Year	Peak Income	Taxed Federal	Employee Deduction: (401K + Insurance + SSI + Medicare) Taxed State + Local 7.49%	15.45%	IM Income	Taxed Federal	Employee: Deduction: 401K + Insurance + SSI + Medicare Taxed State + Local 7.49%	15.45%	EM Income	Taxed Federal	Employee: Deduction: 401K + Insurance + SSI + Medicare Taxed State + Local 7.49%	15.45%	Neutral Income	Taxed Federal	Employee: Deduction: 401K + Insurance + SSI + Medicare Taxed State + Local 7.49%	15.45%
1	$ 60,000.00	$ 10,856.25	$ 4,200.00	$ 9,300.00	$ 60,000.00	$ 10,856.25	$ 4,200.00	$ 9,300.00	$ 60,000.00	$ 10,856.25	$ 4,200.00	$ 9,300.00	$ 60,000.00	$ 10,856.25	$ 4,200.00	$ 9,300.00
2	$ 62,000.00	$ 11,356.25	$ 4,340.00	$ 9,703.00	$ 62,000.00	$ 11,356.25	$ 4,340.00	$ 9,703.00	$ 62,000.00	$ 11,356.25	$ 4,340.00	$ 9,703.00	$ 62,000.00	$ 11,356.25	$ 4,340.00	$ 9,703.00
3	$ 64,000.00	$ 11,856.25	$ 4,480.00	$ 10,016.00	$ 64,000.00	$ 11,856.25	$ 4,480.00	$ 10,016.00	$ 64,000.00	$ 11,856.25	$ 4,480.00	$ 10,016.00	$ 64,000.00	$ 11,856.25	$ 4,480.00	$ 10,016.00
4	$ 245,000.00	$ 59,758.25	$ 16,300.00	$ 35,995.00	$ 245,000.00	$ 59,758.25	$ 16,300.00	$ 35,995.00	$ 245,000.00	$ 59,758.25	$ 16,300.00	$ 35,995.00	$ 48,000.00	$ 11,856.25	$ 4,480.00	$ 10,329.00
5	$ 250,000.00	$ 59,758.25	$ 16,300.00	$ 35,995.00	$ 250,000.00	$ 59,758.25	$ 16,300.00	$ 35,995.00	$ 250,000.00	$ 59,758.25	$ 16,300.00	$ 35,995.00	$ 48,000.00	$ 11,856.25	$ 4,480.00	$ 10,642.00
6	$ 255,000.00	$ 59,758.25	$ 16,300.00	$ 35,995.00	$ 260,000.00	$ 69,658.25	$ 18,200.00	$ 40,690.00	$ 360,000.00	$ 102,658.25	$ 25,300.00	$ 56,330.00	$ 50,000.00	$ 11,856.25	$ 4,900.00	$ 10,955.00
7	$ 260,000.00	$ 59,758.25	$ 16,300.00	$ 35,995.00	$ 260,000.00	$ 69,658.25	$ 18,200.00	$ 40,690.00	$ 360,000.00	$ 102,658.25	$ 25,300.00	$ 56,330.00	$ 50,000.00	$ 11,856.25	$ 4,900.00	$ 11,268.00
8	$ 265,000.00	$ 59,758.25	$ 16,300.00	$ 35,995.00	$ 260,000.00	$ 69,658.25	$ 18,200.00	$ 40,690.00	$ 360,000.00	$ 102,658.25	$ 25,300.00	$ 56,330.00	$ 60,000.00	$ 218,609.75	$ 46,200.00	$ 103,290.00
9	$ 270,000.00	$ 59,758.25	$ 16,300.00	$ 35,995.00	$ 260,000.00	$ 69,658.25	$ 18,200.00	$ 40,690.00	$ 360,000.00	$ 102,658.25	$ 25,300.00	$ 56,330.00	$ 60,000.00	$ 218,609.75	$ 46,200.00	$ 103,290.00
10	$ 280,000.00	$ 59,758.25	$ 16,300.00	$ 35,995.00	$ 260,000.00	$ 69,658.25	$ 18,200.00	$ 40,690.00	$ 360,000.00	$ 102,658.25	$ 25,300.00	$ 56,330.00	$ 60,000.00	$ 218,609.75	$ 46,200.00	$ 103,290.00
11	$ 280,000.00	$ 59,758.25	$ 16,300.00	$ 35,995.00	$ 260,000.00	$ 69,658.25	$ 18,200.00	$ 40,690.00	$ 360,000.00	$ 102,658.25	$ 25,300.00	$ 56,330.00	$ 60,000.00	$ 218,609.75	$ 46,200.00	$ 103,290.00
12	$ 280,000.00	$ 59,758.25	$ 16,300.00	$ 35,995.00	$ 260,000.00	$ 69,658.25	$ 18,200.00	$ 40,690.00	$ 360,000.00	$ 102,658.25	$ 25,300.00	$ 56,330.00	$ 60,000.00	$ 218,609.75	$ 46,200.00	$ 103,290.00

