

**HAROLD PORKS**  
PERSONALIZED BUDGET &  
WELCOME PACKET



**Created by WrightBooks**



*Welcome!*

Thank you so much for letting WrightBooks help you create the most personalized budget possible! The pleasure is definitely ours! Please read through this welcome packet as we include so much information to help you do this!!

Inside this packet, you will find the workup of your personalized budget, projection of your goal accomplishments and implemented into your budget as of now, amortization of loan documents to help you track your expenses, and a preview of your future bank account balance by following these strategies and guidelines, and a picture graph showing you the comparisons of your Piggy's Bank account with or without this method.

I am so excited for you!

*Heather Wright*



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An itemized layout of your personal budget calculated with WrightBooks Budget Calculator

A clear layout of your goals, the timelines for them, and the amounts needed for implementation

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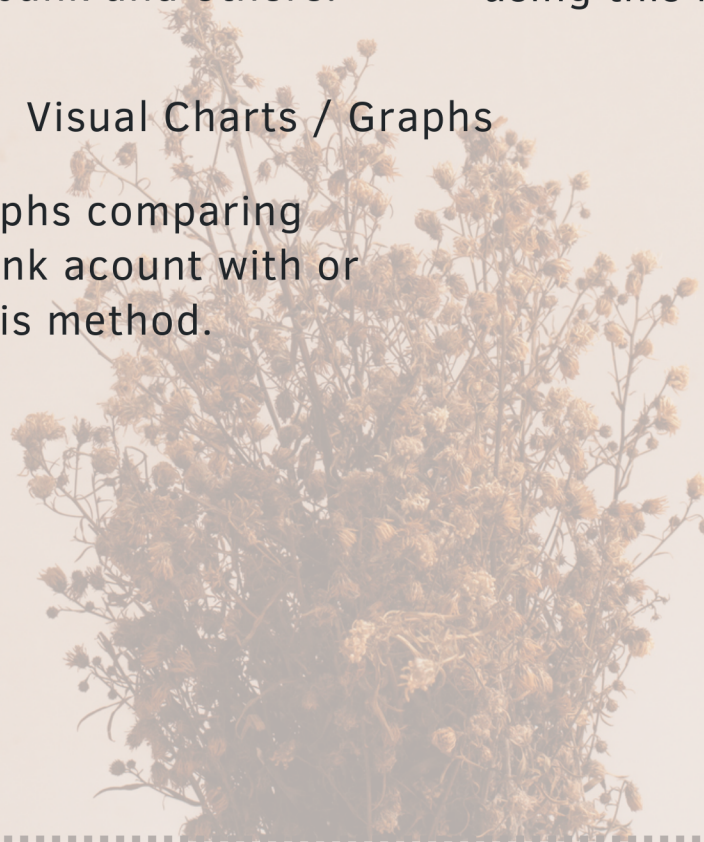
Credit card and car loan amortization schedules for your own bank and others.

## 8 Piggy's Bank Projections

A detailed projection of this account with or without using this method.

## 9-10 Visual Charts / Graphs

Visual Graphs comparing Piggy's bank account with or without this method.



# Budget Calculator

Net Paycheck	100%		\$700.00	
				Pay Frequency
				Weekly
				Net Monthly Income: \$3,031.00
				Net Monthly Living Expenses: \$2,485.11
Totals	98%	100%	\$700.00	

	Suggested %	Your Custom %	
Living	82%	82%	\$574.00
Savings	4%	5%	\$35.00
Spending	4%	5%	\$35.00
Integrity	4%	4%	\$28.00
Piggy's Bank	4%	4%	\$28.00

# Goal Calculations

MY GOALS	AMOUNT	DESIRED TIMEFRAME	% of Income
Goal #1 Personal - Savings			
Herd Membership	\$875.00	6 Months	5%
Goal #2 - Financial - Be Your Own Bank			
Pay off Credit Card	\$3,500.00	2.5 Years	4%
Goal #3 Personal - Savings 2 - <i>Optional</i>			
		-	0%

