



# Lesson 3 Monthly Bills

Name:

**Directions:** Click [worksheet](#) to print a copy of the worksheet in PDF format. Then fill in all the blank spaces for questions 1-12 on your worksheet. After you have completed questions 1-12, go on to [lesson 4](#), or go back to the [homepage](#).

## 1. Utilities:

**Help- Utilities:** First of all you must determine which utility bills you will need to pay, estimate your monthly and yearly average, and write the Total Yearly Utility Cost in the space provided below. The cost for utilities may vary by area of the country. If you live in the south, your electric bills will be higher from running an air conditioner. If you live in the north, you will have higher heat bills. The following is a list of the average cost of utilities for the northern part of the country. Use this as a guide to help you determine your costs. If you are going to live in the south, add more for electric and less for gas.

- Average Gas Bill: \$70 Monthly
- Average Electric Bill: \$35 Monthly
- Water/Sewage: \$40 Monthly

	Monthly		x 12 = Yearly
Gas \$	<input type="text"/>	\$	<input type="text"/>
	Monthly		x 12 = Yearly
Electricity \$	<input type="text"/>	\$	<input type="text"/>
	Monthly		x 12 = Yearly
Water/Sewage \$	<input type="text"/>	\$	<input type="text"/>
	Total Monthly		x 12 = Yearly
<b>Total Yearly Utility Cost \$</b>	<input type="text"/>	\$	<input type="text"/>

## 2. Food Cost:

**Help- Food Cost:** Visit the [USDA Food Plans Website](#). Click on the most recent month on the chart. Use the chart to determine your weekly and yearly grocery bill and write your Total Yearly Food Cost in the space provided below. Keep in mind these figures are only for groceries to eat at home and doesn't include snacks from vending machines or eating out in restaurants.

	Weekly		x 52 = Yearly
<b>Total Yearly Food Cost \$</b>	<input type="text"/>	\$	<input type="text"/>

## 3. Miscellaneous Non-Food Items and Toiletries:

**Help-Miscellaneous Non-Food Items and Toiletries:** Miscellaneous Non-Food Items and Toiletries items include such things as Kleenex, toilet paper, paper towels, dish soap, laundry soap, bleach, fabric softener, bar soap, shampoo, conditioner, toothpaste, mouthwash, cosmetics, cologne, perfume, aspirin, vitamins, vacuum cleaner bags, etc. If you are on a budget plan and want to get by as cheaply as possible, you should figure \$20.00 per month or \$240.00 per year. If you have expensive tastes or buy several different vitamins on a regular basis, you might want to go as high as \$50.00 a month or \$600.00 per year. You decide on the amount that will fit your budget and write the total Monthly and Yearly Cost of Miscellaneous Non-Food Items and Toiletries in the space provided above.

	Monthly Cost		x 12 = Yearly	
<b>Total Miscellaneous Non-Food Items and Toiletries Yearly Cost \$</b>	<input type="text"/>	=	\$	<input type="text"/>

#### 4. Clothing:

**Help-Clothing:** Decide how many of each clothing item you want to purchase for a year supply and multiply (x) that number by the cost for each item. This will give you a total cost for each clothing apparel item. **Add all your totals together to determine a total yearly cost of clothing.** Please consider the quality of clothing you are buying. It is ok to buy used clothing from a thrift store or nice clothes from a fine department store. This is your budget and you need to determine what is affordable for you. You can visit the department store links below to get an idea of the cost of each item. **Hint:** (it is ok to leave some spaces blank if this is something you do not need).

