Do You Live to Work or Do You Work to Live?

Real-Time Real Hours Financial Tip

Yearly Net Income: $_____
Weekly Salary: $_________ (Yearly Net Income) ÷ 52 Weeks = $_______ per week
Hours per Week at Work: ______ work hours
Real Time Hours = Work hours + amount of time you spend getting ready + commute hours.

Real Time Daily Hours: ___ work hours + ___ commuting hours + ___ hour of getting ready = ___ hours

Now convert the Real Time Daily Hours to Weekly Hours, based on a 5-day work week.

Real Time Weekly Hours: ______(Real Time Daily Hours ) x 5 = ____ hours

Now take the weekly salary & divide it by the Real Time Weekly Hours.

$_____ weekly salary ÷ _______ hours = $_____ per hour

Choose a bill (cable, phone bill, medical bill) and divide the bill amount by the real time hours.

Example:

$________ (bill) ÷ $_______ (Real-time hourly wage) = ______hours

You will need to work ______ hours to pay for this bill