





Alexi Pyles
Period 4



Assignment 1-1: My SMART Goals

	Specific Financial Goal	Objectives	Estimated Cost	Timeline Achievement Date	short term	intermediate	long term
1	Buy a car 	get a (part/full) time job save about \$500/month for 2 yrs work around house for allowance	\$8000-\$12000	3 years from now			X
2	Rent a 2 Bed 1 Bath Apt 	get full time job set aside \$500 for rent find a roommate	\$2500 start price	7-10 years from now			X
3	Pay for College (of choice) 	get a part time job save \$500/months apply for scholarships	\$33,000/yr	1-2 years		X	
4	Shop for new clothes 	set aside \$100 reduce spending of unnecessary wants	\$100-\$200	3-4 months from now	X		

Michaela
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Period 3

Assignment 1-1: My Smart Goals

Specific Financial Goals	Objectives (Measurable and realistic strategies/ways to reach goal)	Estimated Cost (\$)	Timeline Achievement Date	Short Term	Intermediate	Long Term
Helping pay for my college fees. For example my mother will pay for the dorms and I will handle the tuition and book cost.	I will attain a part time job, hopefully at a restaurant, to be a waiter so I can get tips resulting in more money. I will be working over the summer and during the school year.	1 year: 5,000 4 Years: 20,000	Five months From now, August 2012			✗
Buying a used car for myself. Specifically a 1985 Toyota Trueno manual.	I will use the money I get from graduation and my birthdays. I will also get my money from my past savings.	12,000	Four months from now, July 2012		✗	
Go to Korean and Japan for my summer vacation in the year 2015 with my friend Grace Jung. Pay for the plane ticket, transportation, and a place to stay.	I will be putting money aside from my part time job. I also hope to get money from my family members for my 21 st birthday. We will also be getting tutoring jobs in korea to also help pay for expenses.	2,130.62	Thirty-Six Months from now, June 2015			✗
Saving money for Prom. Saving money to buy my dress and pay for the limo service. The ticket has already been payed for.	I will save every dollar my mother gives me to spend on miscillaneous things. I will also do babysitting on the side to attain more money.	275	One month from now, May 2012	✗		




ASSIGNMENT # 1F BUYING A CAR



No.	Criteria	2011 Toyota Camry Hybrid	2011 Scion xD	2011 MINI Cooper	2010 Suzuki SX4	2012 Dodge Journey
1	Cost (MSRP)	\$27,050	\$15,110 - \$16,905	\$19,400 - \$24,850	\$13,359 - \$19,999	\$18,995 - \$31,795
2	Consumer Rating	4.2	4	4.4	3.8	3.9
3	Safety Overview	Airbags, Sensors, & Stolen Vehicle Tracking	Airbags, Sensors, & Stolen Vehicle Tracking	Airbags, Sensors	Airbags, Sensors	Airbags, Sensors
4	Luggage Volume (max)	10.6 cu.ft.	35.7 cu.ft.	24.0 cu.ft.	54.0 cu.ft.	67.6 cu.ft.
5	Fuel Economy City (mpg)	31 mpg	27 mpg	27-29 mpg	22-25 mpg	16-19 mpg
6	Engines	2.4L I-4	1.8L I-4	1.6L I-4	2.0L I-4	2.4L I-4
7	Horse Power	147 @ 6,000 rpm	128 @ 6,000 rpm	121 @ 6,000 rpm	150 @ 6,000 rpm	173 @ 6,000 rpm

NOTE* ~MSRP= Manufacturer's Suggested Retail Price
~The Consumer rating is ranged from 1 to 5. 1 as in the lowest and 5 as in the highest.
~In the "Safety Overview" criteria, not all Safety Features are listed; only the basics are listed.
~cu.ft.= cubic feet
~mpg= miles per gallon
~L= Liter
~I-4= Inline-4 Cylinder Configuration
~rpm= Revolutions Per Minute

DECIDING TO BUY A CAR

Criteria	Option A:	Option B:	Option C:
Make/ Model	Honda Fit Sport	Nissan Murano S	Toyota Prius 2112
			
