coffee breaks	500	_____
Extra eating out	600	_____
Extra clothing/cleaning	800	_____
Personal grooming	360	_____
Day care 2 kids @ \$55 ea/wk	5,500	_____
<b>Total expenses:</b>	<b>\$17,432</b>	_____
<b>Real Net Income:</b>	<b>\$1,288</b>	_____
Net income per hour:	\$.64	_____