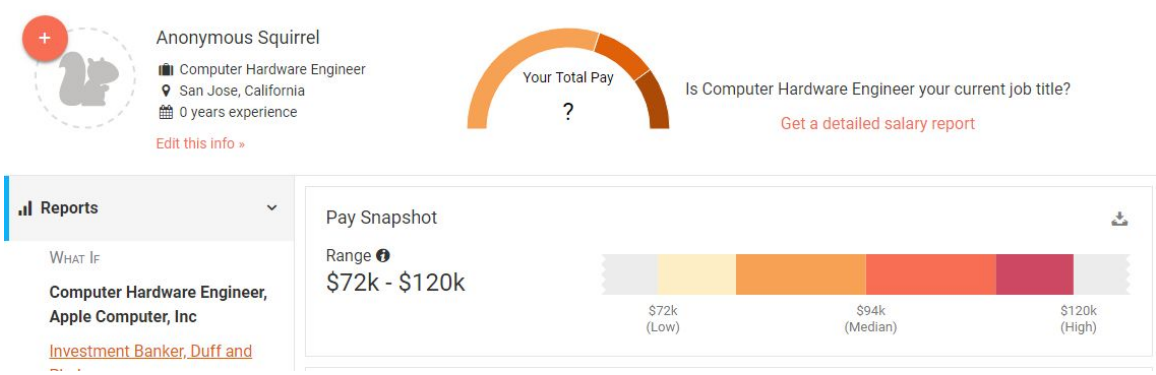


Pranay Rajpaul



Budgeting Project

Income:

1.	Screenshot of Annual Pay and Career
	 <p>The screenshot shows a career profile for 'Anonymous Squirrel' with details: Computer Hardware Engineer, San Jose, California, and 0 years experience. It includes a 'Pay Snapshot' bar chart showing a range from \$72k (Low) to \$120k (High), with a median of \$94k. A 'What If' section lists 'Computer Hardware Engineer, Apple Computer, Inc' and 'Investment Banker, Duff and'. A 'Your Total Pay' gauge shows a question mark, and a link 'Get a detailed salary report' is present.</p>
1.	Explain why you chose the career you did. What interest you about it? What might you want to do later as you progress through this career?
	<p>I choose this career because I like working with technology and I like engineering. I am interested in it as I get to work with the products I use daily, and get to make/design them myself. I know that whatever I will do, everyone is going to be using it, and trusting me with their technology. As I progress through my career I want to become a manager of hardware engineering and eventually a director. I choose Apple as I get many employee perks and benefits, along with free snacks and 24/7 access to a gym.</p>
2.	Calculation of Monthly Gross Pay
	$\$94,000/12 = \7833.33
3.	Screenshot of Net Pay

	<div> <p>Calculated at 03/12/2018 09:14:07</p> <table> <tr> <td>Gross Pay</td><td>7833.33</td></tr> <tr> <td>Federal</td><td>1322.39</td></tr> <tr> <td>Fica</td><td>479.47</td></tr> <tr> <td>Medicare</td><td>112.13</td></tr> <tr> <td>State</td><td>513.94</td></tr> <tr> <td>SDI</td><td>70.50</td></tr> <tr> <td>HAS</td><td>100.00</td></tr> <tr> <td>Retirement</td><td>156.67</td></tr> <tr> <td>Net Pay</td><td>5078.23</td></tr> </table> </div>	Gross Pay	7833.33	Federal	1322.39	Fica	479.47	Medicare	112.13	State	513.94	SDI	70.50	HAS	100.00	Retirement	156.67	Net Pay	5078.23
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Retirement	156.67																		
Net Pay	5078.23																		

Expenditures:

