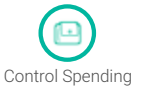
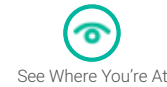


DOBOT'S SUPER SIMPLE BUDGET BREAKDOWN

Designed to work for any income. Manage your money and build financial health while you save for the things that matter most.



1 MONTHLY INCOME
Add together your paychecks and additional income (after tax) and enter the total amount on the right.

1st Paycheck Amount	+	2nd Paycheck Amount	+	Additional Income	=	Total Monthly Income
\$ 750.00		\$ 750.00		\$ 500.00		\$ 2,000.00

2 "PAY YOURSELF FIRST"
Calculate the percentage of your monthly income that you want to set aside. We recommend 15-20%.

Total Monthly Income	×	Percentage (i.e. 10%=0.10)	=	"Pay Yourself First" Savings
\$ 2,000.00		0.10		\$ 200.00

3 FIXED EXPENSES
Add up your monthly fixed expenses. Fixed costs are typically rent or mortgage, utilities, phone and occur every month. Don't forget subscriptions and insurance. Enter the total on the right.

Mortgage / Rent / Utilities	+	Car Payment	+	Student Loan	=	Fixed Expenses
\$ 700.00		\$ 200.00		\$ 250.00		\$ 1,350.00
Insurance	+	Phone	+	Other Debts		
\$ 100.00		\$ 80.00		\$ 20.00		

4 LIFESTYLE SPENDING
Now add up your monthly Lifestyle Spending. (This includes food, entertainment, transportation, gym memberships, etc.) Enter the total to the right.

Groceries	+	Transportation	+	Gym Membership	=	Lifestyle Spending
\$ 200.00		\$ 100.00		\$ 45.00		\$ 445.00
"Out on the Town"	+	Entertainment	+	Other Expenses		
\$ 100.00		\$ 0.00		\$ 0.00		

5 TOTAL MONTHLY EXPENSES
Add your "Pay Yourself First" savings, Fixed Expenses and Lifestyle Spending together. Enter the total to the right.

"Pay Yourself First" Savings	+	Fixed Expenses	+	Lifestyle Spending	=	Total Monthly Expenses
\$ 200.00		\$ 1,350.00		\$ 445.00		\$ 1,955.00

6 SEE WHAT'S LEFT
Now see what's left. Subtract your monthly expenses from your monthly income. How did you do?

Total Monthly Income	-	Total Monthly Expenses	=	What's left?
\$ 2,000.00		\$ 1,955.00		\$ 45.00

NOW WHAT?

Armed with the complete picture of your monthly financial situation you can start to make small changes that can impact your financial health in significant ways. Visit www.mydobot.com for more specialized advice. Save on!

