

Exhibit 3A

Calculating Weekly Amounts

Calculate Weekly Bill Pay

Total Monthly Bills¹

Lights	\$120
Cell	\$80
Rent	\$1600
<u>Car Loan</u>	<u>\$400</u>
Total Bills	\$2,200

Divide the total by 4 to get weekly Bill Pay amount: $\$2,200 \div 4 = \550

\$550 is Weekly Bill Pay amount.

Calculate Weekly Living & Leisure

Weekly Earnings = \$850

Subtract Bill Pay amount from Weekly Earnings to get Living amount:
 $\$850 - \$550 = \$300$

\$300 is Weekly Living amount.

Weekly Amounts*:

Earnings: \$850
Bill Pay: \$550
Living: \$300

Saving is optional for now

¹Example numbers for illustration purposes only.

Calculating Weekly Bill Pay

Add up all monthly amounts for bills and debt payments.

Divide this number by four.

The answer is the amount needed for your Bill Pay Account.

Calculating Weekly Living & Leisure Weekly

Method 1:

Subtract your weekly Bill Pay amount from one week's earnings.

The answer is the amount you have for Living & Leisure.

Method 2:

Add up your weekly spending on gas, groceries, and leisure.

This is your weekly Living & Leisure amount.

Make sure your Living & Leisure amount plus your Bill Pay amount is less than your Weekly Earnings amount.