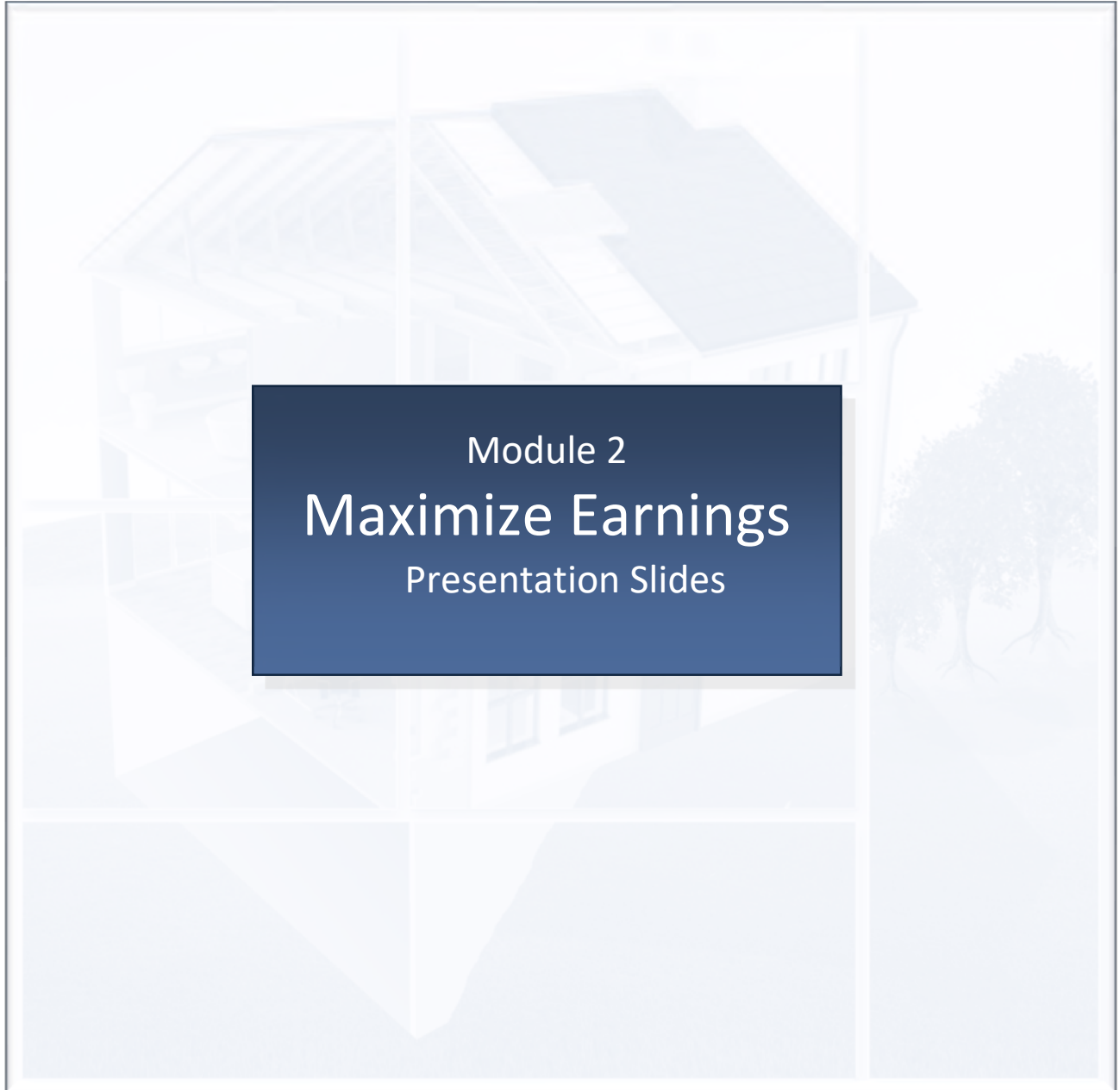


Building Your Financial House

Set the Foundation of Your Future



Module 2 Maximize Earnings Presentation Slides





Building Your Financial House WELCOME

Housekeeping

- Please mute your phone or computer to eliminate background noise.
- To maximize bandwidth:
 - (Turn camera off)
 - Close unused apps or webpages
- Please raise hand or use chat feature for questions.