Luxury	<ul style="list-style-type: none"> • Voice recognition • Cruise control • 10 beverage holders • speed sensitive volume control • tinted glass 	<ul style="list-style-type: none"> • power rear lift gate • folding chairs • drivers memory system • moon roof 	<ul style="list-style-type: none"> • display audio/ radio navigation • cruise control • uv reduction glass windows • intergraded fog lamps
Mileage	27/33 mpg	18/23 mpg	51/48 mpg
Safety	<ul style="list-style-type: none"> • six air bags • crush zones • anti lock braking system 	<ul style="list-style-type: none"> • six air bags • 50 standard safety features 	<ul style="list-style-type: none"> • star safety feature • child locks • side impact door beams • vehicle proximity notification
Price	\$17,000	\$29,540	\$24,000

Jaclyn 11/11/19
 period 2

Deciding to Buy a Hybrid Car

Criteria	Manufacturers		
	Honda	Toyota	Ford
"Good" Mileage	Honda Civic 40 MPG	Prius Liftback 50 MPG	Ford Fusion 39 MPG
Body Paint: shades of blue or white	Honda Insight Mediterranean Blue Pearl or Taffetta White	Prius V Clear Sky Metallic or Blizzard Pearl	Ford Fusion Steel Blue or White Platinum
Safety: Emergency Airbags on sides	Honda Fit Six Airbags: standard front, front side & side curtain airbags.	Camry Hybrid LE Ten Standard Airbags	C-MAX Hybrid Seven Airbags, including driver's knee airbag
Price: Cheapest	Honda Insight \$18,300	Prius Liftback \$24,000	Ford Fusion \$28,700
Plug-in Available?	N/A	Prius Plug-in	C-MAX Energi

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My Family Budget: Vintage 2012

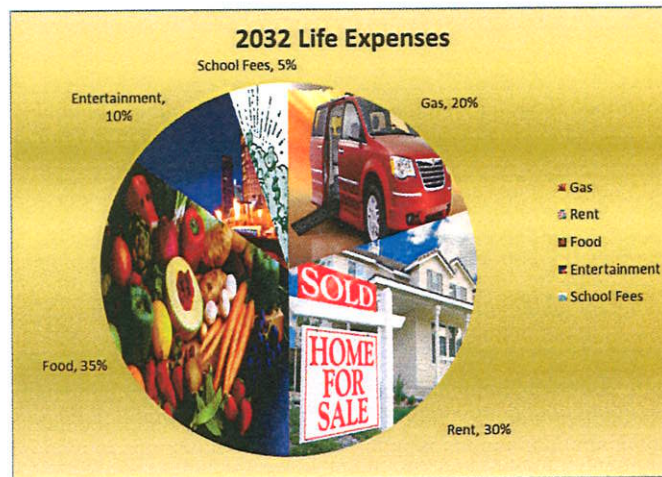
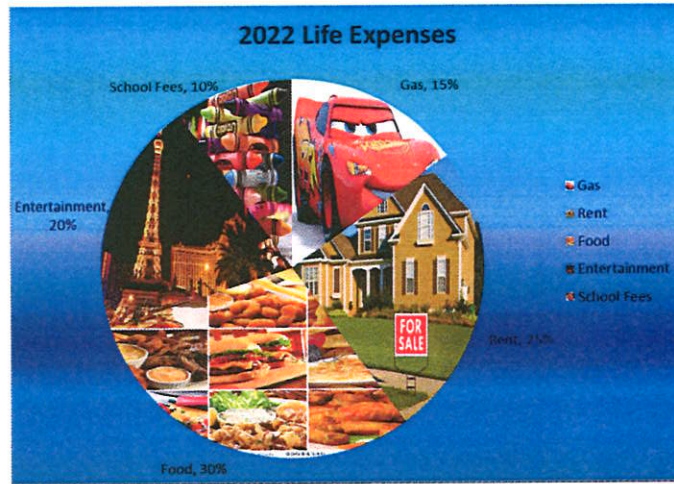
2012 Budget

