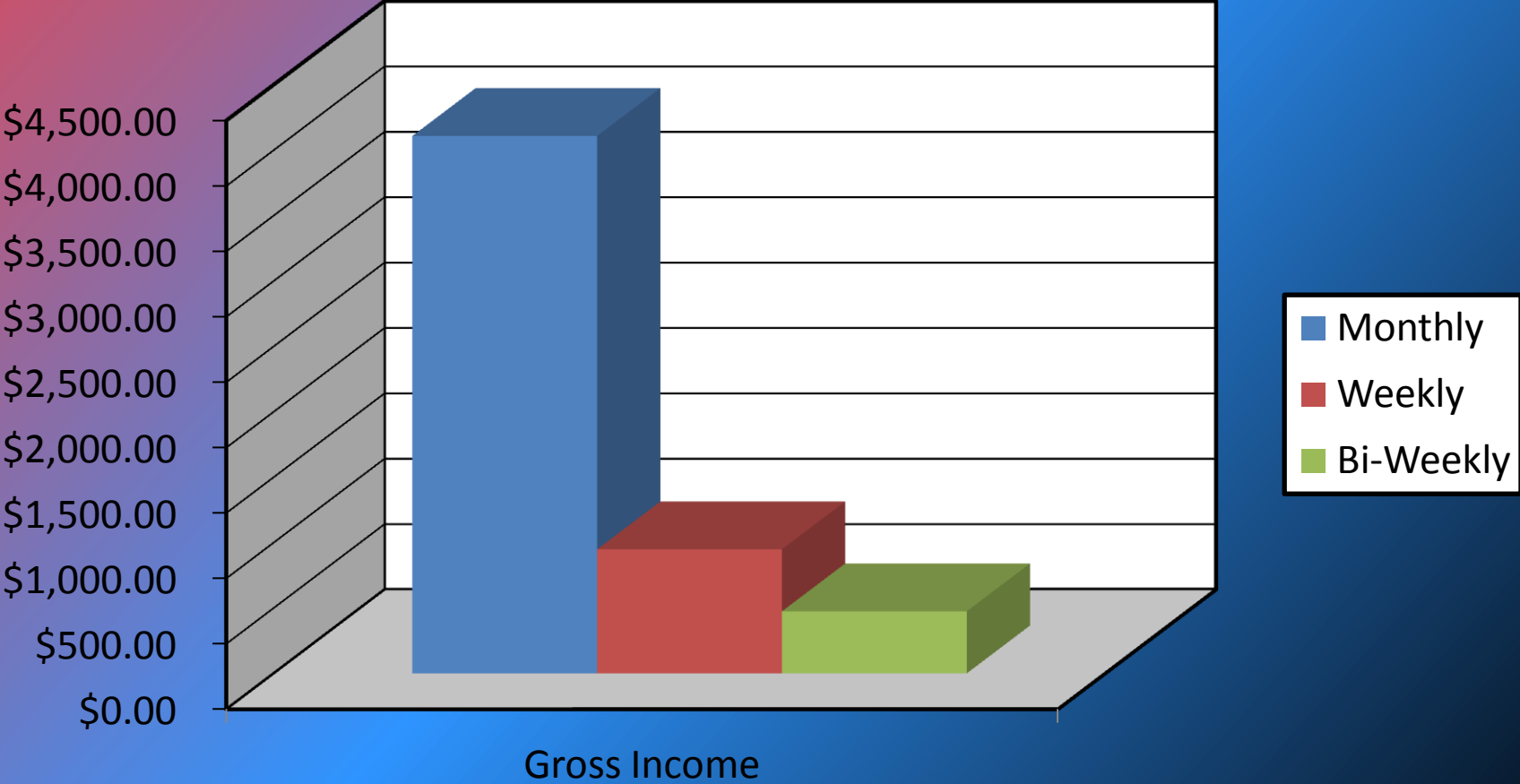




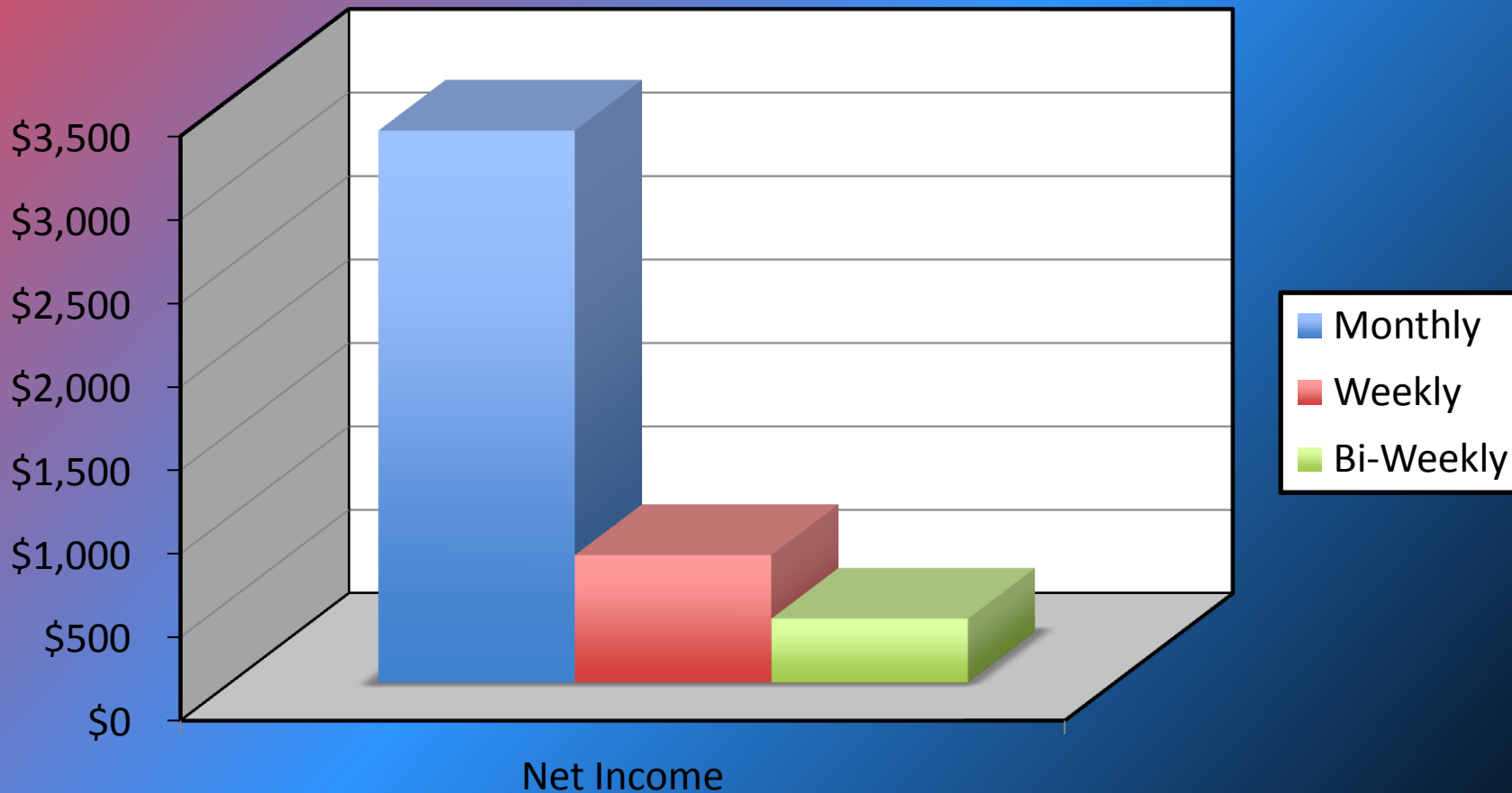
ISP Financial Adventure

Ethan S.

Gross Monthly, Weekly, & Bi-Weekly Income



Net Monthly, Weekly, & Bi-Weekly Income

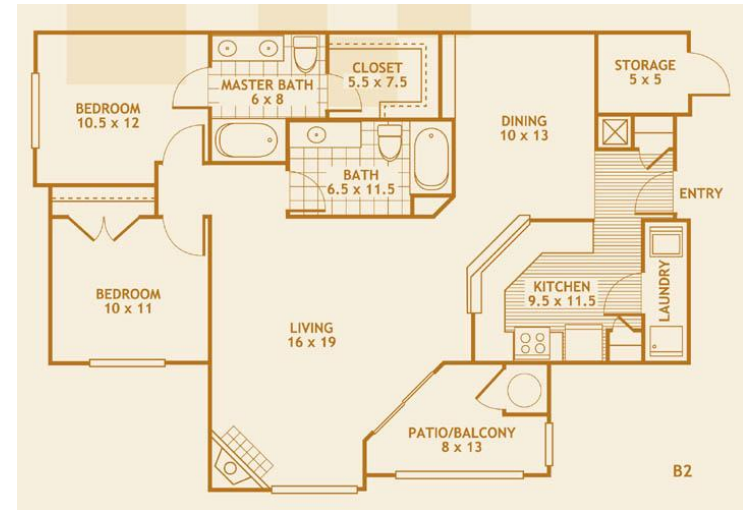


Housing & Roommate

I have chosen to live at The Ranch apartment complex, on 9400 W Parmer Lane Austin, TX 78717. It will cost about \$900 a month for rent. I chose this apartment complex, because it has a fairly cheap rent and lots of sq. footage. My apartment will have 2 bedrooms and 2 bathrooms and is very close to home.