Prior to Today's Session

The image shows two overlapping screenshots from the 'Building Your Financial House' website. The background screenshot is the 'Set the Foundation' page for 'Module 1: Invest in Yourself Participant Guide'. The foreground screenshot is the 'Self-Assessment and Track Your Progress' page, which includes a 'Pre-session Questionnaire' with several multiple-choice questions about financial goals and preferences.

Today's Topics

- Sources of Income
- Understanding Pay Statements
- Choosing Employee Benefits
- The Power of Pre-tax
- Before You Jump Ship
- Completing the Form W-4

-
- 1 Invest in Yourself
 - 2 Maximize Earnings
 - 3 Spend Sensibly
 - 4 Check Taxes
 - 5 Make Money Work
 - 6 Protect Your Potential
 - 7 Borrow to Grow

The walls represent earnings, built up from the foundation, and maximized by utilizing all available resources, directing payroll deductions, and choosing the right employee benefits.

2 Maximize Earnings

- Identify your cash and non-cash sources of income
- Recognize the difference between gross and net pay
- Become familiar with employer provided benefits
- Recognize the actual dollar value of pre-tax benefits
- Identify factors which affect the net economic benefit of a job

KNOWLEDGE

Chat Share

What are some sources of income?



Sources of Income

- Earned
- Unearned



INTEREST



Short-term Resources



Who is FICA?



Did you know?

Payroll documents including a duplicate pay stub and a W-2 form.

Anna's Pay Statement

Reading a Pay Statement

Corporate Cleaners		Identification				
EMPLOYEE	ID	SOCIAL SECURITY				
Anna R Client	4220-0	XXX-XX-XXXX				
Pay period	Gross	Taxable	Taxes	Other	Net Pay	
9/15-30/2021	\$1,396.72				\$1,043.21	
Year-to-date	\$25,140.96	\$23,712.91	\$4,438.60	\$1,924.49	\$18,777.87	
PAY CLASS	RATE	HOURS	GROSS	DEDUCTIONS	CURRENT	YEAR-TO-DATE
Regular	\$16.00	86.67	\$1,386.72	ABC	Health Insurance	
Overtime				OASDI	Social Security/Medicare	
Annual		Hours worked/rate		Medicare		
Sick				Federal	Federal/State/Local Withholding	
Holiday				State		
Uniform		Other compensation	\$10.00	Local	Uniforms	
				Opt Life	Life/Disability Insurance	
				LTD		
Filing Status		TOTAL	\$1,396.72	TOTAL	\$353.51	\$6,363.09
Flexible Spending Arrangements (FSA)					Garnishments	
Health Savings Accounts (HSA)					Purchases	
Retirement Savings Plans					Other Savings	

What is FICA?

OASDI (old age, survivor, and disability insurance), a.k.a. Social Security

- Employee and employer
- 6.2%
- \$147,000 (2022)

FICA is the Federal Insurance Contribution Act (1935)

Medicare – healthcare for ages 65 and older

- Employee and employer
- 1.45% on all earned wages
- 0.9% HI (high income) surcharge

Note: If you are self-employed you get to pay both employer and employee portions!

Poll

How often do you review your pay statement?

TIME WELL SPENT™

DAYS WITHOUT A PAYCHECK ERROR

MAYBE WE SHOULD MAKE IT "HOURS."

KRONOS
CREATED BY ENGINEERSTOCK STUDIOS
Workforce Innovation That Works™
KRONOS.COM/TIMEWELLSPENT

In the Chat Box

Other than a paycheck, what are some benefits to working for a company/organization?



More Than a Paycheck

We want YOU
to WANT
to WORK HERE!



Employee Benefits

What should we look for?