2011 Expense

		<u>Amount</u>	<u>% Change</u>
House			
Rent	\$1,500		
Repairs	\$0		
Gardner	\$0		
Housekeeping	\$200		
Taxes	\$400		
Insurance	\$230		
Reserves	\$150		
Subtotal		\$2,480	\$3,000
			-17.3%
Utilities			
Cell	\$70		
DWP	\$280		
Gas	\$60		
Cable	\$120		
Subtotal		\$530	\$400
			32.5%
Food			
Cash	\$200		
Grocery	\$500		
Costco	\$250		
Dine	\$230		
Subtotal		\$1,180	\$1,000
			18.0%
Auto			
Gas	\$150		
Maintenance	\$100		
DMV	\$30		
Insurance	\$130		
Depreciation	\$250		
Subtotal		\$660	\$660
			0.0%
Clothes/Hair			
Budget	\$200		
Cleaners	\$55		
Subtotal		\$255	\$200
			27.5%
Other			
FN Activities	\$100		
Publications	\$20		
Entertainment	\$100		
Education	\$125		
Miscellaneous	\$100		
Subtotal		\$445	\$400
			11.3%
Total Projection		\$5,550	\$5,660
			-1.9%
Medical			
Premium	\$700		
Co-pay	\$100		

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LIFE EXPENSES

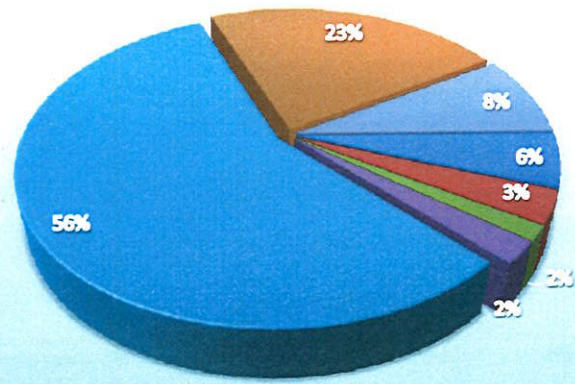


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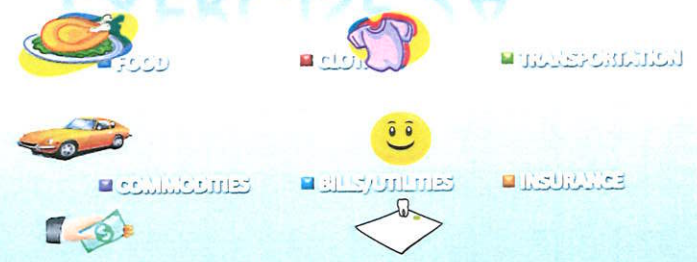
VW

Average RN Salary: \$85,000/ year

	FOOD	CLOTHES	TRANSPORTATION	COMMODITIES	BILLS/UTILITIES	INSURANCE	HOME	Annual Total
January	\$500	\$300	\$135	\$200	\$5,000	\$2,000	\$750	\$8,885
February	\$500	\$300	\$135	\$200	\$5,000	\$2,000	\$750	
March	\$500	\$300	\$135	\$200	\$5,000	\$2,000	\$750	
April	\$500	\$300	\$135	\$200	\$5,000	\$2,000	\$750	
May	\$500	\$300	\$135	\$200	\$5,000	\$2,000	\$750	
June	\$500	\$300	\$135	\$200	\$5,000	\$2,000	\$750	
July	\$500	\$300	\$135	\$200	\$5,000	\$2,000	\$750	
August	\$500	\$300	\$135	\$200	\$5,000	\$2,000	\$750	
September	\$500	\$300	\$135	\$200	\$5,000	\$2,000	\$750	
October	\$500	\$300	\$135	\$200	\$5,000	\$2,000	\$750	
November	\$500	\$300	\$135	\$200	\$5,000	\$2,000	\$750	
December	\$500	\$300	\$135	\$200	\$5,000	\$2,000	\$750	
YEAR								\$106,620



EXERCISE 2A:

