

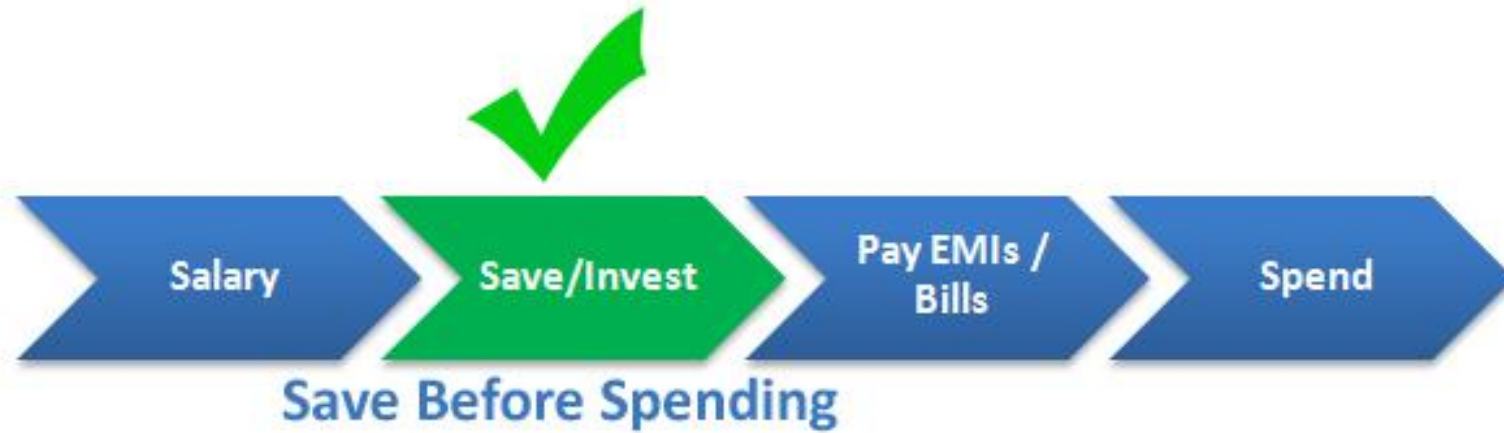
<b>Expenses</b>	<b>Monthly</b>	<b>Annual</b>
Mortgage Payment @750k Loan	3,264	39,168
Property Taxes	1,000	12,000
Homeowners Insurance	167	2,000
Auto Expense (2 Cars)	1,400	16,800
Utilities (Water, Gas, Electric)	500	6,000
Landscaping	175	2,100
Tuition (2 Kids)	1,333	16,000
Camp (2 Kids)		3,500
Groceries	1,000	12,000
Clothing	500	6,000
MISC (Amazon Etc..)	600	7,200
Cleaning Lady (2x a week)	1,050	12,600
Life Insurance (1M Term Each)	68	816
Charity	1,000	12,000
Taxes (Based on 200k Salary)		44,250
		<b>192,434</b>

**No Vacations**

**No Extra's**

**No Savings**

# Pay Yourself First



Net Income \$15,000 a month

Fixed Expenses + Saving/Investing \$11,000

- Mortgage/Rent

- Utilities

- Phone Bill

- Auto Expenses (Lease Pmt, Insurance)

- Emergency Fund

- Short Term Saving (Furniture, Vacation etc..)

- Investing (Retirement, Bar Mitzvah/Wedding, Down Payment)

MISC Account \$4,000

- Groceries

- Clothing

- Amazon

- Gas



# 5 tips on using **CREDIT CARDS** wisely.

## CHOOSE THE RIGHT CARD FOR YOU



As you research and compare card options, consider rates, terms, and reward options.

**1**

## KEEP BALANCES LOW



Experts recommend utilizing only 30% of your total limit or less at any given time.

**2**

## PAY IN FULL AND ON TIME



Know when your monthly payment is due and always attempt to pay your card off in full.

**3**

## KEEP ACCOUNTS OPEN AND ACTIVE



It's important to keep your first line of credit open — and even better, active and paid off.

**4**

## DON'T APPLY FOR CREDIT YOU DON'T NEED



If you don't feel confident that you can make regular payments, then you may want to consider other financial options.

**5**

**WANT TO LEARN MORE?** Visit [3riversfcu.org/blog](http://3riversfcu.org/blog) to find out if you are ready to apply for a credit card.



TERM LIFE	WHOLE LIFE
<i>Temporary Coverage</i>	<i>Permanent Coverage</i>
<i>Lower Premiums</i>	<i>Higher Premiums</i>
<i>No Cash Value</i>	<i>Builds Cash Value</i>
<i>Rent Policy</i>	<i>Own Policy</i>

## Term Insurance

Male Age 24	Monthly
1 Million 30 Years Term	42.00
2 Million 30 Year Term	91.00
<b>1.5M 15 Year &amp; 1.5M 30 Year</b>	<b>72.00</b>

Female Age 24	Monthly
1 Million 30 Years Term	32.00
2 Million 30 Year Term	70.00
<b>1.5M 15 Year &amp; 1.5M 30 Year</b>	<b>57.00</b>

## Whole Life Insurance

	Monthly
1 Million Whole life	754.00
2 Million Whole Life	1,504.00

1 Million Whole life	642.00
2 Million Whole Life	1,279.00

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**היתר עסקה**  
2015-2017

# GUARANTEED 2% RETURN EVERY MONTH

**Start Now**

## Farm Fresh Produce

November 10, 2015  
**Picture of the Day: Moishy Wishes Mazal Tov**



Photo: Shalom.net

## Events

**SELL MILES NOW**  
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[Orthodox Jew Stabbed in Crown Heights](#)

[Jew Punched, Attacker Yells "I Am Tired of Jews"](#)

[\\$1 Million Donated to Jewish Community Watch](#)

[Building Plans Filed for 122 New Apartments](#)

[3 Crown Heights Boys Robbed of Motorized Scooters](#)

[Photos: Hundreds Turn Out in Support of Ten Yad](#)



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**HIGH RISK INVESTMENT WARNING:**

Trading Foreign Exchange (Forex) and Contracts for Differences (CFD's) is highly speculative, carries a high level of risk and may not be suitable for all investors.

## Tax break now



### Traditional IRA

You get your tax break up front and pay no taxes on the money you put in until you withdraw it.

## Tax break later



### Roth IRA

The money you deposit has already been taxed. You pay no taxes when you make withdrawals after age 59½.

## Traditional IRAs

## Roth IRAs

- Contributions are tax deductible
- Withdrawals made in retirement are subject to income tax
- Anyone can contribute to a traditional IRA
- You can begin withdrawing when you turn 59 ½
- If you withdraw before you turn 59 ½, you're subject to a 10% penalty fee
- You can contribute up to \$6,000 per year or \$7,000 if you're 50 years old or older
- You must make required minimum distributions (RMDs) when you turn 70 ½ years old

- Contributions are not tax-deductible
- You can withdraw from your account tax-free when you turn 59 ½
- You can contribute up to \$6,000 per year or \$7,000 if you're 50 years old or older
- Roth IRAs have income limitations, so if you make above a certain amount, you cannot open a Roth IRA account
- Contributions to a Roth IRA can be withdrawn penalty-free at any time, once the account has been open for five years
- You are not subject to required minimum distributions
- If you dip into your earnings before 59 ½ years old, that money is then subject to income taxes and a 10% early withdrawal penalty