[Abercrombie & Fitch](#)  
[American Eagle Outfitters](#)  
[Eddie Bauer](#)  
[Foot Locker](#)  
[Herbergers](#)  
[JC Penny](#)

[Journeys.](#)  
[KMart](#)  
[Macy\\*s](#)  
[Nordstroms](#)  
[Old Navy](#)  
[Payless Shoes](#)

[Scheels All Sports](#)  
[Sears](#)  
[Target](#)  
[The Gap](#)  
[Tradehome Shoes](#)  
[WAL-MART](#)

#### **Clothing Apparel Items:**

Men's Shirt	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
Women's Top or Shirt	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
Sweater (men's or women's)	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
Sweat Shirt (men's or women's)	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
Casual Slacks (men's or women's)	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
Blue Jeans (men's or women's)	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
Women's Skirt or Dress	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
Belt (men's or women's)	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
T-Shirts (men's - new only)	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
Underwear (men's or women's - new only)	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
Women's Undergarments (Bra - new only)	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
Handkerchief (men's or women's - new only)	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
Socks (men's or women's)	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
Shoes (men's or women's)	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
Suit (men's or women's)	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost
Dress Shirt (men's or Women's)	How Many <input type="text"/>	x	\$ <input type="text"/>	=	+	\$ <input type="text"/>	Yearly Cost

Men's Tie	How Many	Cost for each	Yearly Cost
	<input type="text"/>	x \$ <input type="text"/>	= + \$ <input type="text"/>
Pajamas/Nightgown (men's or women's)	How Many	Cost for each	Yearly Cost
	<input type="text"/>	x \$ <input type="text"/>	= + \$ <input type="text"/>
Bath Robe (men's or women's)	How Many	Cost for each	Yearly Cost
	<input type="text"/>	x \$ <input type="text"/>	= + \$ <input type="text"/>
Slippers (men's or women's)	How Many	Cost for each	Yearly Cost
	<input type="text"/>	x \$ <input type="text"/>	= + \$ <input type="text"/>
Athletic Apparel (men's or women's)	How Many	Cost for each	Yearly Cost
	<input type="text"/>	x \$ <input type="text"/>	= + \$ <input type="text"/>
Swim Suit (women's)	How Many	Cost for each	Yearly Cost
	<input type="text"/>	x \$ <input type="text"/>	= + \$ <input type="text"/>
Swim Suit (men's)	How Many	Cost for each	Yearly Cost
	<input type="text"/>	x \$ <input type="text"/>	= + \$ <input type="text"/>
Athletic Shoes (men's or women's)	How Many	Cost for each	Yearly Cost
	<input type="text"/>	x \$ <input type="text"/>	= + \$ <input type="text"/>
Winter Coat (men's or women's)	How Many	Cost for each	Yearly Cost
	<input type="text"/>	x \$ <input type="text"/>	= + \$ <input type="text"/>
Cap (men's or women's)	How Many	Cost for each	Yearly Cost
	<input type="text"/>	x \$ <input type="text"/>	= + \$ <input type="text"/>
Gloves or Mittens (men's or women's)	How Many	Cost for each	Yearly Cost
	<input type="text"/>	x \$ <input type="text"/>	= + \$ <input type="text"/>
			Total Yearly Cost
<b>Total Yearly Cost for Clothing = \$</b>			<input type="text"/>

**5. Entertainment:** make a decision about all your entertainment choices, and write your total monthly cost for each option in the space provided on the right. Then add all monthly cost together to determine the total monthly cost for entertainment.

**Movies (Theatre or Rental):**

**Help-Movies:** Admission to most movies is around \$8.50 per person or possibly more in some areas. By the time you buy refreshments, you can expect it to cost around \$12.00 - \$13.00 per person. The cost listed below reflects averages.

Movie Tickets - Matinee	How Many	Cost for each	Monthly Cost	x 12 = Yearly
	<input type="text"/>	x \$ 6.50	= \$ <input type="text"/>	\$ <input type="text"/>
Movie Tickets - Adult	How Many	Cost for each	Monthly Cost	x 12 = Yearly
	<input type="text"/>	x \$ 8.50	= \$ <input type="text"/>	+ \$ <input type="text"/>
Refreshments	How Many	Cost for each	Monthly Cost	x 12 = Yearly
	<input type="text"/>	x \$ 5.00	= \$ <input type="text"/>	+ \$ <input type="text"/>
Movie Rentals - (new releases)	How Many	Cost for each	Monthly Cost	x 12 = Yearly
	<input type="text"/>	x \$ 4.49	= \$ <input type="text"/>	+ \$ <input type="text"/>
Movie Rentals - (older movies)	How Many	Cost for each	Monthly Cost	x 12 = Yearly
	<input type="text"/>	x \$ 2.99	= \$ <input type="text"/>	+ \$ <input type="text"/>
<b>Total Yearly Cost of Movie Tickets or Movie Rentals = \$</b>				<input type="text"/>