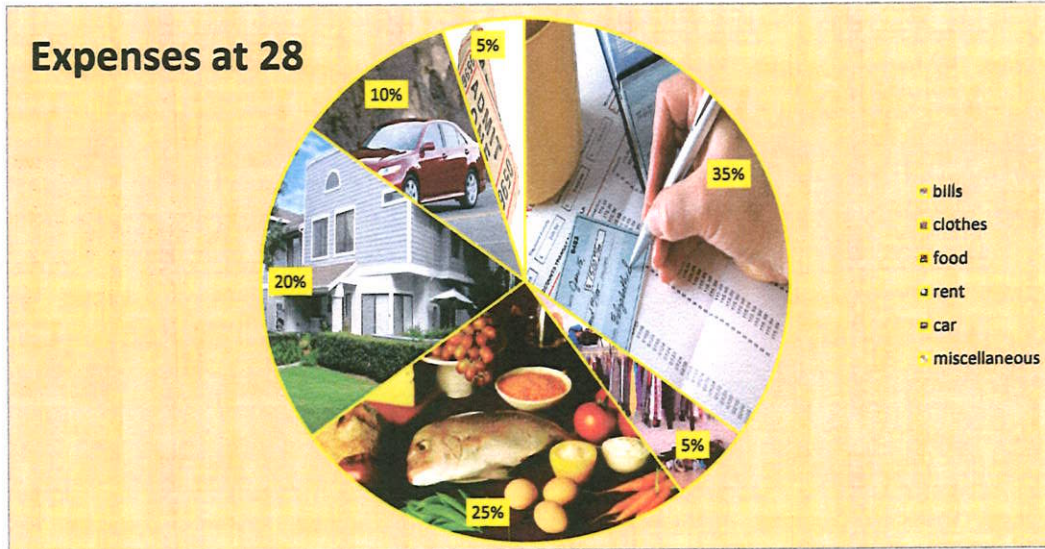


Alexis Minie
Period 4

Exercise 2A

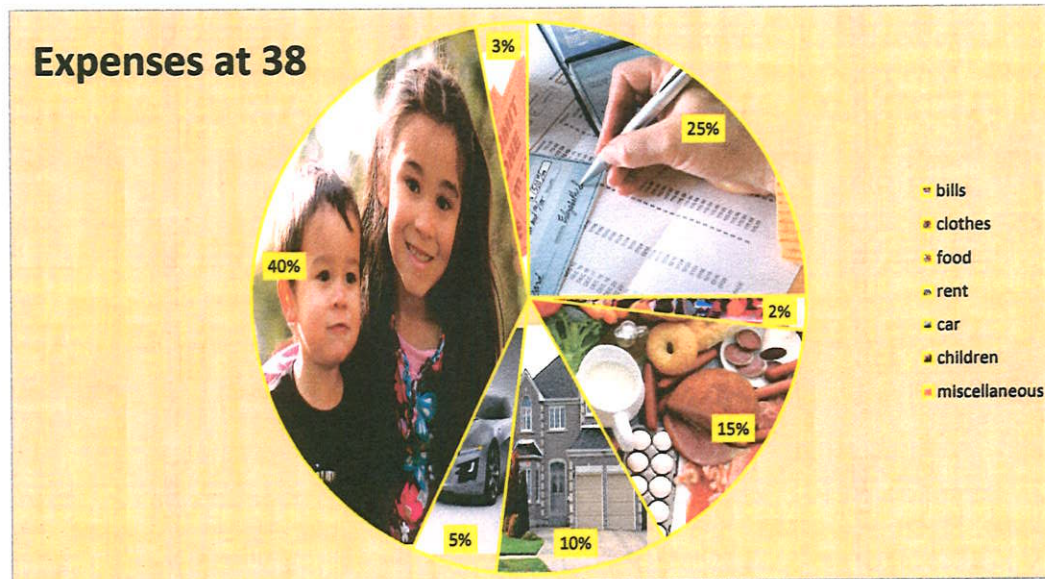
Expenses at 28

bills	35%
clothes	5%
food	25%
rent	20%
car	10%
miscellaneous	5%

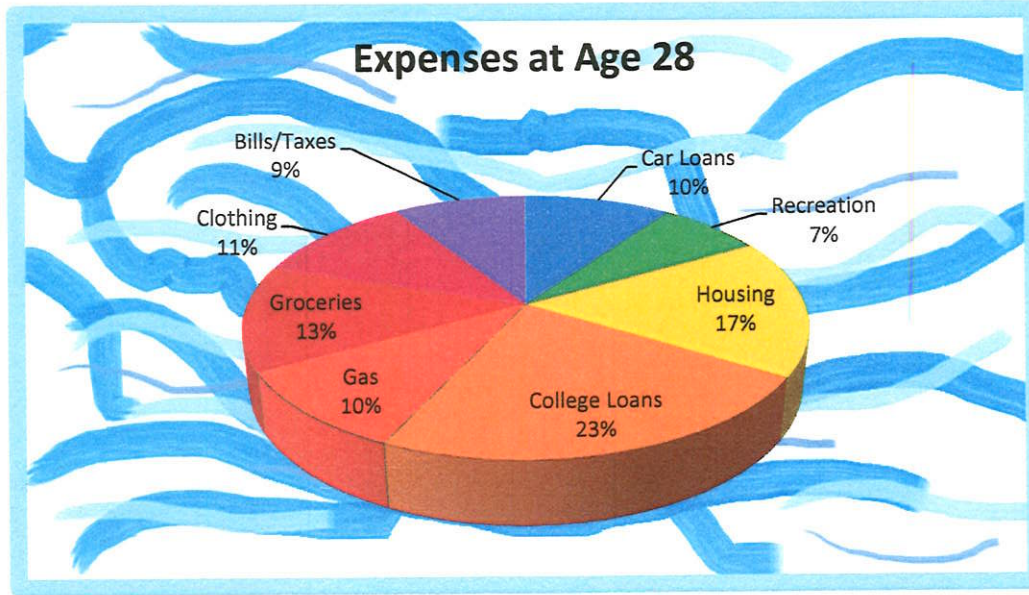