4.	What percentage of your income did you decide to save? What are your financial goals? What are you saving for?
	I initially decided to save 5% of my net pay, \$253.91, but being under budget, I decided I can save 90% of my net pay, \$4594.70. I would be using these savings to buy my dream car and life long goal. Since I am a car enthusiast, I am saving up for a Lamborghini Huracán Performante Spyder. Although this is a reach, I know that if I put aside a large portion of my net pay, I will be able to afford the \$308,859 price tag after 67 months. My financial goals is to keep save my money, only using it for expenses I need. I won't waste any money on resources I already have and I will maximize my Apple employee perks.
4.	Saving Calculation
	$\$5078.23 * .05 = \253.91
5.	Did you decide to have roommates? Why or why not?
	I will have a roommate, Gio, as we found a nice two bedroom one bathroom apartment for cheap rent, with 3 star reviews. In addition, having roommates means we would be able to split spending on everyday items like food and toiletries and the total rent. I will end up using a lot less money. My apartment also has direct commute from VTA, bus 68 then 323, to my work campus.
5.	Calculation of monthly rent
	My monthly rent is $\$159/2 = \79.50

5.

Screenshot of Rent Report

« Thornbridge Apartments












5210 Monterey Hwy San Jose, CA 95111





(408) 513-3032

2 / 15

apartmenthome

living

	<table><tr><td>Oatmeal</td><td>Cheetos + Water</td><td>Bagel Bites</td><td>Stir Fry Bowl</td></tr></table>	Oatmeal	Cheetos + Water	Bagel Bites	Stir Fry Bowl
Oatmeal	Cheetos + Water	Bagel Bites	Stir Fry Bowl		
7.	Screenshot of shopping cart				
	<div><div><p>Sweet Earth Entree Bowls Kyoto - 8 Oz</p><p>\$0.50 / OUNCE</p><p>\$3.99 CLUB CARD SPECIAL</p></div><div><p>Tinas Frozen Food Burrito Beef & Bean Green Chili - 4 Oz</p><p>\$0.17 / OUNCE</p><p>\$0.69</p></div><div><p>Chef Boyardee Pasta Lasagna - 7.5 Oz</p><p>\$0.17 / OUNCE</p><p>\$1.25 CLUB CARD SPECIAL</p></div><div><p>Chef Boyardee Pasta Mini Ravioli Beef in Tomato & Meat Sauce - 15 Oz</p><p>\$0.08 / OUNCE</p><p>\$1.25 CLUB CARD SPECIAL</p></div></div> <div><div><p>Value Corner Soup Condensed Chicken Noodle - 10.5 Oz</p><p>\$0.09 / OUNCE</p><p>\$0.99</p></div><div><p>Maruchan Instant Lunch Ramen Noodle Soup Chicken Flavor - 2.25 Oz</p><p>\$0.17 / OUNCE</p><p>\$0.39 CLUB CARD SPECIAL</p></div><div><p>Michelinas Budget Gourmet Pizza Snacks - 4.5 Oz</p><p>\$0.32 / OUNCE</p><p>\$1.45</p></div><div><p>Hot Pockets Sandwiches Seasoned Crust Garlic Buttery Four Cheese Pizza 2 Count - 9</p><p>\$0.22 / OUNCE</p><p>\$2.00 CLUB CARD SPECIAL</p></div><div><p>Bagel Bites Mini Bagels Three Cheese 9 Count - 7 Oz</p><p>\$0.36 / OUNCE</p><p>\$2.50 CLUB CARD SPECIAL</p></div></div> <div><div><p>Lunchables Lunch Combinations Pizza Extra Cheesy Free Kabob Ulator - 4.2 Oz</p><p>\$0.62 / OUNCE</p><p>\$2.59</p></div><div><p>Red Baron Frozen Pizza Classic Crust 4 Cheese Pizzas - 21.06 Oz</p><p>\$0.14 / OUNCE</p><p>\$2.99 CLUB CARD SPECIAL</p></div></div>				