Year	Income after Tax Peak	IM	EM	Neutral
1	$ 35,553.75	$ 35,553.75	$ 35,553.75	$ 35,553.75
2	$ 36,620.75	$ 36,620.75	$ 36,620.75	$ 36,620.75
3	$ 37,637.75	$ 37,637.75	$ 37,637.75	$ 37,637.75
4	$ 115,136.75	$ 115,451.75	$ 175,855.75	$ 38,434.75
5	$ 116,136.75	$ 115,451.75	$ 175,855.75	$ 38,763.75
6	$ 116,136.75	$ 115,451.75	$ 175,855.75	$ 40,784.75
7	$ 116,136.75	$ 115,451.75	$ 175,855.75	$ 41,855.75
8	$ 116,136.75	$ 115,451.75	$ 175,855.75	$ 292,304.25
9	$ 116,136.75	$ 115,451.75	$ 175,855.75	$ 292,304.25
10	$ 116,136.75	$ 115,451.75	$ 175,855.75	$ 292,304.25
11	$ 116,136.75	$ 115,451.75	$ 175,855.75	$ 292,304.25
12	$ 116,136.75	$ 115,451.75	$ 175,855.75	$ 292,304.25

*Assumes PAYE capped @ 10% Discretionary Income as determined by federal govt. (see table below), and no refinancing.

Year	Loans at Graduation =>	$ 200,000.00	Interest Rate =>	6%		10%
	Starting Paid	Peak Loan Owed	Annual Amount Paid	Interest Loan Owed	Annual Amount Paid	IM Loan Owed	Neutral Loan Owed	Neutral Amount Paid
1	$ 200,000.00	$ 200,000.00	$ 1,681.88	$ 200,000.00	$ 1,681.88	$ 200,000.00	$ 1,681.88	$ 200,000.00	$ 1,681.88
2	$ 210,000.00	$ 210,118.12	$ 1,786.58	$ 210,118.12	$ 1,786.58	$ 210,118.12	$ 1,786.58	$ 210,118.12	$ 1,786.58
3	$ 221,550.00	$ 221,550.00	$ 1,891.28	$ 221,550.00	$ 1,891.28	$ 221,550.00	$ 1,891.28	$ 221,550.00	$ 1,891.28
4	$ 218,203.25	$ 212,528.45	$ 9,941.18	$ 219,528.45	$ 21,272.68	$ 212,528.45	$ 9,941.18	$ 219,528.45	$ 21,272.68
5	$ 214,285.35	$ 203,538.95	$ 9,941.18	$ 205,208.45	$ 21,272.68	$ 192,772.61	$ 9,941.18	$ 205,208.45	$ 21,272.68
6	$ 267,025.12	$ 202,790.09	$ 9,941.18	$ 218,049.26	$ 21,272.68	$ 218,115.56	$ 9,941.18	$ 218,049.26	$ 21,272.68
7	$ 283,703.82	$ 185,296.32	$ 9,941.18	$ 241,060.54	$ 21,272.68	$ 224,961.28	$ 9,941.18	$ 241,060.54	$ 21,272.68
8	$ 305,726.05	$ 250,072.59	$ 9,941.18	$ 264,252.50	$ 21,272.68	$ 214,852.50	$ 9,941.18	$ 264,252.50	$ 21,272.68
9	$ 318,769.61	$ 253,136.53	$ 9,941.18	$ 247,635.97	$ 21,272.68	$ 222,615.47	$ 9,941.18	$ 271,890.00	$ 27,336.50
10	$ 337,895.79	$ 260,503.12	$ 9,941.18	$ 251,222.36	$ 21,272.68	$ 221,284.92	$ 9,941.18	$ 252,598.56	$ 27,336.50

Loans Forgiven@ 10 years under PSLF Program if you made all 120 payments on time in full while full time employed by a 501c3!