Expenses at 38

bills	25%
clothes	2%
food	15%
rent	10%
car	5%
children	40%
miscellaneous	3%

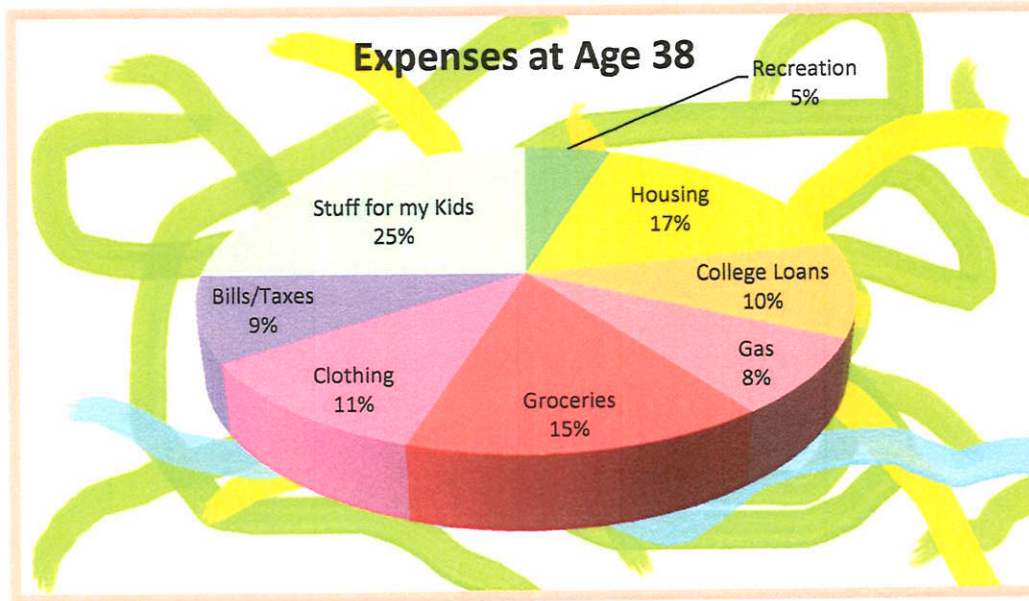


Car Loans	10%
Recreation	7%
Housing	17%
College Loans	23%
Gas	10%
Groceries	13%
Clothing	11%
Bills/Taxes	9%