**Vending Machines:**

**Help-Vending Machines:** Determine how often you buy a candy bar or beverage from a vending machine. In larger cities, pop, water, or juice from a machine can cost as much as \$3.00 or may be as high as \$4.00. The cost for each item listed below reflects the average cost across North Dakota.

Beverages (water/soda/juice)	How Many <input type="text"/>	x	Cost for each <input type="text" value="\$ 2.00"/>	= \$	Monthly Cost <input type="text"/>	x 12 = Yearly <input type="text"/>
Snacks (candy bar/chips/cookies)	How Many <input type="text"/>	x	Cost for each <input type="text" value="\$ 1.00"/>	= \$	Monthly Cost <input type="text"/>	+ \$ <input type="text"/>
<b>Total Yearly Cost of Purchases from Vending Machines = \$</b>						<input type="text"/>

**Restaurants:**

**Help-Restaurants:** There is a wide range of cost when it comes to restaurants. Fast food will usually cost around \$6.00 per person. If you go to a coffee shop, you can expect to pay \$7.00-\$9.00 per person plus tip. Upscale Fine Dining Restaurants vary, but the average is around \$45.00+ per person plus tip. Please note that in upscale restaurants everything is alacart (this means that you pay extra for your salad, extra for potato, etc.). The cost per visit amount listed below reflects average cost per visit per person including a tip for the server where applicable.

Fast Food	# of Visits <input type="text"/>	x	Cost per visit <input type="text" value="\$ 6.00"/>	= \$	Monthly Cost <input type="text"/>	x 12 = Yearly <input type="text"/>
Family Restaurants	# of Visits <input type="text"/>	x	Cost per visit <input type="text" value="\$ 12.00"/>	= \$	Monthly Cost <input type="text"/>	+ \$ <input type="text"/>
Pizza	# of Visits <input type="text"/>	x	Cost per visit <input type="text" value="\$ 15.00"/>	= \$	Monthly Cost <input type="text"/>	+ \$ <input type="text"/>
Specialty Theme Restaurants	# of Visits <input type="text"/>	x	Cost per visit <input type="text" value="\$ 20.00"/>	= \$	Monthly Cost <input type="text"/>	+ \$ <input type="text"/>
Fine Dining	# of Visits <input type="text"/>	x	Cost per visit <input type="text" value="\$ 45.00"/>	= \$	Monthly Cost <input type="text"/>	+ \$ <input type="text"/>
<b>Total Yearly Cost of Dining Out = \$</b>						<input type="text"/>

**Concerts/ Sporting Event Tickets:**

**Help-Concerts:** Try [Ticketmaster.com](http://Ticketmaster.com) to find tickets for concerts, sporting events, theater, etc. The cost per each ticket amount listed below reflects the average cost per visit per person. These dollar amounts were generated from [Ticketmaster.com](http://Ticketmaster.com).

Concerts (Broadway Play/ Musical)	How Many <input type="text"/>	x	Cost for each <input type="text" value="\$ 135.00"/>	= \$	Monthly Cost <input type="text"/>	x 12 = Yearly <input type="text"/>
Concerts (Ballet & Dance)	How Many <input type="text"/>	x	Cost for each <input type="text" value="\$ 70.00"/>	= \$	Monthly Cost <input type="text"/>	+ \$ <input type="text"/>
Concerts (Rock Concert)	How Many <input type="text"/>	x	Cost for each <input type="text" value="\$ 135.00"/>	= \$	Monthly Cost <input type="text"/>	+ \$ <input type="text"/>
Sporting Events (NFL Tickets)	How Many <input type="text"/>	x	Cost for each <input type="text" value="\$ 85.00"/>	= \$	Monthly Cost <input type="text"/>	+ \$ <input type="text"/>