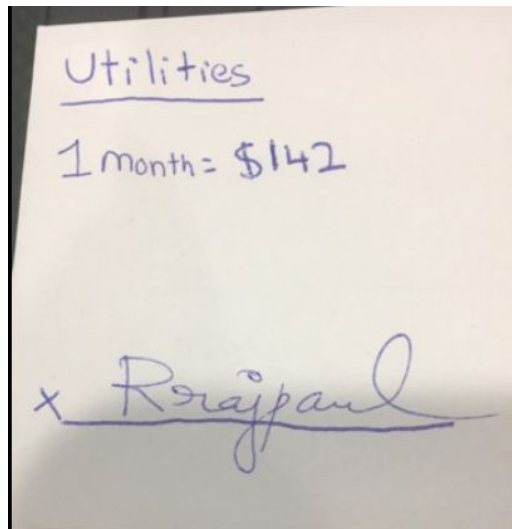
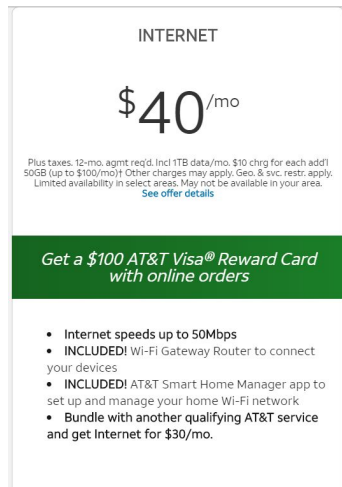
	<p>Cheetos Jumbo Cheese Puffs 1 oz</p> <p><input checked="" type="radio"/> 2-day shipping get it by Tue, Mar 20 only ships with \$25 orders details change shipping speed</p> <p><input type="radio"/> order pickup not sold at San%20Jose%20College%20Park find at another store</p>	<p>qty 1 ▾</p> <p>save for later remove</p>	<p>\$0.50</p>
	<p><input checked="" type="radio"/> shipping not available</p> <p><input checked="" type="radio"/> order pickup get it today at San Jose College Park ? find at another store</p>	<p>qty 1 ▾</p> <p>save for later remove</p>	<p>\$2.04</p>
	<p>Mom's Best® Rolled Oatmeal - 16oz</p> <p><input checked="" type="radio"/> 2-day shipping get it by Tue, Mar 20 only ships with \$25 orders details change shipping speed</p> <p><input type="radio"/> order pickup out of stock at San%20Jose%20College%20Park find at another store</p>	<p>qty 1 ▾</p> <p>save for later remove</p>	<p>\$1.37</p>
	<p>Annie's Shells & White Cheddar Macaroni & Cheese 6 oz</p> <p><input checked="" type="radio"/> 2-day shipping get it by Tue, Mar 20 only ships with \$25 orders details change shipping speed</p> <p><input type="radio"/> order pickup</p>	<p>qty 1 ▾</p> <p>save for later remove</p>	<p>\$0.99</p> <p>sale reg \$1.79</p>








7.	Calculation of Monthly Food Costs
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	$24.99 \times 4 = \$99.96$
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8.	Clothing details: What, where, how much, total
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Item	Place	Price
Sweatpants	CheapestTees.com	\$8.94
Khakis	Old Navy	\$9.97

	<table><tr><td>Cotton T-Shirt</td><td>CheapestTees.com</td><td>\$1.94</td></tr><tr><td>Polo Shirt</td><td>CheapestTees.com</td><td>\$5.05</td></tr><tr><td>Total</td><td></td><td>\$25.90</td></tr></table>	Cotton T-Shirt	CheapestTees.com	\$1.94	Polo Shirt	CheapestTees.com	\$5.05	Total		\$25.90
Cotton T-Shirt	CheapestTees.com	\$1.94								
Polo Shirt	CheapestTees.com	\$5.05								
Total		\$25.90								
9.	Picture of parent’s estimate for Gas/Electric (this can also be physically added to the end of the packet)									
										