My Complex



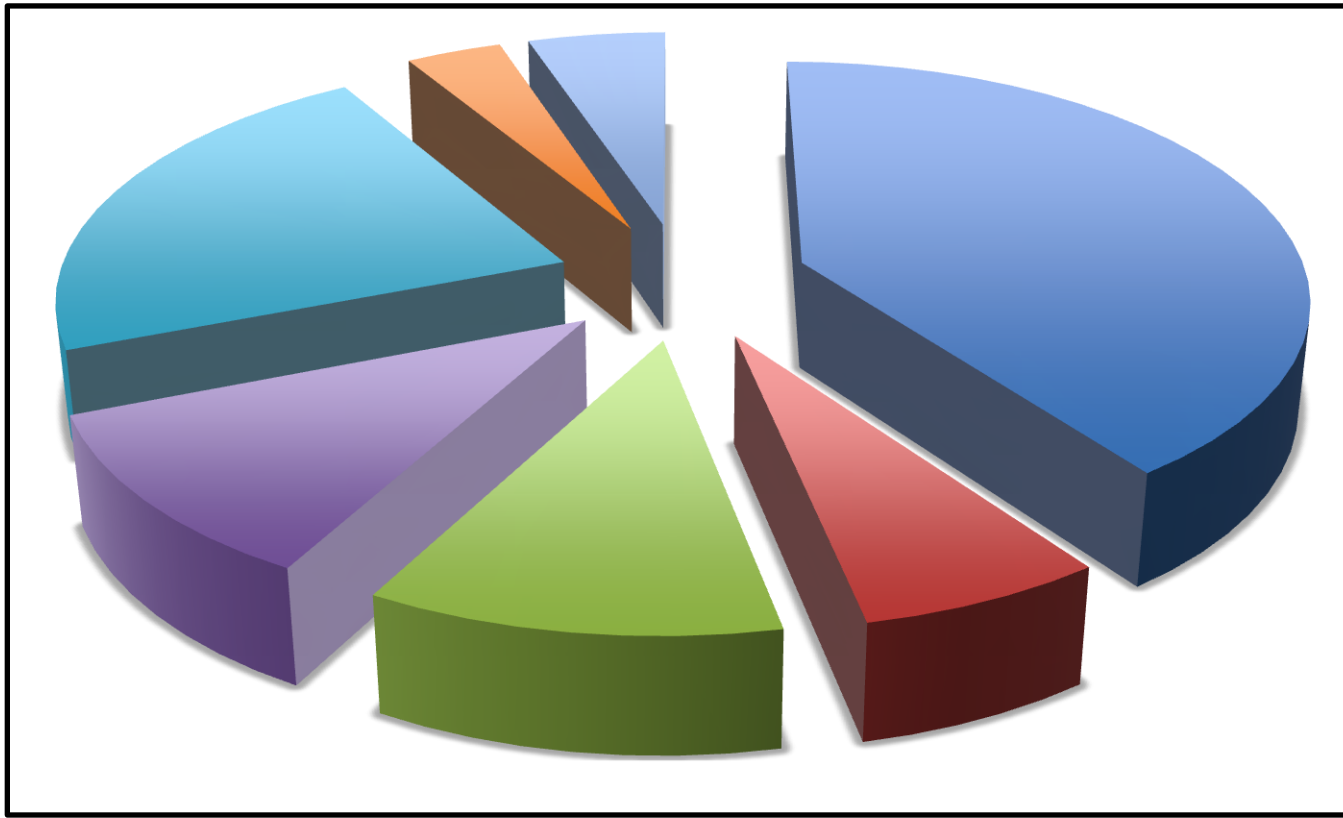
My floor Plans

Fixed & Variable Necessities Chart

Fixed Necessities	Variable Necessities
Rent	Auto Maintenance/Gasoline
401(k)	Loans
Car Payment	Gifts
Auto Insurance	Entertainment
Medical Insurance	Electricity
Savings	Water
Cell Phone Unlimited Plan	Natural Gas