Annual Interest  
Rate Years  
Amount

28.0%
6.0
\$3,500.00

# Credit Card Amortization From Piggy's Bank

Total Payout

\$7,259.31

Total Interest

\$3,759.31

Payment Number	Payment	Principle	Interest	Balance
1	\$100.82	\$19.16	\$81.67	\$3,480.84
2	\$100.82	\$19.60	\$81.22	\$3,461.24
3	\$100.82	\$20.06	\$80.76	\$3,441.18
4	\$100.82	\$20.53	\$80.29	\$3,420.65
5	\$100.82	\$21.01	\$79.82	\$3,399.64
6	\$100.82	\$21.50	\$79.32	\$3,378.14
7	\$100.82	\$22.00	\$78.82	\$3,356.14
8	\$100.82	\$22.51	\$78.31	\$3,333.63
9	\$100.82	\$23.04	\$77.78	\$3,310.59
10	\$100.82	\$23.58	\$77.25	\$3,287.01
11	\$100.82	\$24.13	\$76.70	\$3,262.88
21	\$100.82	\$30.39	\$70.44	\$2,988.38
22	\$100.82	\$31.09	\$69.73	\$2,957.28
23	\$100.82	\$31.82	\$69.00	\$2,925.46
24	\$100.82	\$32.56	\$68.26	\$2,892.90
25	\$100.82	\$33.32	\$67.50	\$2,859.58
26	\$100.82	\$34.10	\$66.72	\$2,825.48
27	\$100.82	\$34.90	\$65.93	\$2,790.58
28	\$100.82	\$35.71	\$65.11	\$2,754.87
29	\$100.82	\$36.54	\$64.28	\$2,718.33
30	\$100.82	\$37.40	\$63.43	\$2,680.93
31	\$100.82	\$38.27	\$62.56	\$2,642.66
32	\$100.82	\$39.16	\$61.66	\$2,603.50
33	\$100.82	\$40.08	\$60.75	\$2,563.43
34	\$100.82	\$41.01	\$59.81	\$2,522.42
35	\$100.82	\$41.97	\$58.86	\$2,480.45
36	\$100.82	\$42.95	\$57.88	\$2,437.50
37	\$100.82	\$43.95	\$56.88	\$2,393.55
38	\$100.82	\$44.97	\$55.85	\$2,348.58
39	\$100.82	\$46.02	\$54.80	\$2,302.55
40	\$100.82	\$47.10	\$53.73	\$2,255.46
41	\$100.82	\$48.20	\$52.63	\$2,207.26
42	\$100.82	\$49.32	\$51.50	\$2,157.94
43	\$100.82	\$50.47	\$50.35	\$2,107.47
44	\$100.82	\$51.65	\$49.17	\$2,055.82
45	\$100.82	\$52.85	\$47.97	\$2,002.96
46	\$100.82	\$54.09	\$46.74	\$1,948.88
47	\$100.82	\$55.35	\$45.47	\$1,893.53
48	\$100.82	\$56.64	\$44.18	\$1,836.88
49	\$100.82	\$57.96	\$42.86	\$1,778.92

Annual Interest  
Rate Years  
Amount

6.0%
5.0
\$15,000.00

## Car Loan Amortization From Existing Loan Company

Total Payout \$17,399.52

Total Interest \$2,399.52

Payment Number	Payment	Principle	Interest	Balance
1	\$289.99	\$214.99	\$75.00	\$14,785.01
2	\$289.99	\$216.07	\$73.93	\$14,568.94
3	\$289.99	\$217.15	\$72.84	\$14,351.79
4	\$289.99	\$218.23	\$71.76	\$14,133.56
5	\$289.99	\$219.32	\$70.67	\$13,914.24
6	\$289.99	\$220.42	\$69.57	\$13,693.82
7	\$289.99	\$221.52	\$68.47	\$13,472.29
8	\$289.99	\$222.63	\$67.36	\$13,249.66
9	\$289.99	\$223.74	\$66.25	\$13,025.92
10	\$289.99	\$224.86	\$65.13	\$12,801.06
11	\$289.99	\$225.99	\$64.01	\$12,575.07
12	\$289.99	\$227.12	\$62.88	\$12,347.95
13	\$289.99	\$228.25	\$61.74	\$12,119.70
14	\$289.99	\$229.39	\$60.60	\$11,890.31
15	\$289.99	\$230.54	\$59.45	\$11,659.77
16	\$289.99	\$231.69	\$58.30	\$11,428.07
17	\$289.99	\$232.85	\$57.14	\$11,195.22
18	\$289.99	\$234.02	\$55.98	\$10,961.21
19	\$289.99	\$235.19	\$54.81	\$10,726.02
20	\$289.99	\$236.36	\$53.63	\$10,489.66
50	\$289.99	\$274.51	\$15.48	\$2,821.74
51	\$289.99	\$275.88	\$14.11	\$2,545.86
52	\$289.99	\$277.26	\$12.73	\$2,268.60
53	\$289.99	\$278.65	\$11.34	\$1,989.95
54	\$289.99	\$280.04	\$9.95	\$1,709.90
55	\$289.99	\$281.44	\$8.55	\$1,428.46
56	\$289.99	\$282.85	\$7.14	\$1,145.61
57	\$289.99	\$284.26	\$5.73	\$861.35
58	\$289.99	\$285.69	\$4.31	\$575.66
59	\$289.99	\$287.11	\$2.88	\$288.55
60	\$289.99	\$288.55	\$1.44	\$0.00