- Stay healthy
- Learn more
- Advancement
- Secure future



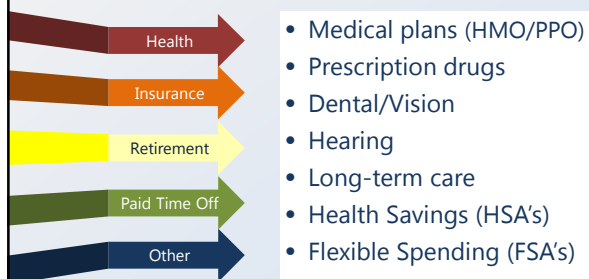
Employee Benefits

Also:

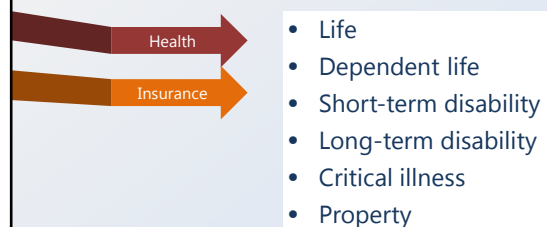
- Free stuff!
- Discounts!
- Lower taxes!



Types of Benefits



Types of Benefits



Types of Benefits

- Pension (a.k.a. defined benefit)
- Savings Plans: (defined contribution) 401(k)/403(b)/457
- Profit Sharing
- Employee Stock Ownership (ESOP's)
- Retiree Health
- Memberships

Types of Benefits

- Annual/Vacation
- Personal Days
- Holidays
- Sick Time
- Family Medical Leave Act (FMLA)
- Bereavement
- Comp Time

Types of Benefits

- Employee Assistance
- Dependent Care
- Adoption
- Tuition Reimbursement
- 529/ABLE Savings Plans
- Fitness Center
- Free Coffee (!!)

Choosing the Right Benefits

- Age
- Family Status
- Health
- Cost/Benefit

What does pre-tax really mean, and how can I benefit?

Let's look at how Anna benefits from pre-tax.

The Power of Pre-Tax

Pre-tax is:

Paying for, or contributing to, certain employee benefits that **reduce the income on which** your federal, state, local, and FICA **taxes are calculated.**

Different benefits have different tax treatment.

Tax Treatment

Tax-Free

Paying no:

- Federal
- State
- Local
- FICA

Semi Tax-Fee

1. Paying one or more:

- State/local
- Social Security
- Medicare tax

2. Maximum thresholds

Tax-Deferred

Paying taxes at a later date.

Tax Treatment

Tax-Free

Paying no:

- Federal
- State
- Local
- FICA



Premiums paid:

- Health insurance plan
- Long-term care

Contributions:

- Health Savings Account (HSA)
- Flexible Spending Arrangement (FSA) for healthcare expenses

HSA's vs. FSA's


Health Savings Accounts (HSA's)

- Employee-owned savings account to pay for out-of-pocket medical expenses
- Employer must offer high-deductible health plan (HDHP)
- Maximum contribution-\$3,650 individual/\$7,300 family*

Flexible Spending Arrangements (FSA's)

- Contribute to employer-controlled plan to pay for out-of-pocket medical expenses
- Maximum contribution
- \$2,850*
- Use it or lose it**

*Limits for 2022. HSA's have a \$1,000 catch-up provision for ages 55 and older.
**Special roll-over provisions were in place for 2020 and 2021.



Health insurance premiums	\$1,644
Out-of-pocket medical expenses	\$ 600
Total Tax-free Benefits:	\$2,264
Federal (0%)	\$ 0
FICA and Medicare (7.65%)	\$ 173
State (3.07%)	\$ 69
Local(1.45%)	\$ 33
Taxes Saved:	\$ 275

Tax Treatment

Semi Tax-Fee

1. Paying one or more:

- State/local
- Social Security
- Medicare

2. Maximum thresholds

Contributions:

Flexible Spending Arrangement (FSA) for dependent care (\$5,000)*

Benefits:

- Adoption (\$14,890)*
- Education (\$5,250)*



*Individual Limits for 2022.

Semi Tax-Free Example

FSA (dependent care) - Quick Calculation

Maximum contribution: \$5,000

Tax rates: 12% Federal*
 7% FICA
 19% Total


\$950 SAVINGS!!

