



BUYING WITH CASH VS. CREDIT

	Expense	Cash	Credit 1 year <small>(Paid in 1 year at 22% interest)</small>	Credit 2 years <small>(Paid in 2 years at 22% interest)</small>
TV		\$750	\$842	\$934
XBOX		\$500	\$562	\$623
BIKE		\$950	\$1067	\$1183
TRIP		\$1300	\$1466	\$1619



AVERAGE INCOME BY LEVEL OF EDUCATION

Education

Average Income

(Full-Time Employment)

Did Not Finish High School	\$38,700
High School Diploma	\$40,500
College Diploma	\$42,800
Other Postsecondary (Including Trades)	\$45,900
University Diploma	\$50,300



THE VALUE OF YOUR TIME

Expense

Cash Price

Time Worked

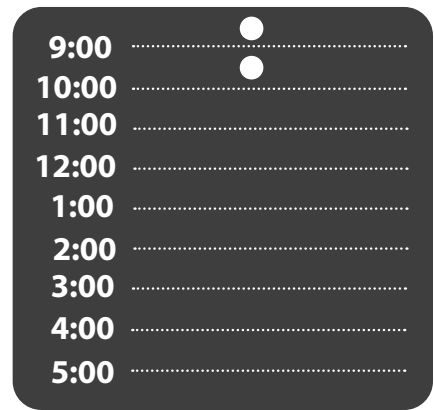
At Minimum Wage (\$14.60/hr)

1 Large Pizza



\$22

2 hours

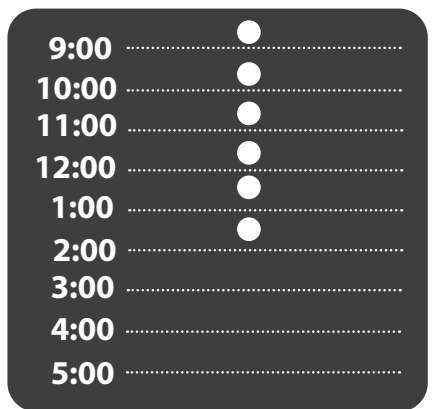


Movie Night With Popcorn And Drinks



\$65

6 hours

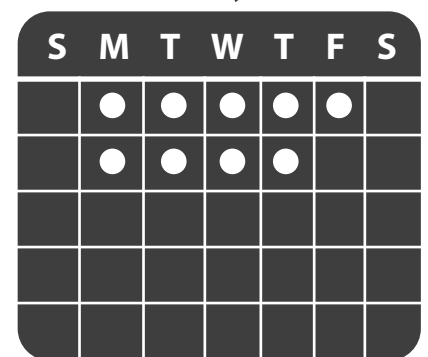


Monthly Car Lease and Other Costs

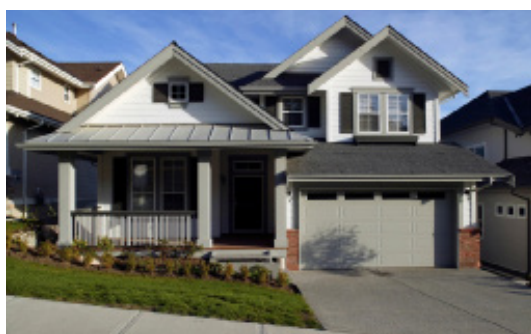


\$750

9 days



Monthly Mortgage Payments and Other House Costs



\$1500

18 days

