

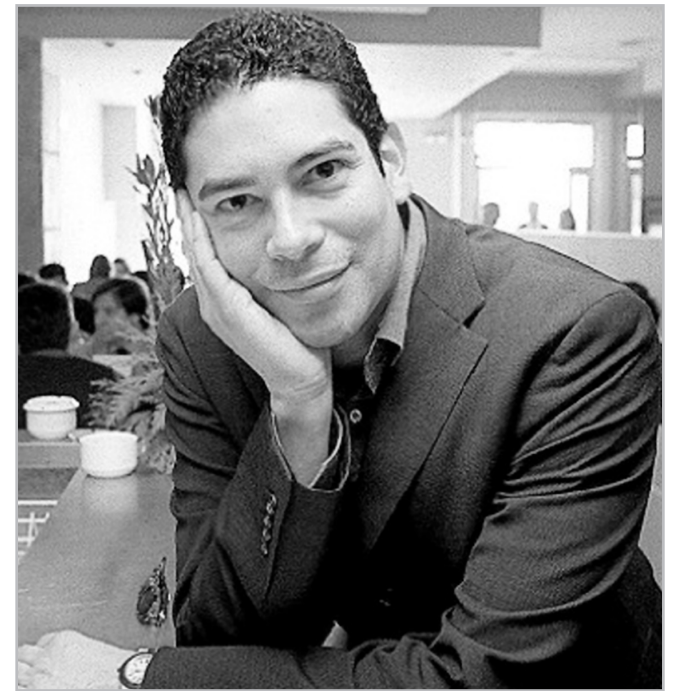
Yearly Income	\$60,000	School District Other Summer Income Spouse Income
Pre-spending	(\$15,000) (\$6,000)	Bernardo's 403B Account Taxes
Yearly TOTAL	\$39,000	Bernardo's Checking Account

Efficient

Don't be stupid

Make the most of my money

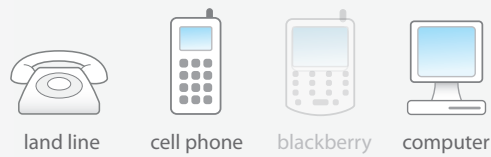
Make the most of my time



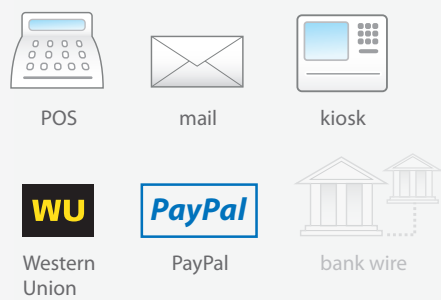
Bernardo

- 30 years old
- Married
- Phoenix, AZ
- Math Teacher (high school)

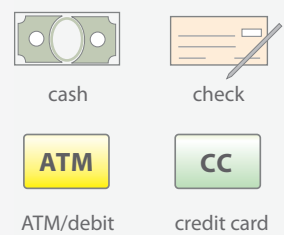
Personal Devices



Common Devices



Currency



\$12,000

Mortgage

\$2,400

Personal Loans

\$1,800

Car Payments & Maintenance

\$1,200

Credit Card Debt

\$4,000

Utilities

\$1,000

Insurance

\$2,000

Family Support

\$10,000

Groceries

\$13,000

Gas, Car Maint.

\$2,600

Entertainment

\$800

Gifts

\$2,000

Travel

\$300

Club Dues

\$300

Charitable Giving