

The following table was developed from data collected from the City of Oakridge and the Eugene Chamber of Commerce website and from bestplaces.net

Item	Single Person *	Couple ^	Family of 4 #
Rent	\$ 400.00	\$ 650.00	\$ 900.00
Mortgage (includes P&I, presumes 6% Int)	\$ 600.00	\$ 600.00	\$ 900.00
Utils (Water & avg Electric)	\$ 150.00	\$ 200.00	\$ 300.00
Trash	\$ 16.75	\$ 16.75	\$ 16.75
Phone	\$ 60.00	\$ 90.00	\$ 150.00
Car Payment	\$ 250.00	\$ 250.00	\$ 350.00
Gas (avg \$3 gal@ 30mpg & 500 miles a week)	\$ 100.00	\$ 150.00	\$ 250.00
Car Repair (oil changes, tires, etc)	\$ 15.00	\$ 30.00	\$ 30.00
Car Insurance	\$ 35.00	\$ 75.00	\$ 100.00
Groceries	\$ 200.00	\$ 350.00	\$ 450.00
Entertainment	\$ 50.00	\$ 100.00	\$ 150.00
Clothing	\$ 25.00	\$ 40.00	\$ 60.00
Healthcare	\$ 25.00	\$ 50.00	\$ 75.00
Cable/Sat TV	\$ 50.00	\$ 60.00	\$ 60.00
Internet Access	\$ 30.00	\$ 30.00	\$ 30.00
Health Insurance	\$ 300.00	\$ 600.00	\$ 900.00
Life Insurance (20 yr/\$500,000, non-smoker)	\$ 25.00	\$ 60.00	\$ 87.00
Misc (gifts, unexpected expenses)	\$ 25.00	\$ 50.00	\$ 75.00

<b>Sub-Total</b>	\$ 2,356.75	\$ 3,401.75	\$ 4,883.75
Minus Mortgage/Rent	\$ 400.00	\$ 600.00	\$ 900.00
<b>Sub-Total</b>	\$ 1,956.75	\$ 2,801.75	\$ 3,983.75
<b>Annual Income</b>	<b>\$ 25,000.00</b>	<b>\$ 55,000.00</b>	<b>\$ 60,000.00</b>
State Income Taxes (9.6%)	\$ 2,400.00	\$ 5,280.00	\$ 5,760.00
<b>Income after state taxes</b>	<b>\$ 22,600.00</b>	<b>\$ 49,720.00</b>	<b>\$ 54,240.00</b>
Monthly Expenses X 12	\$ 23,481.00	\$ 33,624.00	\$ 47,808.00
Savings	\$ 50.00	\$ 75.00	\$ 150.00
<b>Total Monthly Expenses</b>	<b>\$ 23,531.00</b>	<b>\$ 33,699.00</b>	<b>\$ 47,958.00</b>
<b>Left for Federal Income Taxes</b>	<b>\$ 1,469.00</b>	<b>\$ 16,021.00</b>	<b>\$ 6,282.00</b>
Estimated Federal Tax **	\$ 3,750.00	\$ 16,750.00	\$ 14,750.00
Short	\$ 2,281.00	\$ 729.00	\$ 8,468.00

\* Presumes age 25-39 1 bdrm rental or 2 bdrm mortgage (125k - 20% down & 6% int.), sedan car payment, phone and cell, 25\$ health co-pay, \$25K salary

^ Presumes age 25-39 2 bdrm rental or mortgage, 1 sedan car pmt, gas for 2 cars, phone and 2 cell, 25\$ each health co-pay, \$55K joint salary

# Presumes age 40-49 3 bdrm rental or mortgage, 1 sedan and 1 car pmt, phone and 2 cell, gas for 2 cars, 25\$ each health co-pay, \$60K joint salary