Sporting Events (NBA Tickets)	How Many	Cost for each	Monthly Cost	x 12 = Yearly
	<input type="text"/> x	<input type="text" value="\$ 45.00"/>	= \$ <input type="text"/>	+ \$ <input type="text"/>
Sporting Events (Pro or semi pro)	How Many	Cost for each	Monthly Cost	x 12 = Yearly
	<input type="text"/> x	<input type="text" value="\$ 30.00"/>	= \$ <input type="text"/>	+ \$ <input type="text"/>
Sporting Events (College Sports)	How Many	Cost for each	Monthly Cost	x 12 = Yearly
	<input type="text"/> x	<input type="text" value="\$ 10.00"/>	= \$ <input type="text"/>	+ \$ <input type="text"/>
Sporting Events (High School)	How Many	Cost for each	Monthly Cost	x 12 = Yearly
	<input type="text"/> x	<input type="text" value="\$ 5.00"/>	= \$ <input type="text"/>	+ \$ <input type="text"/>
Museum Tickets	How Many	Cost for each	Monthly Cost	x 12 = Yearly
	<input type="text"/> x	<input type="text" value="\$ 35.00"/>	= \$ <input type="text"/>	+ \$ <input type="text"/>
<b>Total Yearly Cost of Concerts or Sporting Event Tickets</b>				= \$ <input type="text"/>

**Telephone (land line):**

**Help-Telephone (land line):** If you are in Minot, ND, visit the [SRT](#) web page to pick out a phone plan that fits your needs. If you are in another community, visit the web page for your local phone company or call them for a price quote.

Monthly Cost      x 12 = Yearly

**Total Yearly Telephone Cost** \$  = \$

**Cell Phone:**

**Help-Cell Phones:** The cost for your cell phone varies depending on your plan. Visit one of the following links to choose a cell phone plan: [Souris River Telephone](#), [alltel](#), [Verizonwireless](#), or [Sprint](#). Determine the monthly cost, multiply by 12 and write the Total Yearly Cost of the plan in the space provided below. If you know what you are currently paying for your cell phone plan and you are satisfied with the plan, you may write that amount in the space provided below.

Monthly Cost      x 12 = Yearly

**Total Yearly Cell Phone Cost** \$  = \$

**Cable or Satellite TV:**

**Help-Cable TV:** The cost for basic and expanded cable TV varies depending on your plan. Visit one of the following links to choose your Cable or Satellite TV plan. Determine the monthly cost, multiply by 12 and write the Total Yearly Cost of the plan in the space provided below: [Midcontinent Communications](#), [Dish Network](#), or [Direct TV](#).

Monthly Cost      x 12 = Yearly

**Total Yearly Cable or Satellite TV Cost** \$  = \$

**Internet Service:**

**Help-Internet:** Visit [SRT Communications](#) or [Midcontinent Communications](#) to look at plans for internet access. Determine the monthly cost, multiply by 12 and write the Total Yearly Cost of the plan in the space provided below. You can also visit the [High Speed Internet Access Guide](#) to figure your cost.

Monthly Cost      x 12 = Yearly

**Total Yearly Internet Service Cost** \$  = \$

**Vacation Plan:**

**Help-Vacation:** Visit [Expedia.com](http://Expedia.com) to plan your next destination. Then figure out how much you need to save each month for your dream vacation, multiply by 12 and write the Total Yearly Vacation Savings Cost in the space provided below.

Monthly Cost      x 12 = Yearly

**Total Yearly Vacation Plan Savings Cost** \$  = \$

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**Health Club Membership:**

**Help-Health Club Membership:** Visit one of the links below to determine your Health Club Membership monthly cost, multiply by 12 and write your Total Health Club Membership Yearly Cost in the space provided below.