**Federal marginal rate for illustration only. Your marginal rate may be different.*

Tax Treatment

Tax-Deferred


Taxes are paid in the future.



Contributions:

- Pension
- Saving Plans:
 - 401(k)/403(b)
 - Deferred comp (457)
 - \$20,500/27,000*

*Limits for 2022/catch-up provision for 50 and older.




Total Tax-free Benefits:	\$2,264
401(k) 2% deferral	<u>\$ 666</u>
Tax-free and deferred Benefits:	\$2,864
Federal (0%)	<u>\$ 0</u>
Taxes Saved:	\$ 0
401(k) Company match	<u>\$ 666</u>
Total Retirement Savings	\$1,332


Additional Tax Benefits

Lower federal taxable wages may increase :*


- Earned Income Tax Credit
- Additional Child Tax Credit
- Retirement "Saver's Credit"



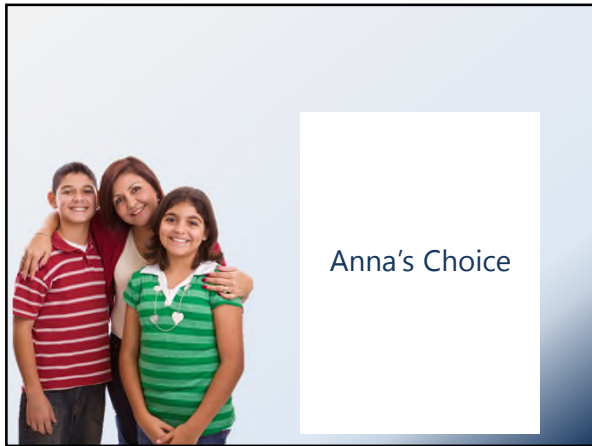
*This is not meant as tax advice or guarantee. Your individual situation may be different.



Anna's Gross Income	\$33,280
Health insurance premiums	(\$ 1,664)
Out-of-pocket medical expenses	(\$ 600)
401(k) 2% deferral	<u>(\$ 666)</u>
Federal Taxable Wages	\$30,350
Increase in Earned Income Tax Credit	\$ 611



	Feels Like	Real Benefit
Taxes Saved	\$275	\$ 275
Increase in EITC	\$611	\$ 611
401(k) Contribution	(\$666)	\$ 666
401(k) Match	<u>\$ 0</u>	<u>\$ 666</u>
Net Result	\$220	\$2,217
	More in her pocket	Ahead of the game



ABC Inc.	Comparison	DEF Company
\$42,900	Annual Pay	\$41,600
\$ 0	Transportation Allowance	\$ 1,200
\$42,900	Gross Compensation	\$42,800
(\$ 1,931)	State/Local Income Taxes	(\$ 1,872)
(\$ 3,118)	FICA Taxes	(\$ 2,977)
(\$ 2,145)	Health Insurance (5%)	(\$ 2,080)
\$ 0	FSA Contribution	(\$ 600)
(\$ 858)	401(k) Contribution (2%)	(\$ 832)
\$34,849	Net Take Home	\$34,439
(\$ 3,900)	Transportation Cost	(\$ 1,560)
\$ 0	Professional Dress	(\$ 900)
\$ 858	401(k) Match	\$ 0
\$ 0	Tuition	\$ 3,000
(\$ 600)	Out-of-pocket medical	\$ 0
\$31,207	Net Economic Comparison	\$34,979

Completing the IRS Form W-4

Session Recap

- Sources of Income
- Understanding Pay Statements
- Choosing Employee Benefits
- The Power of Pre-tax
- Before You Jump Ship
- Completing the Form W-4

ACTION

- Review your pay statement
- Calculate gross and net monthly income
- Ask questions, compare options, and select the employee benefits that are right for you
- Review your W-4 withholding allowances and adjust if necessary
- Evaluate net economic benefit before accepting a new job offer

Complete Today

Post-session Questionnaire

Circle the answer that you believe is correct.

