



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