10.	Screenshot of Internet Plan									
										
10.	Calculation of Monthly Internet if you have roommates									
	$\$40 + \$10 = \$50 / 2 = \25									

11.	Screen Shot(s) of a cable plan and or subscription quotes.
	<div><div>NETFLIX</div><div><div>STEP 1 OF 3</div><div>Choose a plan that's right for you.</div><div>Downgrade or upgrade at any time</div></div><div><div>Basic</div></div><div><div>Monthly price after free month ends on 4/17/18</div><div>\$7.99</div></div><div><div>HD available</div><div>×</div></div><div><div>Ultra HD available</div><div>×</div></div><div><div>Screens you can watch on at the same time</div><div>1</div></div></div>
11.	Calculation of TV services
	$\$7.99/2 = \4
12.	Screenshot of Shopping Cart
	<div><div><div></div><div><div>Kleenex Hand Towel White 1-Ply - 60 Count</div><div>\$0.05 / COUNT</div><div><div>\$2.99</div><div>CLUB CARD PRICE</div></div></div></div><div><div></div><div><div>Dial Hand Soap Liquid With Moisturizer Antibacterial Aloe - 7.5 Fl. Oz.</div><div>\$0.13 / FL.OZ</div><div><div>\$1.00</div><div>CLUB CARD PRICE</div></div></div></div><div><div></div><div><div>GE Clobe Clear 60 Watt Cd2 - 2 Count</div><div>\$1.10 / BULB</div><div>\$2.19</div></div></div><div><div></div><div><div>Pantry Essentials Laundry Detergent With OXI HE Spring Breeze - 75 Oz</div><div>\$0.04 / FL.OZ</div><div>\$3.29</div></div></div><div><div></div><div><div>Signature Home Garbage Bags Twist Tie Medium 8 Gallon - 20 Count</div><div>\$0.16 / BAG</div><div>\$3.29</div></div></div><div><div></div><div><div>Ziploc Sandwich Bags - 40 Count</div><div>\$0.06 / COUNT</div><div><div>\$2.29</div><div>CLUB CARD PRICE</div></div></div></div><div><div></div><div><div>Pantry Essentials Bathroom Tissue 2-Ply - 4 Rolls</div><div>\$2.55 / 100SF</div><div>\$1.70</div></div></div></div>

12.	How do you know your list is complete?																		
	I know my list is complete as these are all of the necessary items I need for living. I need hand/paper towels, these are special with moisture, to pick up, clean, or wipe down anything. Also I need laundry detergent and dish soap for having clean items. I have sandwich bags for storages, these are ideal as I can store almost everything into them. In addition, I have spare light bulbs just in case one breaks and trashbags so I can keep my trash away from my good items. Although there are a lot more items I can add to this list, I know for a fact that I will be able to household supplies, for example batteries, from my work as they supply us with many resources. I need toilet paper as it is a necessity as well. The items I am going to buy are the bare necessities I need to live a healthy and comfortable life.																		
13.	Schedule of entertainment costs																		
	Once every week or two weeks (twice a month) I will go out with my friends to eat out. I we would go to Taco Bell where I would buy one cravings deal box for \$5; I estimate spending \$10 every month on this. As I love watching movies and there is VTA transit towards a movie theater, I will buy Movie Pass, as watching movies is my favorite hobby. With Movie Pass I can watch unlimited movies whenever I want, one movie a day. I will be able to entertain myself as I can go out for a movie any day I want and watch anything, new or old. Movie pass is a \$7.95 subscription per month, a cheap way of doing my favorite hobby. Twice a month I will also go to Baskin Robbins and buy a \$2.79 Ice Cream scoop with a \$0.99 Waffle Cone.																		
14.	What is your transportation plan? Why did you chose this plan? If you are buying a car, what factors went into choosing the car to buy.																		
	I choose to use a anual Clipper pass which allows me to use any VTA service for free whenever I want to. I choose anual instead of monthly as it is around \$7 cheaper than a monthly pass and I won't need to deal with the hassle of renewing my card every month. Most of California is connected through VTA transit, allowing me to go many places for free, after paying the starting fee. In addition, I choose this as I have a direct route from my apartment at Thornbridge Apartments to my work campus, which includes their gym. I just need to take bus 68 then 323 and I will reach my work/ gym.																		
14.	Screenshots for all costs for your transportation plan, excluding gas if you bought a car <table><tr><th colspan="3">Cash Fares (exact change, Clipper Cash or EZfare)</th><th colspan="3">Prepaid Fares</th></tr><tr><th>VTA FARES Valid fare required while onboard</th><th>Single Ride</th><th>8-Hour Light Rail Pass</th><th>Clipper /EZfare Day Pass</th><th>Clipper Monthly Pass</th><th>Annual Pass Subscription</th></tr><tr><td>Adult (for regular bus or light rail) click to see routes by type</td><td>\$2.25</td><td>\$4.50</td><td>\$7</td><td>\$80</td><td>\$880</td></tr></table>	Cash Fares (exact change, Clipper Cash or EZfare)			Prepaid Fares			VTA FARES Valid fare required while onboard	Single Ride	8-Hour Light Rail Pass	Clipper /EZfare Day Pass	Clipper Monthly Pass	Annual Pass Subscription	Adult (for regular bus or light rail) click to see routes by type	\$2.25	\$4.50	\$7	\$80	\$880
Cash Fares (exact change, Clipper Cash or EZfare)			Prepaid Fares																
VTA FARES Valid fare required while onboard	Single Ride	8-Hour Light Rail Pass	Clipper /EZfare Day Pass	Clipper Monthly Pass	Annual Pass Subscription														
Adult (for regular bus or light rail) click to see routes by type	\$2.25	\$4.50	\$7	\$80	\$880														