Annual Interest  
Rate Years  
Amount

28.0%
2.0
\$3,641.18

# Car Loan Amortization From Piggy's Bank

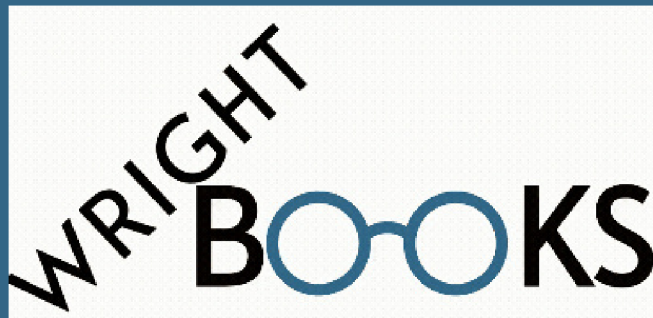
Payout		Total				Total Interest
		\$4,796.61				\$1,155.43
Payment Number	Payment	Principle	Interest	Balance		
1	\$199.86	\$114.90	\$84.96	\$3,526.28		
2	\$199.86	\$117.58	\$82.28	\$3,408.70		
3	\$199.86	\$120.32	\$79.54	\$3,288.38		
4	\$199.86	\$123.13	\$76.73	\$3,165.25		
5	\$199.86	\$126.00	\$73.86	\$3,039.25		
6	\$199.86	\$128.94	\$70.92	\$2,910.30		
7	\$199.86	\$131.95	\$67.91	\$2,778.35		
8	\$199.86	\$135.03	\$64.83	\$2,643.32		
9	\$199.86	\$138.18	\$61.68	\$2,505.14		
10	\$199.86	\$141.41	\$58.45	\$2,363.73		
11	\$199.86	\$144.71	\$55.15	\$2,219.03		
12	\$199.86	\$148.08	\$51.78	\$2,070.95		
13	\$199.86	\$151.54	\$48.32	\$1,919.41		
14	\$199.86	\$155.07	\$44.79	\$1,764.34		
15	\$199.86	\$158.69	\$41.17	\$1,605.65		
16	\$199.86	\$162.39	\$37.47	\$1,443.25		
17	\$199.86	\$166.18	\$33.68	\$1,277.07		
18	\$199.86	\$170.06	\$29.80	\$1,107.01		
19	\$199.86	\$174.03	\$25.83	\$932.98		
20	\$199.86	\$178.09	\$21.77	\$754.89		

