

Motorcycle Mary's Life Hours Equation

\$10 an Hour - Gross Pay
\$ 3 to the government for taxes
\$ 7 in REAL spend able money

That means that in a regular 8 hour workday that you don't make \$80 of spend able income, but \$56 - - - That means in a regular 5 day work week - You make \$56 a day - There are 7 living days in a week and that means that your income of \$56 a day becomes \$40 a day to live on. That \$40 must include rent/mortgage payment, groceries, utilities, insurance, etc.

Motorcycle Mary's Formula of how much things are really costing you.

Cost of the item per year
÷ \$ **Life Hours** pay
÷ # of hours in a work week

$\$550 \div \$7LH \div 40 \text{ hour week} = (1.96)$ Basically 2 working weeks of your life

So let's see...you stop and get a \$ 1.49 soda, candy bar, cappuccino, whatever...and you get it once a day for 365 days of the year...That's \$544 a year or basically 2 working weeks of your life...for what????? A want or a need?

And for you salary people...you can't tell me that you haven't already taken your pay and divided it by 2080 hours and have a pretty good idea of what you are making an hour. Adjust the equation to fit your income...works with all incomes – hourly, salary or commission based.