



This map shows Metro's four Fare Zones. Metro-PAL passes may be purchased for one zone or all zones. If your commute takes you across any zone line, we suggest an All Zone Metro-PAL Pass

Buying a Metro-PAL Pass

	Without pre-tax deduction	With Metro-PAL Advantage pre-tax deduction
	10 Trips (39.75)	10 Trips (39.75)
Salary	\$1,000.00	\$1,000.00
Pre-tax purchase*	\$0.00	\$39.75
FICA (7.65%)	\$76.50	\$73.46
Income taxes (30%)**	\$277.05	\$266.04
Take home pay	\$646.45	\$630.75
After-tax purchase	\$39.75	\$0.00
You have	\$606.70	\$620.75
<b>Savings per purchase</b>		<b>\$14.05</b>
	20 Trips (79.50)	20 Trips (79.50)
Salary	\$1,000.00	\$1,000.00
Pre-tax purchase*	\$0.00	\$39.75
FICA (7.65%)	\$76.50	\$70.42
Income taxes (30%)**	\$277.05	\$255.02
Take home pay	\$646.45	\$595.06
After-tax purchase	\$79.50	\$0.00
You have	\$566.95	\$595.06
<b>Savings per purchase</b>		<b>\$28.11</b>

A Single Zone 10 trip pass is \$29, for a savings of \$10 with Metro-PAL Advantage. A Single Zone 20 Trip Pass is \$58, for a savings of \$20.  
\* Based on an All Zone 20 Trip Pass.  
\*\* Estimated combined Federal and New York State income taxes.

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HOLLAND