# Piggy's Bank Projections

Payment Number			Payments amount on loans	Piggy's Bank Loan Amount	Description of Milestone	
Month 30	\$3,637.20	\$137.20	\$238.02	\$100.82	\$ (3,500.00) Milestone Goal 1 Credit Card payoff	
Month 31	\$3,758.44	\$258.44	\$460.09	\$100.82		
Month 32	\$3,879.68	\$379.68	\$682.15	\$100.82		
Month 33	\$4,000.92	\$500.92	\$904.22	\$100.82		
Month 34	\$4,122.16	\$622.16	\$1,126.28	\$100.82		
Month 35	\$4,243.40	\$743.40	\$1,348.34	\$100.82		
Month 36	\$4,364.64	\$864.64	\$1,570.41	\$100.82		
Month 37	\$4,485.88	\$985.88	\$1,792.47	\$100.82		
Month 38	\$4,607.12	\$1,107.12	\$2,014.53	\$100.82		
Month 39	\$4,728.36	\$1,228.36	\$2,236.60	\$100.82		
Month 40	\$4,849.60	\$1,349.60	\$2,458.66	\$100.82		
Month 41	\$4,970.84	\$1,470.84	\$2,680.73	\$100.82		
Month 42	\$5,092.08	\$1,592.08	\$2,902.79	\$100.82		
Month 43	\$5,213.32	\$1,713.32	\$3,124.85	\$100.82		
Month 44	\$5,334.56	\$1,834.56	\$3,346.92	\$100.82		
Month 45	\$5,455.80	\$1,955.80	\$3,568.98	\$100.82		
Month 46	\$5,577.04	\$2,077.04	\$150.04	\$100.82		(\$ (3,641.00) Pay off Car - saves \$100 month Opts to put \$50/mo more in Piggy's Bank 2 Years in
Month 47	\$5,698.28	\$2,198.28	\$621.97	\$350.68		
Month 48	\$5,819.52	\$2,319.52	\$1,093.89	\$350.68		
Month 49	\$5,940.76	\$2,440.76	\$1,565.81	\$350.68		Paid Off Car Loan if you are NOT paying your own bank, \$2545.86
Month 50	\$6,062.00	\$2,562.00	\$2,037.74	\$350.68		
Month 51	\$6,183.24	\$137.38	\$2,509.66	\$350.68		
Month 52	\$6,304.48	\$258.62	\$2,981.58	\$350.68		
Month 53	\$6,425.72	\$379.86	\$3,453.50	\$350.68		
Month 54	\$6,546.96	\$501.10	\$3,925.43	\$350.68		
Month 55	\$6,668.20	\$622.34	\$4,397.35	\$350.68		
Month 56	\$6,789.44	\$743.58	\$4,869.27	\$350.68		
Month 57	\$6,910.68	\$864.82	\$5,341.19	\$350.68		
Month 58	\$7,031.92	\$986.06	\$5,813.12	\$350.68		
Month 59	\$7,153.16	\$1,107.30	\$6,285.04	\$350.68		