- [Anytime Fitness](#) - Membership Fees Not Posted
- [Bally Total Fitness](#) - Memberships starting at 24.99 per month.
- [Curves](#) - Membership Fees Not Posted
- [Golds Gym](#) - Memberships starting at \$41.99 per month
- [YMCA Membership](#) - Membership for young adults 19-23 is \$34.00 per month

Monthly Cost      x 12 = Yearly

**Total Yearly Health Club Membership Cost** \$  = \$

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**Other:**

**Help-Other:** Determine any other monthly entertainment cost, multiply by 12 and write the Total Yearly Cost in the space provided below.

Monthly Cost      x 12 = Yearly

**Total Yearly Other Entertainment Cost** \$  = \$

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**Other:**

**Help-Other:** Determine any other monthly entertainment cost, multiply by 12 and write the Total Yearly Cost in the space provided below.

Monthly Cost      x 12 = Yearly

**Total Yearly Other Entertainment Cost** \$  = \$

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**Total Yearly Cost for Entertainment**

Add the total yearly cost from each section above to determine the total yearly cost of Entertainment.

	Yearly Cost
Total Yearly Cost of Movie Tickets or Movie Rentals	\$ <input style="width: 60px;" type="text"/>
Total Yearly Cost of Purchases from Vending Machines	Yearly Cost
	+ \$ <input style="width: 60px;" type="text"/>
Total Yearly Cost of Dining Out	Yearly Cost
	+ \$ <input style="width: 60px;" type="text"/>
Total Yearly Cost of Concerts or Sporting Event Tickets	Yearly Cost
	+ \$ <input style="width: 60px;" type="text"/>

Total Yearly Telephone Cost	+	Yearly Cost	\$	<input type="text"/>
Total Yearly Cell Phone Cost	+	Yearly Cost	\$	<input type="text"/>
Total Yearly Cable or Satellite TV Cost:	+	Yearly Cost	\$	<input type="text"/>
Total Yearly Internet Service Cost:	+	Yearly Cost	\$	<input type="text"/>
Total Yearly Vacation Plan Savings Cost:	+	Yearly Cost	\$	<input type="text"/>
Total Yearly Health Club Membership Cost	+	Yearly Cost	\$	<input type="text"/>
Total Yearly Other Entertainment Cost	+	Yearly Cost	\$	<input type="text"/>
Total Yearly Other Entertainment Cost:	+	Yearly Cost	\$	<input type="text"/>
<b>Total Yearly Cost for Entertainment</b>	=	Yearly Cost	\$	<input type="text"/>

## 6. Hair Maintenance:

**Help-Hair Maintenance:** The cost of a haircut varies depending on where you go. Barbers might charge as little as \$10.00 for cut where master cutters could charge \$40.00 or more. The price of Perms and color varies as much as cuts. For this exercise it is best to figure your monthly and yearly cost according to the hair maintenance services you require and the cost that you currently pay for these services.

Please determine your monthly average cost for hair maintenance, and multiply by 12 and write your Total Yearly Hair Maintenance Cost in the space provided below.

		Monthly Cost	x 12 = Yearly
<b>Total Yearly Hair Maintenance Cost</b>	\$	<input type="text"/>	= \$ <input type="text"/>

## 7. Health Insurance:

**Help-Health Insurance:** Sometimes Health Insurance is a benefit at work but most employers do not pay 100% of the cost of a Health Insurance Plan. If you receive this as a benefit, then list the dollar amount that you pay each month for your share of the cost. If you don't have Health Insurance, visit [eHealthInsurance.com](http://eHealthInsurance.com), to receive your free Health Insurance Quote and write the cost of your monthly premium in the space provided below. Then multiply your monthly cost by 12 and write your Total Yearly Health Insurance Cost in the space provided below.

Use the [Zip Code Finder](#) to find the zip code you want to use.