- Which of the following applies to you (applicable to public benefit)?
 - No (I am not a public benefit recipient)
 - Yes (I am a public benefit recipient)
- Which of the following is a tax-exempt benefit (applicable to public benefit)?
 - Health insurance
 - Life insurance
 - Disability insurance
 - Long-term care insurance
 - Other (specify):
- Which of the following is an employee benefit (deduction from pay)?
 - Health insurance
 - Life insurance
 - Disability insurance
 - Long-term care insurance
 - Other (specify):
- Which of the following is a tax-free employee benefit?
 - Health insurance
 - Life insurance
 - Disability insurance
 - Long-term care insurance
 - Other (specify):
- Which of the following is a tax-free employee benefit?
 - Health insurance
 - Life insurance
 - Disability insurance
 - Long-term care insurance
 - Other (specify):

Session Evaluation

We hope you found today's session engaging and of value to you. Please share your opinions and concerns so we may continue to improve the program. Thank you!

Statement	Strongly Disagree	Disagree	Agree	Strongly Agree
Overall, this session was helpful.				
The session was well organized.				
The session was easy to understand.				
The session was relevant to my needs.				
The session was well presented.				
The session was well timed.				
The session was well conducted.				
The session was well facilitated.				
The session was well supported.				
The session was well attended.				
The session was well received.				
The session was well organized.				
The session was well presented.				
The session was well conducted.				
The session was well facilitated.				
The session was well supported.				
The session was well attended.				
The session was well received.				

Optional!!

OPTIONAL

Building Your Financial Future
Getting the Most from Your Money

Flexible Spending Arrangement

Would you like to get ahead on your job? You can! You can use your employer's Flexible Spending Arrangement (FSA) to set aside money for certain expenses. You can use the money to pay for things like health care, day care, and more. It's a great way to save money on things you need to pay for. You can also use the money to pay for things you don't need to pay for. You can also use the money to pay for things you don't need to pay for. You can also use the money to pay for things you don't need to pay for.

Step 1. Select your annual contribution amount.

