



| <b><i>WORKING WIVES</i></b><br><b><i>Does it pay to work?</i></b> | <b>WEEKLY</b> | <b>YEARLY</b> | <b>Weekly Income:</b><br><b>Yearly Income:</b>  |
|---|---------------|---------------|---|
| <b><i>EXPENSES</i></b>  |               |               | There are certain expenses that come with joining the 'paid' work force:                        |
| <b>Charitable Donations:</b>                                      |               |               | What amount of your earnings are you going to give to charity?                                  |
| <b>Transportation Costs:</b>                                      |               |               | Will you have to buy an extra car? Will there be a change in insurance, parking expenses, etc.? |
| <b>Lunches:</b>   |               |               | Are you going to pack a lunch? Or, will you eat out on occasion?                                |
| <b>Prepared Meals:</b>  |               |               | Are you going to purchase more prepared foods, rather than grow/make your own?                  |
| <b>Bargains Missed:</b>   |               |               | Are you going to have the time and energy for bargain shopping?                                 |
| <b>Extra-clothes dry-cleaning:</b>                                |               |               | Are you going to have to buy special clothes/uniforms and keep them clean?                      |
| <b>Hairdresser extra visits:</b>                                  |               |               | Are you going to have to see the hair dresser on a more regular basis?                          |
| <b>Day-Care:</b>  |               |               | Are your children going to be enrolled in a day-care/baby-sitting?                              |
| <b>Miscellaneous:</b>   |               |               | This is the odds and ends - "I owe it to myself expenses" - category.                           |
| <b><i>TOTAL EXPENSES:</i></b>                                     |               |               | Add up the columns to arrive at your estimated total expenses.                                  |
| <b><i>TOTAL INCOME:</i></b>                                       |               |               | Subtract your 'expenses' from your take home pay.   |
| <b><i>NET INCOME:</i></b>   |               |               | This is the actual amount that you will have in your pocket.                                    |
| <b>Estimated hourly wage after expenses:</b>                      |               |               | Divide your weekly income by 40 to arrive at your actual hourly wage.                           |