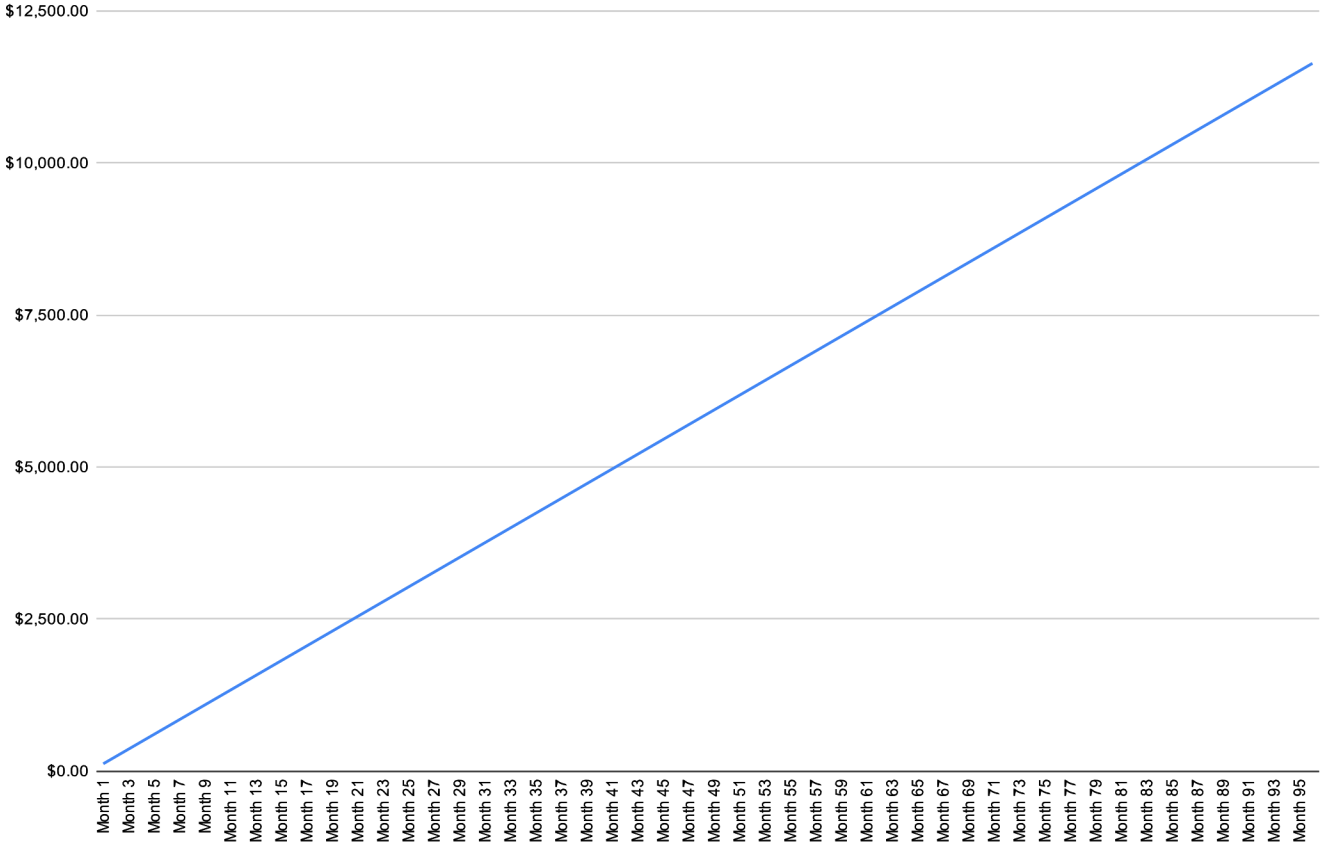
Payment Number			Payments amount on loans	Piggy's Bank Loan Amount	Description of Milestone
Month 60	\$7,274.40	\$1,228.54	\$6,756.96	\$350.68	
Month 61	\$7,395.64	\$1,349.78	\$7,228.88	\$350.68	
Month 62	\$7,516.88	\$1,471.02	\$7,700.81	\$350.68	
Month 63	\$7,638.12	\$1,592.26	\$8,172.73	\$350.68	
Month 64	\$7,759.36	\$1,713.50	\$8,644.65	\$350.68	
Month 65	\$7,880.60	\$1,834.74	\$9,116.58	\$350.68	
Month 66	\$8,001.84	\$1,955.98	\$9,588.50	\$350.68	
Month 67	\$8,123.08	\$2,077.22	\$10,060.42	\$350.68	
Month 68	\$8,244.32	\$2,198.46	\$10,532.34	\$350.68	
Month 69	\$8,365.56	\$2,319.70	\$11,004.27	\$350.68	
Month 70	\$8,486.80	\$2,440.94	\$11,476.19	\$350.68	
Month 71	\$8,608.04	\$2,562.18	\$11,948.25	\$350.82	You just paid off your first Piggy's Bank loan and earned \$3,759.31 in interest! You've opted to reinvest the \$200 month you were paying on that loan into Piggy's Bank so you can finance yourself a nicer car! 6 Years in
Month 72	\$8,729.28	\$2,683.42	\$12,420.32	\$350.82	
Month 73	\$8,850.52	\$2,804.66	\$12,892.38	\$350.82	
Month 74	\$8,971.76	\$2,925.90	\$13,364.44	\$350.82	
Month 75	\$9,093.00	\$3,047.14	\$13,836.51	\$350.82	
Month 76	\$9,214.24	\$3,168.38	\$14,308.57	\$350.82	
Month 77	\$9,335.48	\$3,289.62	\$14,780.64	\$350.82	
Month 78	\$9,456.72	\$3,410.86	\$15,252.70	\$350.82	
Month 79	\$9,577.96	\$3,532.10	\$15,724.76	\$350.82	
Month 80	\$9,699.20	\$3,653.34	\$16,196.83	\$350.82	
Month 81	\$9,820.44	\$3,774.58	\$16,668.89	\$350.82	
Month 82	\$9,941.68	\$3,895.82	\$17,140.95	\$350.82	
Month 83	\$10,062.92	\$4,017.06	\$17,613.02	\$350.82	
Month 84	\$10,184.16	\$4,138.30	\$18,085.08	\$350.82	
Month 85	\$10,305.40	\$4,259.54	\$18,557.15	\$350.82	
Month 86	\$10,426.64	\$4,380.78	\$19,029.21	\$350.82	
Month 87	\$10,547.88	\$4,502.02	\$19,501.27	\$350.82	