Family Income	Single	Married	Head of Household	Other
Under \$10,000	\$2,500	\$5,000	\$2,500	\$2,500
\$10,000 - \$14,999	\$3,000	\$6,000	\$3,000	\$3,000
\$15,000 - \$19,999	\$3,500	\$7,000	\$3,500	\$3,500
\$20,000 - \$24,999	\$4,000	\$8,000	\$4,000	\$4,000
\$25,000 - \$29,999	\$4,500	\$9,000	\$4,500	\$4,500
\$30,000 - \$34,999	\$5,000	\$10,000	\$5,000	\$5,000
\$35,000 - \$39,999	\$5,500	\$11,000	\$5,500	\$5,500
\$40,000 - \$44,999	\$6,000	\$12,000	\$6,000	\$6,000
\$45,000 - \$49,999	\$6,500	\$13,000	\$6,500	\$6,500
\$50,000 - \$54,999	\$7,000	\$14,000	\$7,000	\$7,000
\$55,000 - \$59,999	\$7,500	\$15,000	\$7,500	\$7,500
\$60,000 - \$64,999	\$8,000	\$16,000	\$8,000	\$8,000
\$65,000 - \$69,999	\$8,500	\$17,000	\$8,500	\$8,500
\$70,000 - \$74,999	\$9,000	\$18,000	\$9,000	\$9,000
\$75,000 - \$79,999	\$9,500	\$19,000	\$9,500	\$9,500
\$80,000 - \$84,999	\$10,000	\$20,000	\$10,000	\$10,000
\$85,000 - \$89,999	\$10,500	\$21,000	\$10,500	\$10,500
\$90,000 - \$94,999	\$11,000	\$22,000	\$11,000	\$11,000
\$95,000 - \$99,999	\$11,500	\$23,000	\$11,500	\$11,500
\$100,000 - \$104,999	\$12,000	\$24,000	\$12,000	\$12,000
\$105,000 - \$109,999	\$12,500	\$25,000	\$12,500	\$12,500
\$110,000 - \$114,999	\$13,000	\$26,000	\$13,000	\$13,000
\$115,000 - \$119,999	\$13,500	\$27,000	\$13,500	\$13,500
\$120,000 - \$124,999	\$14,000	\$28,000	\$14,000	\$14,000
\$125,000 - \$129,999	\$14,500	\$29,000	\$14,500	\$14,500
\$130,000 - \$134,999	\$15,000	\$30,000	\$15,000	\$15,000
\$135,000 - \$139,999	\$15,500	\$31,000	\$15,500	\$15,500
\$140,000 - \$144,999	\$16,000	\$32,000	\$16,000	\$16,000
\$145,000 - \$149,999	\$16,500	\$33,000	\$16,500	\$16,500
\$150,000 - \$154,999	\$17,000	\$34,000	\$17,000	\$17,000
\$155,000 - \$159,999	\$17,500	\$35,000	\$17,500	\$17,500
\$160,000 - \$164,999	\$18,000	\$36,000	\$18,000	\$18,000
\$165,000 - \$169,999	\$18,500	\$37,000	\$18,500	\$18,500
\$170,000 - \$174,999	\$19,000	\$38,000	\$19,000	\$19,000
\$175,000 - \$179,999	\$19,500	\$39,000	\$19,500	\$19,500
\$180,000 - \$184,999	\$20,000	\$40,000	\$20,000	\$20,000
\$185,000 - \$189,999	\$20,500	\$41,000	\$20,500	\$20,500
\$190,000 - \$194,999	\$21,000	\$42,000	\$21,000	\$21,000
\$195,000 - \$199,999	\$21,500	\$43,000	\$21,500	\$21,500
\$200,000 - \$204,999	\$22,000	\$44,000	\$22,000	\$22,000
\$205,000 - \$209,999	\$22,500	\$45,000	\$22,500	\$22,500
\$210,000 - \$214,999	\$23,000	\$46,000	\$23,000	\$23,000
\$215,000 - \$219,999	\$23,500	\$47,000	\$23,500	\$23,500
\$220,000 - \$224,999	\$24,000	\$48,000	\$24,000	\$24,000
\$225,000 - \$229,999	\$24,500	\$49,000	\$24,500	\$24,500
\$230,000 - \$234,999	\$25,000	\$50,000	\$25,000	\$25,000
\$235,000 - \$239,999	\$25,500	\$51,000	\$25,500	\$25,500
\$240,000 - \$244,999	\$26,000	\$52,000	\$26,000	\$26,000
\$245,000 - \$249,999	\$26,500	\$53,000	\$26,500	\$26,500
\$250,000 - \$254,999	\$27,000	\$54,000	\$27,000	\$27,000
\$255,000 - \$259,999	\$27,500	\$55,000	\$27,500	\$27,500
\$260,000 - \$264,999	\$28,000	\$56,000	\$28,000	\$28,000
\$265,000 - \$269,999	\$28,500	\$57,000	\$28,500	\$28,500
