

# LIFE AFTER COLLEGE

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# INCOME

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Annually Gross Income: 149,310

Pre Tax Monthly Gross Income: 12,442.50

Post Tax Income: 8,305.03

Taxes: 28.8%



# COST OF COLLEGE



## COLLEGES

Undergraduate: Valdosta State University

Graduate: Augusta University

4 Years \* 16,202 = 64,808

4 Years \* 8,768 = 8,305

Total : 99,880

## SCHOLARSHIPS

GPA: 3.3

Scholarship: 10,000

Parental Involvement: 15,000

Total Amount For Loans = 74,880



AUGUSTA  
UNIVERSITY

# STUDENT LOAN

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## DIRECT SUBSIDIZED

Loan amount: 27,000

Loan Term: 10 Years

Loan Percent: 3.76%

Total Cost: 39,300.96

Number Of Payments: 120

Monthly Payment: 327.50

## PLUS LOAN

Loan Amount: 47,880

Loan Term: 10 years

Loan Percent: 6.3%

Total Cost: 89,751.96

Number Of Payments: 360

Monthly Payments: 747.93



# CAR

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## LEASE

Make: Wrangler Unlimited Sport

Model: Jeep

Year: 2017

Monthly Payment: \$215

Number Of Payments: 48 Months

Balloon Payment: 4,500

Down Payment: 0

Solution:  $\$215 * 48 = 10,320 + 4,500 = 14,820$



# CAR

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## PURCHASE (LOAN)

Make: Wrangler Unlimited Sport

Model: Jeep

Year: 2017

Purchase Price: 26,001

Down Payment: 0

Auto Loan: 23,400

Interest Rate: 2.39

Monthly: 488.29



# MORTGAGE

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296 I WAR PARTY CT,  
DOUGLASVILLE, GA 30135

Purchase Price: 171,013

Bank: Bank Of America

Length Of Mortgage: 30 years fixed

Monthly Mortgage: 791.98

Interest paid: 114,099.80

[http://www.zillow.com/homedetails/296 I -War-Party-Ct-Douglasville-GA-30135/69080416\\_zpid/](http://www.zillow.com/homedetails/296-I-War-Party-Ct-Douglasville-GA-30135/69080416_zpid/)



# CREDIT CARD

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## MASTERCARD

APR: 16.24

Ending Balance after finance charge: 15,000

Daily Balance: 14,921

Daily Periodic Rate: 0.000499761

Finance Charge: 231.148761

Adjusted Ending Balance: 577.87



<b>Mortgage:</b>	<b>791.98</b>
Student Loan	327.50
Water	45
Electric	75
Car Insurance	100
Life Insurance	23.90
Landscaping	40
Savings	0
Entertainment	150
Internet	45
Homeowner Insurance	125
HOA Fees	150
Cable	45
Gas	75.92
Total	

Total Left Over : 7,102.71