Kaia Rosen
Per. 1

Recreation	5%
Housing	17%
College Loans	10%
Gas	8%
Groceries	15%
Clothing	11%
Bills/Taxes	9%
Stuff for my Kids	25%



My Bond Laddering Portfolio

Bond	Type	Par Value	Yr Return	Return	Market Value	Due
Wyeth Bonds	Corporate Notes	\$2,500.00	\$136.25	1.31%	\$2,996.50	4/1/2017
Barclays Bank	Corporate Notes	\$2,500.00	\$60.00	2.40%	\$2,500.00	4/1/2017
Pepsi Americas	Corporate Notes	\$700.00	\$35.00	1.42%	\$822.64	5/15/2017
Bank of America	Corporate Notes	\$25,000.00	\$1,525.00	4.33%	\$27,022.50	6/15/2017
CVS Care	Corporate Notes	\$2,500.00	\$143.75	1.93%	\$2,964.50	6/1/2017
Merill Lynch	Corporate Notes	\$2,500.00	\$140.00	4.86%	\$2,590.25	5/2/2017
California State	Municipal Bond	\$1,000.00	\$40.00	2.70%	\$1,070.50	3/1/2018
US Treasury	UST Note 3.5%	\$5,000.00	\$175.00	1.66%	\$5,695.50	5/15/2020
US Treasury	US Bond 8.125%	\$2,500.00	\$200.00	1.82%	\$3,850.00	8/15/2021
US Treasury	US Bond 7.50%	\$5,000.00	\$375.00	2.34%	\$7,803.50	11/15/2024
Davis California	Municipal Bond	\$1,000.00	\$42.50	4.58%	\$963.40	9/1/2027
San Francisco California	Municipal Bond	\$1,000.00	\$45.00	4.03%	\$1,055.20	6/15/2028
Rincon Valley California	Municipal Bond	\$1,000.00	\$5,500.00	4.68%	\$1,096.40	6/1/2029
US Treasury	Strip Bond	\$2,500.00	N/A	3.37%	\$1,062.50	11/15/2037
US Treasury	Strip Bond	\$2,500.00	N/A	3.42%	\$1,040.50	2/15/2038

primary currency
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My Bond Laddering Portfolio As Of 12/31/2011

Bond	Type	Par Value	Year Return	Return	Market Value	Date
Riverside CNTY	Corp Note	\$5,000	\$200	4.00%	\$5,445.00	Nov-15
Pepsi Corp Note	Corp Note	\$500	\$25	5.00%	\$587.60	May-17
California ST GO	Corp Note	\$5,000	\$250	5.00%	\$5,689.00	Aug-18
US Treasury Strip	US Strip	\$9,000	\$0	0.00%	\$7,821.00	May-20
US Treasury Note	Treasury Note	\$20,000	\$725	3.63%	\$22,940.00	Feb-21
US Treasury Strip	US Strip	\$10,000	\$0	0.00%	\$7,891.00	May-22
US Treasury Bond	US Bond	\$20,000	\$1,250	6.25%	\$28,100.00	Aug-23
US Treasury Bond	US Bond	\$20,000	\$1,500	7.50%	\$31,214.00	Nov-24
Los Angeles Calif Rev	Corp Note	\$2,000	\$100	5.00%	\$2,099.20	May-27
Fed Natl Mtg Bonds	US Bond	\$1,000	\$60	6.00%	\$1,302.60	Jan-28
Rincon Valley	Corp Note	\$15,000	\$825	5.50%	\$16,446.00	May-29
US Treasury Strip INT PMT	US Strip	\$30,000	\$0	0.00%	\$12,750.00	Nov-37
US Treasury United Stat	US Strip	\$10,000	\$0	0.00%	\$4,162.00	Feb-38
US Treasury Strip	US Strip	\$30,000	\$0	0.00%	\$12,012.00	May-39
US Treasury Strip	US Strip	\$10,000	\$0	0.00%	\$3,925.00	May-40
Total for Bonds/ODs		\$187,500	\$4,935	3.19%	\$162,384.40	