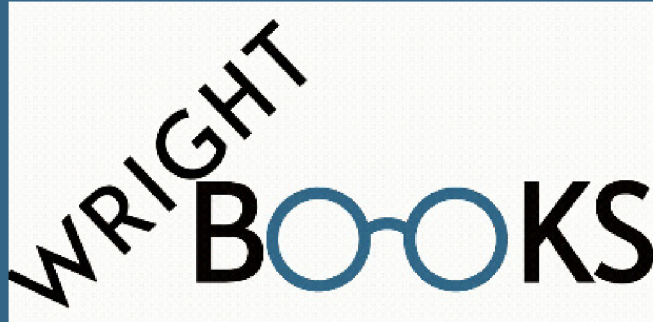




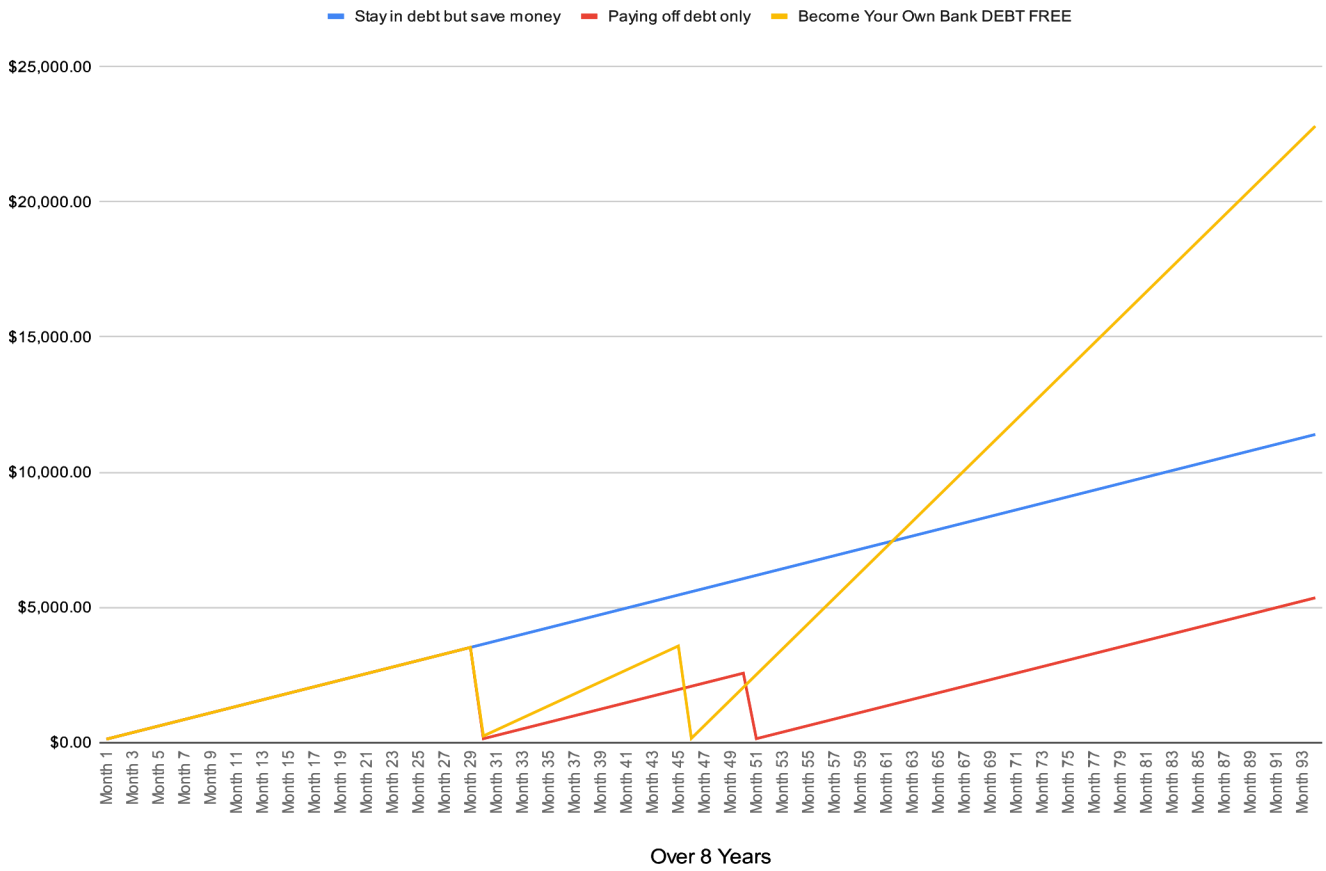
Savings account only

I don't want to be my own bank





### Piggy's Bank





*Thank you!*

I am so grateful that you have trusted WrightBooks with your personalized budgeting needs! Please always know that I am here if you need.



This budget can help you get you where you aim to be. But only if you follow it. It's really you're only requirement for success, with WrightBooks. With all of our personalized services offered, you truly only need the desire. It will take some self discipline, but I'm here to help! These graphs speak for themselves! Thank you so much and have a fantastic day!

*Heather Wright*

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