

	CUMULATIVE SALARY	BELOW LIFESTYLE	NET INCOME
Y1	SALARY - DEBT	LS COST	SALARY - LIFESTYLE
Y2	Y1 SALARY + Y2 SALARY	LS COST x 2	

EXAMPLE : CAREER = PAINTER (\$41,000)
 DEBT = -\$28,000

Y1	41,000 - 28,000 = 13,000	40,000	SALARY - LIFESTYLE 13,000 - 40,000 = -\$27,000
Y2	Y1 + 41,000 13,000 + 41,000 = 54,000	80,000	- \$26,000
Y3	Y2 + 41,000 95,000	120,000	- \$25,000

□ = written in table

□ = THOUGHT/WORK PROCESS