Year	% Minus Cost of Living & Loans	Estimated Cost of Living $ 16,000.00			
	Peak	Interest	EM	Neutral	
1	$ 471.88	$ 471.88	$ 471.88	$ 471.88	
2	$ 1,814.18	$ 1,814.18	$ 1,814.18	$ 1,814.18	
3	$ 2,794.68	$ 2,794.68	$ 2,794.68	$ 2,794.68	
4	$ 75,205.58	$ 87,580.08	$ 127,084.08	$ 3,698.78	
5	$ 75,205.58	$ 87,580.08	$ 127,084.08	$ 4,457.78	
6	$ 75,205.58	$ 87,580.08	$ 127,084.08	$ 5,984.78	
7	$ 75,205.58	$ 87,580.08	$ 127,084.08	$ 6,825.68	
8	$ 75,205.58	$ 87,580.08	$ 127,084.08	$ 211,767.13	
9	$ 75,205.58	$ 87,580.08	$ 127,084.08	$ 211,767.13	
10	$ 75,205.58	$ 87,580.08	$ 127,084.08	$ 211,767.13	
11	$ 85,136.75	$ 98,451.75	$ 142,851.75	$ 259,104.25	
12	$ 85,136.75	$ 98,451.75	$ 142,851.75	$ 259,104.25	
13	$ 85,136.75	$ 98,451.75	$ 142,851.75	$ 259,104.25	
14	$ 85,136.75	$ 98,451.75	$ 142,851.75	$ 259,104.25	

Year	Spend Income After Tax & Loans	20.00% Savings Account Interest Rate =>	5.00%	
	Peak	Interest	EM	Neutral
1	$ 172.38	$ 172.38	$ 172.38	$ 172.38
2	$ 548.99	$ 548.99	$ 548.99	$ 548.99
3	$ 1,095.68	$ 1,095.68	$ 1,095.68	$ 1,095.68
4	$ 14,547.73	$ 18,542.85	$ 26,535.49	$ 2,846.90
5	$ 31,352.32	$ 36,142.05	$ 52,229.88	$ 2,733.03
6	$ 46,754.92	$ 53,961.71	$ 78,150.38	$ 3,217.62
7	$ 62,213.69	$ 71,917.14	$ 104,151.12	$ 3,837.14
8	$ 77,876.58	$ 90,092.73	$ 130,814.05	$ 51,606.41
9	$ 93,696.39	$ 108,429.67	$ 157,535.15	$ 95,318.78
10	$ 109,674.28	$ 126,949.98	$ 184,535.49	$ 145,897.83
11	$ 127,800.73	$ 147,939.81	$ 214,501.10	$ 199,277.66
12	$ 146,307.72	$ 169,276.28	$ 245,501.34	$ 232,592.20
13	$ 164,598.19	$ 190,442.42	$ 276,447.96	$ 337,141.58
14	$ 183,273.69	$ 212,026.38	$ 307,956.99	$ 362,235.30

Year	Income Invested After Tax Loans Savings (NOT 401K)	10.00% Stocks Return =>	7%	
	Peak	Interest	EM	Neutral
1	$ 47.25	$ 47.25	$ 47.25	$ 47.25
2	$ 274.91	$ 274.91	$ 274.91	$ 274.91
3	$ 570.45	$ 570.45	$ 570.45	$ 570.45
4	$ 9,512.51	$ 9,619.67	$ 13,321.17	$ 983.54
5	$ 16,230.65	$ 16,722.12	$ 26,381.67	$ 1,539.61
6	$ 24,501.25	$ 28,743.55	$ 41,663.51	$ 2,164.58
7	$ 34,248.54	$ 39,928.55	$ 57,475.27	$ 2,905.07
8	$ 44,255.68	$ 51,173.25	$ 74,242.64	$ 26,188.15
9	$ 53,975.27	$ 63,558.53	$ 92,308.23	$ 51,472.65
10	$ 64,470.00	$ 76,905.54	$ 111,669.64	$ 78,195.36
11	$ 74,789.79	$ 91,110.22	$ 132,045.69	$ 105,946.14
12	$ 92,072.66	$ 108,528.53	$ 158,353.28	$ 143,834.61
13	$ 109,387.66	$ 126,530.05	$ 181,718.41	$ 183,110.72
14	$ 125,909.98	$ 145,513.72	$ 211,279.60	$ 219,011.34

