

Income

	Yourself					Significant Other		
	Salary	\$ Increase	% Increase			Salary	\$ Increase	% Increase
31	\$107,500	\$7,500	8%		31	\$42,500	\$2,500	6%
30	\$100,000	\$7,500	8%		30	\$40,000	\$2,500	7%
29	\$92,500	\$7,500	9%		29	\$37,500	\$2,500	7%
28	\$85,000	\$7,500	10%		28	\$35,000	\$2,500	8%
27	\$77,500	\$7,500	11%		27	\$32,500	\$2,500	8%
26	\$70,000	\$7,500	12%		26	\$30,000	\$2,500	9%
25	\$62,500	\$7,500	14%		25	\$27,500	\$2,500	10%
24	\$55,000	\$7,500	16%		24	\$25,000	\$2,500	11%
23	\$47,500	\$7,500	19%		23	\$22,500	\$2,500	13%
22	\$40,000				22	\$20,000	\$2,500	
Assumptions								
My Income								
	End Point Income		\$100,000					
	End Point Age		30					
	Starting Income		\$40,000					
	Starting age		22					
	Income Increase		\$60,000					
	# Years		8					
	Increase/year		\$7,500					
Spouses Income								
	End Point Income		\$40,000					
	End Point Age		30					
	Starting Age		22					
	Starting Income		\$20,000					
	Income Increase		\$20,000					
	# Years		8					
	Increase/year		\$2,500					

401K

	Yourself						Significant Other					Personal Events
	Salary	401K	Cum Savings	%			Salary	401K	Cum Savings	%		
30	\$100,000	\$5,000	\$29,500	5%		30	\$40,000	\$2,000	\$5,625	5%		Buy a House or Condo
29	\$92,500	\$4,625	\$24,500	5%		29	\$37,500	\$1,875	\$3,625	5%		Living Together
28	\$85,000	\$4,250	\$19,875	5%		28	\$35,000	\$1,750	\$1,750	5%		
27	\$77,500	\$3,875	\$15,625	5%		27	\$32,500	\$0	\$0	0%		Dating Seriously
26	\$70,000	\$3,500	\$11,750	5%		26	\$30,000	\$0	\$0	0%		Met Significant Other - Dating
25	\$62,500	\$3,125	\$8,250	5%		25	\$27,500	\$0	\$0	0%		Relationship Didn't Work
24	\$55,000	\$2,750	\$5,125	5%		24	\$25,000	\$0	\$0	0%		Dating
23	\$47,500	\$2,375	\$2,375	5%		23	\$22,500	\$0	\$0	0%		Relationship Didn't Work
22	\$40,000	\$0	\$0	0%		22	\$20,000	\$0	\$0	0%		Dating
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Assumptions												
	Uses the Income calculated on the Income Worksheet											
	Uses the Age assumptions from the Income Worksheet											
Notes												
	You input your 401K amount by year											

Down Payment

	Yourself						Significant Other					Total
	Salary	Yr Savings	Cum Savings	% Income			Salary	Yr Savings	Cum Savings	% Income		
30	\$100,000	\$10,000	\$63,000	10%		30	\$40,000	\$4,000	\$11,250	10%		\$74,250
29	\$92,500	\$9,250	\$53,000	10%		29	\$37,500	\$3,750	\$7,250	10%		\$60,250
28	\$85,000	\$8,500	\$43,750	10%		28	\$35,000	\$3,500	\$3,500	10%		\$47,250
27	\$77,500	\$7,750	\$35,250	10%		27	\$32,500	\$0	\$0	0%		\$35,250
26	\$70,000	\$7,000	\$27,500	10%		26	\$30,000	\$0	\$0	0%		\$27,500
25	\$62,500	\$6,250	\$20,500	10%		25	\$27,500	\$0	\$0	0%		\$20,500
24	\$55,000	\$5,500	\$14,250	10%		24	\$25,000	\$0	\$0	0%		\$14,250
23	\$47,500	\$4,750	\$8,750	10%		23	\$22,500	\$0	\$0	0%		\$8,750
22	\$40,000	\$4,000	\$4,000	10%		22	\$20,000	\$0	\$0	0%		\$4,000
Assumptions												
	Uses the Income calculated on the Income Worksheet											
	Uses the Age assumptions from the Income Worksheet											
Notes												
	You input your downpayment % Income by year											

Student Loan

You									Your Spouse						
	Loan	Salary	Payments		% Salary	Year End				Loan	Salary	Payments		% Salary	Year End
Your Age	Payment Yr		Monthly	Yearly		Balance			Your Age	Payment Yr		Monthly	Yearly		Balance
31	10	\$107,500	\$431.55	\$5,179	4.82%	\$0			31	10	\$42,500	\$172.62	\$2,071	4.87%	\$0
30	9	\$100,000	\$431.55	\$5,179	5.18%	\$2,500			30	9	\$40,000	\$172.62	\$2,071	5.18%	\$1,000
29	8	\$92,500	\$354.97	\$4,260	4.61%	\$5,000			29	8	\$37,500	\$141.99	\$1,704	4.54%	\$2,000
28	7	\$85,000	\$354.97	\$4,260	5.01%	\$7,500			28	7	\$35,000	\$141.99	\$1,704	4.87%	\$3,000
27	6	\$77,500	\$291.98	\$3,504	4.52%	\$10,000			27	6	\$32,500	\$116.79	\$1,401	4.31%	\$4,000
26	5	\$70,000	\$291.98	\$3,504	5.01%	\$12,500			26	5	\$30,000	\$116.79	\$1,401	4.67%	\$5,000
25	4	\$62,500	\$240.16	\$2,882	4.61%	\$15,000			25	4	\$27,500	\$96.07	\$1,153	4.19%	\$6,000
24	3	\$55,000	\$240.16	\$2,882	5.24%	\$17,500			24	3	\$25,000	\$96.07	\$1,153	4.61%	\$7,000
23	2	\$47,500	\$197.54	\$2,370	4.99%	\$20,000			23	2	\$22,500	\$79.02	\$948	4.21%	\$8,000
22	1	\$40,000	\$197.54	\$2,370	5.93%	\$22,500			22	1	\$20,000	\$79.02	\$948	4.74%	\$9,000
Total				\$36,389											
Assumptions															
You															
	Starting Loan Balance		\$25,000												
	Total Interest		\$11,389		From Federal Student Aid Calculator										
	Total Loan Payments		\$36,389												
	Total Principal Payments		\$25,000												
	Length of Loan		10												
	Estimated Principal Reduction/year		\$2,500												
Your Spouse															
	Starting Loan Balance		\$10,000												
	Total Interest		\$4,556		From Federal Student Aid Calculator										
	Total Loan Payments		\$14,556												
	Total Principal Payments		\$10,000												
	Length of Loan		10												
	Estimated Principal Reduction/year		\$1,000												
Notes															
Uses the Income calculated on the Income Worksheet															
Uses the Age assumptions from the Income Worksheet															