Fixed Necessities Pie Graph

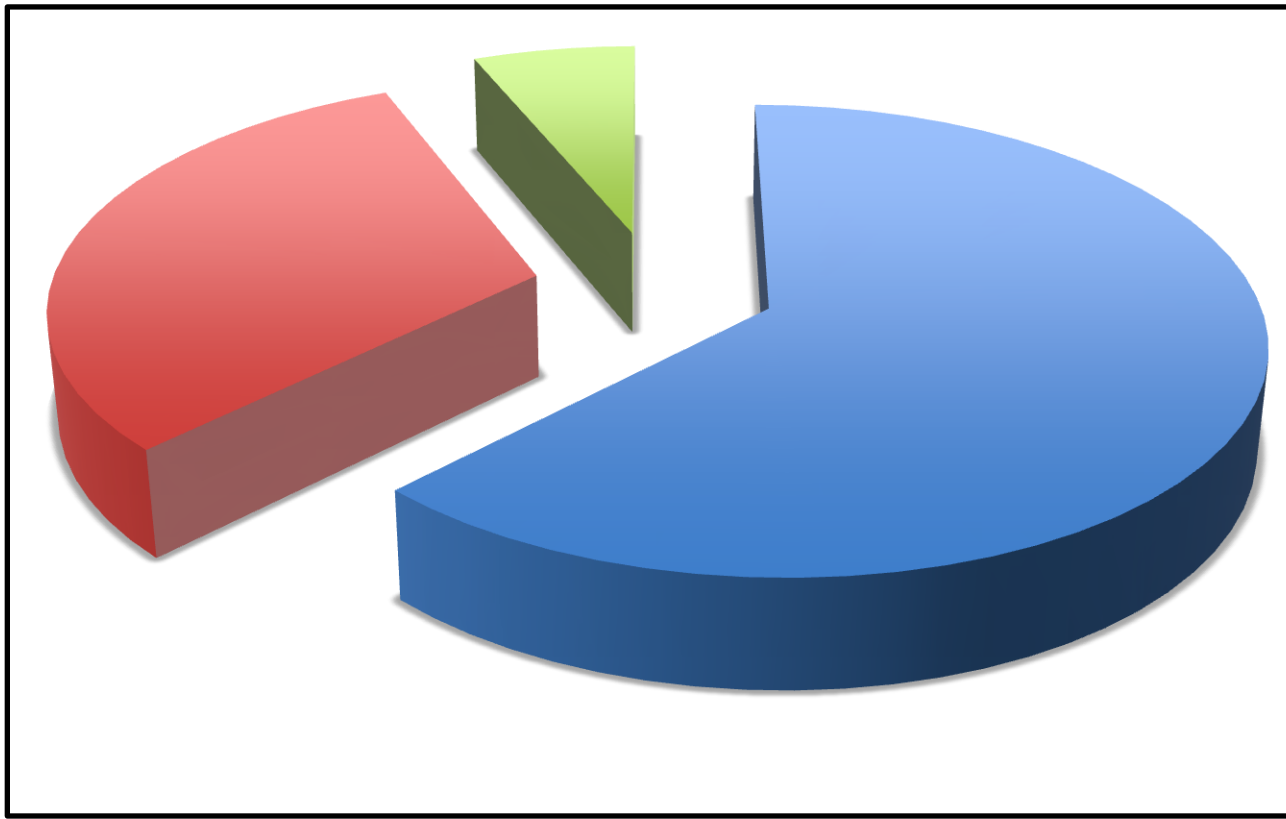
Approx. Cost (\$) per month



- Rent \$900
- 401k \$150
- Car Payment \$250
- Medical Insurance \$250
- Savings \$500
- Cell Phone \$80
- Auto Insurance \$115