		Monthly Cost	x 12 = Yearly
<b>Total Yearly Health Insurance Cost</b>	\$	<input type="text"/>	= \$ <input type="text"/>

## 8. Retirement Savings Plan:

**Help-Retirement Savings Plan:** Visit [Bankrate.com Retirement Calculators](#) to determine how much money

you need to save each month in order to have enough money for your retirement. It is also a good idea to save a little extra at home for emergencies, for example - the car breaking down, or a sudden unexpected bill. Determine your savings plan and write the Total Yearly Retirement Savings Plan Cost in the space provided below.

**Retirement Savings Plan Examples:**

**Retirement Savings Plan # 1**

Initial Amount or beginning Savings: \$0  
 Monthly Deposit: \$100.00  
 Annual Interest Compounded Monthly: 3.5  
 Number of Years: 40  
 Final Savings Balance after 40 years: \$104,466.69

**Retirement Savings Plan # 2**

Initial Amount or beginning Savings: \$0  
 Monthly Deposit: \$200.00  
 Annual Interest Compounded Monthly: 3.5  
 Number of Years: 40  
 Final Savings Balance after 40 years: \$208,933.38

**Retirement Savings Plan # 3**

Initial Amount or beginning Savings: \$0  
 Monthly Deposit: \$500.00  
 Annual Interest Compounded Monthly: 3.5  
 Number of Years: 40  
 Final Savings Balance after 40 years: \$522,333.44

$$\text{Total Yearly Retirement Savings Plan Cost } \$ \boxed{\phantom{000}} \times 12 = \text{Yearly } \$ \boxed{\phantom{000}}$$

**9. Student Loan Payments:**

**Help-Student Loan Payments:** Students don't always think about having to pay back student loans until they have graduated from college and find out how expensive their payments will be. It is not uncommon for students to accrue a total debt of \$85,000.00 to \$100,000.00 or more by the time they finish college. Borrowing \$85,000.00 would mean having monthly payments of \$978.18 for 10 years or if you want to stretch it out 15 years, your monthly payments would be \$754.53. To determine your monthly payments for your future college loans, visit the [Bank of North Dakota Student Loan Calculator](#). After you have determined your monthly cost, multiply by 12 and write your Total Yearly Student Loan Payments Cost in the space provided below.

$$\text{Total Yearly Student Loan Payments Cost } \$ \boxed{\phantom{000}} \times 12 = \text{Yearly } \$ \boxed{\phantom{000}}$$

**10. Credit Card Payments:**

**Help-Credit Card Payments:** The problem with credit cards is that plastic money can miraculously "save the day" when you "NEED" \$ but can also lead to undisciplined spending that can wreck your life through a quick accumulation of "fat" or high cost debt (this would be high interest on dollars spent). The experts claim that if you charge a \$2500.00 credit card to the limit and make just the minimum monthly payment each month, it will take more than one lifetime to pay off the debt.

Credit Cards typically have a minimum payment due each month determined by the total dollar amount of charges on the card. If you have a credit card, take your current monthly and multiply by 12 to determine yearly cost. Then write your Totally Yearly Credit Card Payments Cost in the space provided below. If you don't have a card, then please educate yourself on [financial literacy](#) or [educate yourself about credit cards](#) first before you apply for a card.

$$\text{Total Yearly Credit Card Payments Cost } \$ \boxed{\phantom{000}} \times 12 = \text{Yearly } \$ \boxed{\phantom{000}}$$

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11. **Other:**

**Help-Other:** Determine any other monthly cost, multiply by 12 and write the Total Yearly Cost for Other Expenses in the space provided below.

$$\text{Total Yearly Cost for Other Expenses } \$ \boxed{\phantom{000}} \begin{array}{l} \text{Monthly Cost} \\ \times 12 = \text{Yearly} \end{array} = \$ \boxed{\phantom{000}}$$

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12. **Other:**

**Help-Other:** Determine any other monthly cost, multiply by 12 and write the Total Yearly Cost for Other Expenses in the space provided below.

$$\text{Total Yearly Cost for Other Expenses } \$ \boxed{\phantom{000}} \begin{array}{l} \text{Monthly Cost} \\ \times 12 = \text{Yearly} \end{array} = \$ \boxed{\phantom{000}}$$

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