



Table 11-2
HOURLY WAGE CHART

Hourly Wage	Time Per Week (hours)	Semester Wages (15 weeks)	Sample Take-Home Pay*
\$6.00	5	\$450.00	\$352.13
\$6.00	10	\$900.00	\$704.25
\$6.00	15	\$1350.00	\$1056.38
\$7.00	5	\$525.00	\$410.81
\$7.00	10	\$1050.00	\$821.63
\$7.00	15	\$1575.00	\$1232.44
\$8.00	5	\$600.00	\$469.50
\$8.00	10	\$1200.00	\$939.00
\$8.00	15	\$1800.00	\$1408.50
\$9.00	5	\$675.00	\$528.19
\$9.00	10	\$1350.00	\$1056.38
\$9.00	15	\$2025.00	\$1584.56
\$10.00	5	\$750.00	\$586.88
\$10.00	10	\$1500.00	\$1173.75
\$10.00	15	\$2250.00	\$1760.63

*Less FICA at 6.75% and federal taxes at 15%



Table 11-3
SAMPLE BUDGET

Expenses	Monthly	Annual	Percent of Total Income
Rent	\$500.00	\$6000.00	21%
Insurance	\$75.00	\$900.00	3%
Savings	\$50.00	\$600.00	2%
Tuition	\$1000.00	\$12,000.00	42%
Books	\$83.33	\$1000.00	3%
Food and beverages	\$300.00	\$3600.00	13%
Household operations and maintenance	\$50.00	\$600.00	2%
Furnishings and equipment	\$50.00	\$600.00	2%
Clothing	\$50.00	\$600.00	2%
Personal allowance	\$50.00	\$600.00	2%
Transportation	\$50.00	\$600.00	2%
Medical care	\$20.00	\$240.00	1%
Recreation, entertainment	\$50.00	\$600.00	2%
Contributions, donations	\$8.33	\$100.00	0.3%
Credit card payments	\$30.00	\$360.00	1%
Other	\$10.00	\$120.00	0.4%
Total expenses	\$2376.67	\$28,520.00	100%
Income			
Salary (after taxes)	\$468.17	\$5618.00	20%
Scholarships	\$166.67	\$2000.00	7%
Loans	\$833.33	\$10,000.00	35%
Graduate Assistantship	\$916.67	\$11,000.00	38%
Total Income	\$2384.83	\$28,618.00	100%
Income less expenses	\$8.17	\$98.00	