Variable Necessities Pie Graph

Approx. Cost (\$) per month



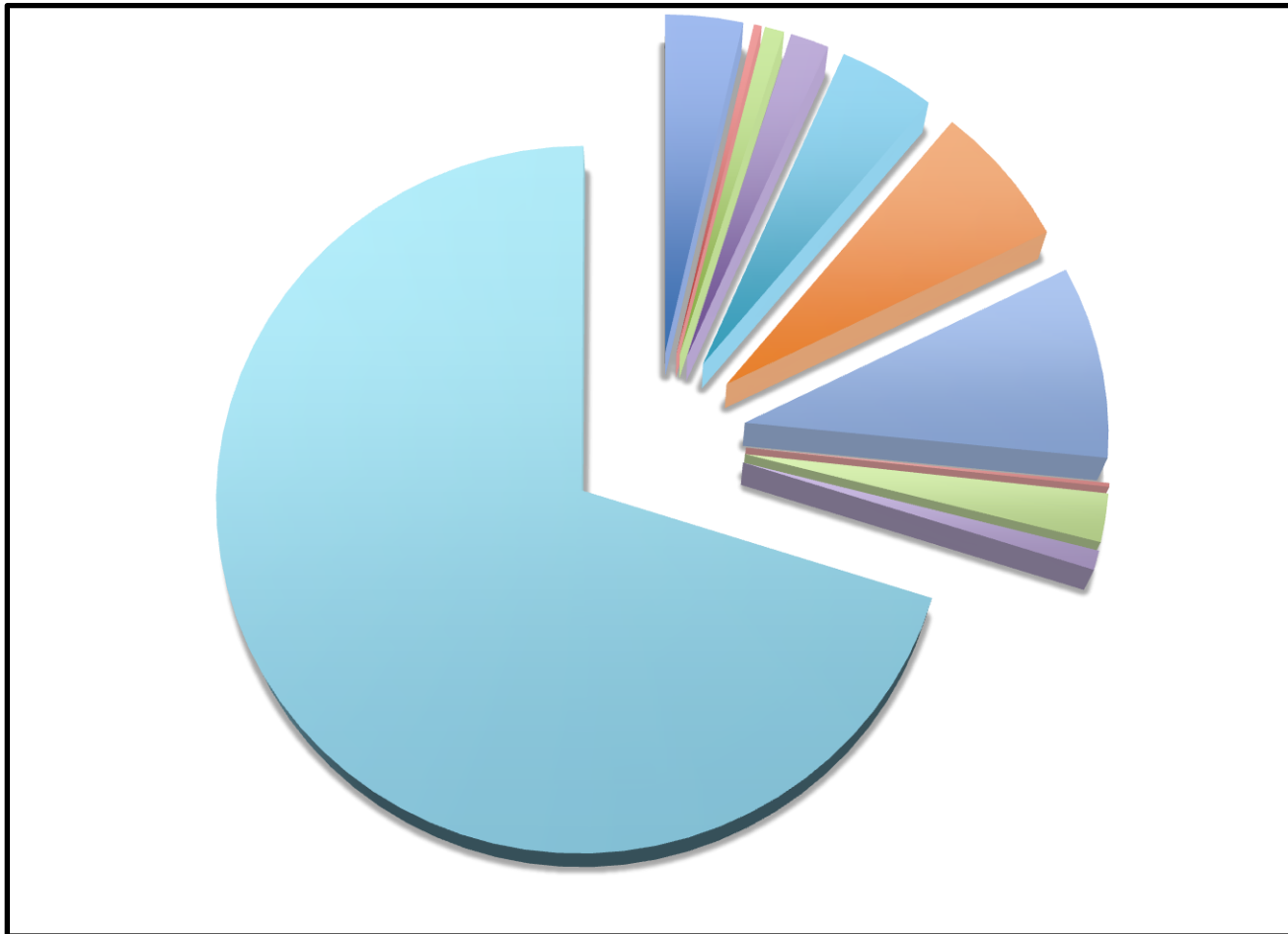
- Auto Maintenance/Gas \$1000
- Gifts \$500
- Entertainment \$100

Discretionary and Necessary Purchases

Necessary	Discretionary
Bed \$400	T.V \$1000
Bedding and Pillows \$40	Pet \$100
Chairs \$100	Lamps \$20 each
Table \$200	Cabinets \$250
Couch \$500	
Fans \$750	

Discretionary and Necessary Purchases Pie Graph

Approx. Cost (\$)



- Bed \$400
- Bedding and Pillows \$40
- Chairs \$100
- Table \$200
- Couch \$500
- Fans \$750
- T.V. \$1000
- Lamps Each \$20
- Cabinets \$250
- Pet \$100
- Money Left Over \$7880

Positives and Negatives of Credit

Positives	Negatives
◆ Can purchase online	Not accepted everywhere
◆ Useful in emergencies	Fraud possibility
◆ Offer discounts to certain stores	Tempt you to blow your budget
◆ You can apply for loans more easily if you have a good credit score	If you handle your card irresponsibly you will have a bad credit history
◆ Don't have to carry coins or paper money	Can fall into debt and are charged interest