

# The Secret To Your Success...

It's Not What You Make, It's What You Make of it!

Let's compare a Lawyer named Mr. Schubert and a self-employed car mechanic, Mr. Selman. They both head up a family of four. Mr. Schubert's wife does not work outside the home, but Mr. Selman's does.

<b>The Schubert Family Budget.....</b>	<b>The Selman Family Budget</b>
Monthly income \$8000.00 .....	Monthly income \$4140.00
Mortgage pmt. \$3060.00 .....	Mortgage pmt \$1100.00
\$400K home on golf course.....	\$150K Home by schools
Home Maintenance \$875.00 .....	Home Maintenance \$ 320.00
Inc utilities, yardwork, HOA	
Car pmts \$1415.00 .....	Car pmts \$260.00
\$47K Lexus and \$28K Tahoe.....	Ten yr old pickup bought for cash
Purchased new.....	Hyundai Santa Fe \$13K used
Car costs \$502.00.....	Car costs \$389.00
Insurance, license/tax, gas .....	Insurance, license/tax, gas
Debts \$200.00 .....	Debts \$400.00
\$4K Mrs. Schubert uses credit in .....	\$12K Mrs. Selman was a complete
place of raiding her husband's pay	shopaholic before she got married
Cell Phones \$175.00 .....	Cell Phones \$87.00
All the apps, even GPS	Basic service to tell Mr. Selman to pick up milk
Shopping \$400.00 groceries.....	Shopping \$250.00 groceries
\$250.00 gifts, clothing.....	\$120.00 gifts, clothes
Mrs. Schubert only buys her family's favorites.	Mrs. Selman clips coupons and watches sales.
Vacations \$750.00.....	Vacations \$ 140.00
5 nights at a Bahaman resort .....	4 days in Vegas
Entertainment \$400.00.....	Entertainment \$241.00
Golf, spa, dinners, salt water fishing.....	Blockbuster by mail, two nights out, One golf outing, and a girls' night out

## **BOTTOM LINE?**

The Schubert budget comes up \$27.00 short each month, while the Selmans have an extra \$833.00 to save, invest, or use in case of emergency. Just how fine are the finer things in life?