*summary
Period 10*

My Bond Laddering Portfolio as of 12/31/2011

Bond	Type	Par Value	Yr Return	Return	Market Value	Due
Riverside County CA IMPT REV	Municipal Bond 4.000%	\$5,000.00	\$71.15	1.423%	\$5,444.90	11/1/15
Livermore Valley CA GO U/LTX	Municipal Bond 3.000%	\$1,000.00	\$16.28	1.628%	\$1,056.80	8/1/16
California ST GO	Municipal Bond 5.000%	\$2,500.00	\$66.13	2.645%	\$2,744.00	3/1/17
Industry Calif GO UTX	Municipal Bond 4.000%	\$5,000.00	\$101.65	2.033%	\$5,571.50	7/1/18
US Treasury Bond 7.875%	US Treasury Bond 7.875%	\$5,000.00	\$173.80	1.738%	\$15,013.20	2/15/21
US Treasury Bond 7.125%	US Treasury Bond 7.125%	\$10,000.00	\$209.60	2.096%	\$14,857.00	2/15/23
US Treasury Bond 7.5%	US Treasury Bond 7.500%	\$10,000.00	\$233.60	2.336%	\$15,607.00	11/15/24
US Treasury Bond 7.625%	US Treasury Bond 7.625%	\$10,000.00	\$237.00	2.370%	\$15,791.00	2/15/25
US Treasury Bond 6%	US Treasury Bond 6.000%	\$10,000.00	\$253.60	2.536%	\$14,024.00	2/15/26
Los Angeles	Municipal Bond 5.000%	\$5,000.00	\$227.15	4.543%	\$5,248.00	6/1/27
Bay Area Govt Ass Rev 4.4%	Municipal Bond 4.400%	\$1,000.00	\$41.89	4.189%	\$1,024.00	9/1/28
Rincon Valley Cal IMPT GO UTX 5.5%	Municipal Bond 5.500%	\$10,000.00	\$467.60	4.676%	\$10,964.00	6/1/29
US Treasury Strip	US Strip	\$10,000.00	\$0.00	3.371%	\$4,250.00	11/15/37
US Treasury Strip	US Strip	\$10,000.00	\$0.00	3.406%	\$4,004.70	5/15/39
US Treasury Strip	US Strip	\$10,000.00	\$0.00	3.381%	\$3,899.00	5/15/40
Total for Bonds		\$104,500.00	\$2,099.45	2.825%	\$119,499.10	

My Bond Laddering Portfolio

AS OF 12/31/2011

Bond	Type	Par Value	Yr Return	Return	Market Value	Due
Riverside County CA	Muni Note 4.0%	\$2,500	\$100	1.42%	\$2,722	2015/11
Los Angeles CA	Muni Note 5.0%	\$1,500	\$75	2.78%	\$1,632	2016/7
Bank of America Notes	Corp Note 6.1%	\$25,000	\$1,525	4.34%	\$27,023	2017/6
Statoil ASA Notes	Corp Note 3.125%	\$2,500	\$78	1.55%	\$2,701	2017/8
US Treasury	US Strip	\$2,500	\$0	1.66%	\$2,196	2020/2
US Treasury	US Strip	\$2,500	\$0	2.14%	\$2,038	2021/11
US Treasury	US Strip	\$2,500	\$0	2.25%	\$1,951	2022/11
US Treasury	US Note 7.5%	\$5,000	\$375	2.34%	\$7,804	2024/11
US Treasury	US Note 6.0%	\$2,500	\$150	2.54%	\$3,506	2026/2
Davis CA	Muni Note 4.25%	\$1,000	\$42	4.58%	\$936	2027/9
San Francisco CA	Muni Note 4.5%	\$1,000	\$45	2.92%	\$1,055	2028/6
Federal National Mortgage	Muni Note 6.25%	\$2,500	\$156	3.31%	\$3,452	2029/5
Rincon Valley CA	Muni Note 5.5%	\$1,000	\$55	4.68%	\$1,096	2029/6
US Treasury	US Strip	\$2,500	\$0	3.37%	\$1,063	2037/11
US Treasury	US Strip	\$2,500	\$0	3.32%	\$1,034	2039/2
TOTAL for BONDS		\$57,000	\$2,602	4.32%	\$60,207	