\$270,000 - \$274,999	\$29,000	\$58,000	\$29,000	\$29,000
\$275,000 - \$279,999	\$29,500	\$59,000	\$29,500	\$29,500
\$280,000 - \$284,999	\$30,000	\$60,000	\$30,000	\$30,000
\$285,000 - \$289,999	\$30,500	\$61,000	\$30,500	\$30,500
\$290,000 - \$294,999	\$31,000	\$62,000	\$31,000	\$31,000
\$295,000 - \$299,999	\$31,500	\$63,000	\$31,500	\$31,500
\$300,000 - \$304,999	\$32,000	\$64,000	\$32,000	\$32,000
\$305,000 - \$309,999	\$32,500	\$65,000	\$32,500	\$32,500
\$310,000 - \$314,999	\$33,000	\$66,000	\$33,000	\$33,000
\$315,000 - \$319,999	\$33,500	\$67,000	\$33,500	\$33,500
\$320,000 - \$324,999	\$34,000	\$68,000	\$34,000	\$34,000
\$325,000 - \$329,999	\$34,500	\$69,000	\$34,500	\$34,500
\$330,000 - \$334,999	\$35,000	\$70,000	\$35,000	\$35,000
\$335,000 - \$339,999	\$35,500	\$71,000	\$35,500	\$35,500
\$340,000 - \$344,999	\$36,000	\$72,000	\$36,000	\$36,000
\$345,000 - \$349,999	\$36,500	\$73,000	\$36,500	\$36,500
\$350,000 - \$354,999	\$37,000	\$74,000	\$37,000	\$37,000
\$355,000 - \$359,999	\$37,500	\$75,000	\$37,500	\$37,500
\$360,000 - \$364,999	\$38,000	\$76,000	\$38,000	\$38,000
\$365,000 - \$369,999	\$38,500	\$77,000	\$38,500	\$38,500
\$370,000 - \$374,999	\$39,000	\$78,000	\$39,000	\$39,000
\$375,000 - \$379,999	\$39,500	\$79,000	\$39,500	\$39,500
\$380,000 - \$384,999	\$40,000	\$80,000	\$40,000	\$40,000
\$385,000 - \$389,999	\$40,500	\$81,000	\$40,500	\$40,500
\$390,000 - \$394,999	\$41,000	\$82,000	\$41,000	\$41,000
\$395,000 - \$399,999	\$41,500	\$83,000	\$41,500	\$41,500
\$400,000 - \$404,999	\$42,000	\$84,000	\$42,000	\$42,000
\$405,000 - \$409,999	\$42,500	\$85,000	\$42,500	\$42,500
\$410,000 - \$414,999	\$43,000	\$86,000	\$43,000	\$43,000
\$415,000 - \$419,999	\$43,500	\$87,000	\$43,500	\$43,500
\$420,000 - \$424,999	\$44,000	\$88,000	\$44,000	\$44,000
\$425,000 - \$429,999	\$44,500	\$89,000	\$44,500	\$44,500
\$430,000 - \$434,999	\$45,000	\$90,000	\$45,000	\$45,000
\$435,000 - \$439,999	\$45,500	\$91,000	\$45,500	\$45,500
\$440,000 - \$444,999	\$46,000	\$92,000	\$46,000	\$46,000
\$445,000 - \$449,999	\$46,500	\$93,000	\$46,500	\$46,500
\$450,000 - \$454,999	\$47,000	\$94,000	\$47,000	\$47,000
\$455,000 - \$459,999	\$47,500	\$95,000	\$47,500	\$47,500
\$460,000 - \$464,999	\$48,000	\$96,000	\$48,000	\$48,000
\$465,000 - \$469,999	\$48,500	\$97,000	\$48,500	\$48,500
\$470,000 - \$474,999	\$49,000	\$98,000	\$49,000	\$49,000
\$475,000 - \$479,999	\$49,500	\$99,000	\$49,500	\$49,500
\$480,000 - \$484,999	\$50,000	\$100,000	\$50,000	\$50,000
\$485,000 - \$489,999	\$50,500	\$101,000	\$50,500	\$50,500
\$490,000 - \$494,999	\$51,000	\$102,000	\$51,000	\$51,000
\$495,000 - \$499,999	\$51,500	\$103,000	\$51,500	\$51,500
\$500,000 - \$504,999	\$52,000	\$104,000	\$52,000	\$52,000
\$505,000 - \$509,999	\$52,500	\$105,000	\$52,500	\$52,500
\$510,000 - \$514,999	\$53,000	\$106,000	\$53,000	\$53,000
\$515,000 - \$519,999	\$53,500	\$107,000	\$53,500	\$53,500
\$520,000 - \$524,999	\$54,000	\$108,000	\$54,000	\$54,000
\$525,000 - \$529,999	\$54,500	\$109,000	\$54,500	\$54,500