14.	Gas calculation
	\$0
14.	Total Transportation Cost Calculation
	\$880/12 = \$73.33
15.	Screenshot of Shopping Cart for Health and Personal Items
	<div> <p>Alberto VO5 Herbal Escapes Shampoo Clarifying Kiwi Lime Squeeze - 12.5 Fl. Oz. \$0.12 / FL.OZ \$1.49</p> <p>Dial Hand Soap Liquid With Moisturizer Antibacterial Pomegranate & Tangerine - 7.5 Fl. \$0.13 / FL.OZ \$1.00 CLUB CARD PRICE</p> <p>The Carverym POST SHAVE DEW, PREP SCRUB, SHAVE BUTTER. \$0.28 / COUNT \$6.79</p> <p>Aim Toothpaste Anticavity Fluoride Cavity Protection Ultra Mint Gel Value Pack - 5.5 Oz \$0.18 / OUNCE \$1.00 CLUB CARD PRICE</p> <p>Colgate Toothbrush Extra Clean Med 96 - Each \$1.49 / EACH \$1.49</p> <p>Advil Ibuprofen Tablets 200mg Coated - 24 Count \$0.28 / COUNT \$6.79</p> <p>Total: \$16.77</p> </div>
16.	What is your exercise plan? Why did you choose this plan vs. other options
	<p>As the Apple Campus gym is open from 5:30 AM to 10:00 PM, I will be able to use their gym facility before and after I am at work. I will go every other day, choosing before or after work depending on my workload. I choose this as I will be able to use many exercise machines for free, instead of paying for equipment or a gym membership, and would not waste money on it.</p>
16.	Screenshots supporting expenses for exercise plan.

Shopping Cart					
Item		Options	Unit Price	Qty.	Cost
	Gildan Lightweight 100% Cotton T-Shirt [remove]	Color : White Size : M	\$1.94	<input type="text" value="1"/>	\$1.94
	Champion Gym Shorts [remove]	Color : Black Size : M	\$9.94	<input type="text" value="1"/>	\$9.94
			Update		
Subtotal:					\$11.88
Total:					\$11.88

16.	Schedule of itemized costs for your exercise plans		
-----	--	--	--

Item	Place	Price	
T-shirt	CheapestTees.com	\$1.94	
Basketball Shorts	CheapestTees.com	\$9.94	
Gym facility/equipment	Apple Campus	\$0	
Total		\$11.88	

Balancing and Adjusting

17.	Describe and explain your rationale for any changes you have to make to your budget to get it to balance. If you were under budget (had extra money left over at first), where did you decide to put that money? (Savings, entertainment, TV?)
	<p>After my initial calculations, I was greatly over budget as I had around \$4350 left. I believe this is because I found a decent 3-star apartment for really cheap, and a roommate to split a lot of the costs. I decided to put my leftover money into my savings. Having this much left over allowed me to create a new goal for savings. Instead of an ordinary car, I was able to change my goal to obtain my dream car, in the same amount of time. By using all my extra money for savings, I will be quicker to achieve my life goal of obtaining a blue, personal, Lamborghini Huracán Performante Spyder.</p>