

Exhibit 3B

Calculating Your Numbers Worksheet

Step 1: List Your Monthly Bills & Debt

List every fixed bill and debt payment that hits you every month (Rent, Car, Utilities, Min. Credit Card Payments).

Bill 1:	_____	\$ _____
Bill 2:	_____	\$ _____
Bill 3:	_____	\$ _____
Bill 4:	_____	\$ _____
Bill 5:	_____	\$ _____
Bill 6:	_____	\$ _____
Bill 7:	_____	\$ _____
Bill 8:	_____	\$ _____
Bill 9:	_____	\$ _____
Bill 10:	_____	\$ _____
Total Monthly Bills:	_____	\$ _____

Step 2: Apply The 48-Week Magic™

Divide the total of the Monthly Bills by 4 \$_____.

This is your Fortress; your **Weekly Bill Pay Amount:** \$_____

Step 3: Calculate Your Weekly Living Amount

Subtract your Bill Pay amount from weekly earnings.

Weekly Earnings (Average)	\$ _____
Subtract Weekly Bill Pay Amount	—\$ _____
Weekly Living Amount:	\$ _____

This is your Current; your **Weekly Living Amount:** \$_____