\$530,000 - \$534,999	\$55,000	\$110,000	\$55,000	\$55,000
\$535,000 - \$539,999	\$55,500	\$111,000	\$55,500	\$55,500
\$540,000 - \$544,999	\$56,000	\$112,000	\$56,000	\$56,000
\$545,000 - \$549,999	\$56,500	\$113,000	\$56,500	\$56,500
\$550,000 - \$554,999	\$57,000	\$114,000	\$57,000	\$57,000
\$555,000 - \$559,999	\$57,500	\$115,000	\$57,500	\$57,500
\$560,000 - \$564,999	\$58,000	\$116,000	\$58,000	\$58,000
\$565,000 - \$569,999	\$58,500	\$117,000	\$58,500	\$58,500
\$570,000 - \$574,999	\$59,000	\$118,000	\$59,000	\$59,000
\$575,000 - \$579,999	\$59,500	\$119,000	\$59,500	\$59,500
\$580,000 - \$584,999	\$60,000	\$120,000	\$60,000	\$60,000
\$585,000 - \$589,999	\$60,500	\$121,000	\$60,500	\$60,500
\$590,000 - \$594,999	\$61,000	\$122,000	\$61,000	\$61,000
\$595,000 - \$599,999	\$61,500	\$123,000	\$61,500	\$61,500
\$600,000 - \$604,999	\$62,000	\$124,000	\$62,000	\$62,000
\$605,000 - \$609,999	\$62,500	\$125,000	\$62,500	\$62,500
\$610,000 - \$614,999	\$63,000	\$126,000	\$63,000	\$63,000
\$615,000 - \$619,999	\$63,500	\$127,000	\$63,500	\$63,500
\$620,000 - \$624,999	\$64,000	\$128,000	\$64,000	\$64,000
\$625,000 - \$629,999	\$64,500	\$129,000	\$64,500	\$64,500
\$630,000 - \$634,999	\$65,000	\$130,000	\$65,000	\$65,000
\$635,000 - \$639,999	\$65,500	\$131,000	\$65,500	\$65,500
\$640,000 - \$644,999	\$66,000	\$132,000	\$66,000	\$66,000
\$645,000 - \$649,999	\$66,500	\$133,000	\$66,500	\$66,500
\$650,000 - \$654,999	\$67,000	\$134,000	\$67,000	\$67,000
\$655,000 - \$659,999	\$67,500	\$135,000	\$67,500	\$67,500
\$660,000 - \$664,999	\$68,000	\$136,000	\$68,000	\$68,000
\$665,000 - \$669,999	\$68,500	\$137,000	\$68,500	\$68,500
\$670,000 - \$674,999	\$69,000	\$138,000	\$69,000	\$69,000
\$675,000 - \$679,999	\$69,500	\$139,000	\$69,500	\$69,500
\$680,000 - \$684,999	\$70,000	\$140,000	\$70,000	\$70,000
\$685,000 - \$689,999	\$70,500	\$141,000	\$70,500	\$70,500
\$690,000 - \$694,999	\$71,000	\$142,000	\$71,000	\$71,000
\$695,000 - \$699,999	\$71,500	\$143,000	\$71,500	\$71,500
\$700,000 - \$704,999	\$72,000	\$144,000	\$72,000	\$72,000
\$705,000 - \$709,999	\$72,500	\$145,000	\$72,500	\$72,500
\$710,000 - \$714,999	\$73,000	\$146,000	\$73,000	\$73,000
\$715,000 - \$719,999	\$73,500	\$147,000	\$73,500	\$73,500
\$720,000 - \$724,999	\$74,000	\$148,000	\$74,000	\$74,000
\$725,000 - \$729,999	\$74,500	\$149,000	\$74,500	\$74,500
\$730,000 - \$734,999	\$75,000	\$150,000	\$75,000	\$75,000
\$735,000 - \$739,999	\$75,500	\$151,000	\$75,500	\$75,500
\$740,000 - \$744,999	\$76,000	\$152,000	\$76,000	\$76,000
\$745,000 - \$749,999	\$76,500	\$153,000	\$76,500	\$76,500
\$750,000 - \$754,999	\$77,000	\$154,000	\$77,000	\$77,000
\$755,000 - \$759,999	\$77,500	\$155,000	\$77,500	\$77,500
\$760,000 - \$764,999	\$78,000	\$156,000	\$78,000	\$78,000
\$765,000 - \$769,999	\$78,500	\$157,000	\$78,500	\$78,500
\$770,000 - \$774,999	\$79,000	\$158,000	\$79,000	\$79,000
\$775,000 - \$779,999	\$79,500	\$159,000	\$79,500	\$79,500
\$780,000 - \$784,999	\$80,000	\$160,000	\$80,000	\$80,000
\$785,000 - \$789,999	\$80,50			



Thank You!