Year	Actual Discretionary - Income After Tax, Loan, Savings, Investments 90.00% Stocks Return =>			
	Peak	Interest	EM	Neutral
1	$ 630.25	$ 630.25	$ 630.25	$ 630.25
2	$ 1,209.90	$ 1,209.90	$ 1,209.90	$ 1,209.90
3	$ 1,929.22	$ 1,929.22	$ 1,929.22	$ 1,929.22
4	$ 52,643.90	$ 61,026.29	$ 86,966.55	$ 7,588.22
5	$ 52,643.90	$ 61,026.29	$ 86,966.55	$ 8,248.75
6	$ 52,643.90	$ 61,026.29	$ 86,966.55	$ 9,508.30
7	$ 52,643.90	$ 61,026.29	$ 86,966.55	$ 9,907.89
8	$ 52,643.90	$ 61,026.29	$ 86,966.55	$ 262,227.13
9	$ 52,643.90	$ 61,026.29	$ 86,966.55	$ 262,227.13
10	$ 52,643.90	$ 61,026.29	$ 86,966.55	$ 262,227.13
11	$ 59,632.73	$ 68,916.21	$ 99,932.23	$ 281,372.98
12	$ 59,632.73	$ 68,916.21	$ 99,932.23	$ 281,372.98
13	$ 59,632.73	$ 68,916.21	$ 99,932.23	$ 281,372.98
14	$ 59,632.73	$ 68,916.21	$ 99,932.23	$ 281,372.98

Discretionary Income as Determined By Federal Govt. (assumes single member household)* (not calculating PAYE)			
Peak	Interest	EM	Neutral
$ 16,818.75	$ 16,818.75	$ 16,818.75	$ 16,818.75
$ 17,865.75	$ 17,865.75	$ 17,865.75	$ 17,865.75
$ 18,912.75	$ 18,912.75	$ 18,912.75	$ 18,912.75
$ 98,411.75	$ 112,716.75	$ 157,066.75	$ 19,959.75
$ 98,411.75	$ 112,716.75	$ 157,066.75	$ 21,006.75
$ 98,411.75	$ 112,716.75	$ 157,066.75	$ 22,053.75
$ 98,411.75	$ 112,716.75	$ 157,066.75	$ 23,100.75
$ 98,411.75	$ 112,716.75	$ 157,066.75	$ 273,360.25
$ 98,411.75	$ 112,716.75	$ 157,066.75	$ 273,360.25
$ 98,411.75	$ 112,716.75	$ 157,066.75	$ 273,360.25
$ 98,411.75	$ 112,716.75	$ 157,066.75	$ 273,360.25
$ 98,411.75	$ 112,716.75	$ 157,066.75	$ 273,360.25
$ 98,411.75	$ 112,716.75	$ 157,066.75	$ 273,360.25

Year	What You Need to Budget for (COL + Actual Discretionary Tax Loans Savings Investments)			
	Peak	Interest	EM	Neutral
1	$ 33,633.51	$ 33,633.51	$ 33,633.51	$ 33,633.51
2	$ 34,269.92	$ 34,269.92	$ 34,269.92	$ 34,269.92
3	$ 34,929.14	$ 34,929.14	$ 34,929.14	$ 34,929.14
4	$ 95,643.90	$ 94,026.95	$ 125,964.55	$ 95,984.54
5	$ 95,643.90	$ 94,026.95	$ 125,964.55	$ 96,828.75
6	$ 95,643.90	$ 94,026.95	$ 125,964.55	$ 98,908.30
7	$ 95,643.90	$ 94,026.95	$ 125,964.55	$ 100,007.89
8	$ 95,643.90	$ 94,026.95	$ 125,964.55	$ 195,237.13
9	$ 95,643.90	$ 94,026.95	$ 125,964.55	$ 195,237.13
10	$ 95,643.90	$ 94,026.95	$ 125,964.55	$ 195,237.13
11	$ 92,602.73	$ 101,914.21	$ 132,961.23	$ 214,372.98
12	$ 92,602.73	$ 101,914.21	$ 132,961.23	$ 214,372.98
13	$ 92,602.73	$ 101,914.21	$ 132,961.23	$ 214,372.98
14	$ 92,602.73	$ 101,914.21	$ 132,961.23	$ 214,372.98

Year	Estimated Weekly Hours			
	Peak	Interest	EM	Neutral
1	90	90	90	90
2	90	90	90	90
3	90	90	90	90
4	90	90	90	90
5	90	90	90	90
6	90	90	90	90
7	90	90	90	90
8	50	50	50	80
9	50	50	50	80
10	50	50	50	80
11	50	50	50	80
12	50	50	50	80
13	50	50	50	80
14	50	50	50	80

Year	$ Per Hour Work After Deductions			
	Peak	Interest	EM	Neutral
1	$ 33	$ 33	$ 33	$ 33
2	$ 33	$ 33	$ 33	$ 33
3	$ 33	$ 33	$ 33	$ 33
4	$ 47	$ 46	$ 61	$ 46
5	$ 47	$ 46	$ 61	$ 46
6	$ 47	$ 46	$ 61	$ 46
7	$ 47	$ 46	$ 61	$ 46
8	$ 47	$ 53	$ 70	$ 75
9	$ 47	$ 53	$ 70	$ 75
10	$ 47	$ 53	$ 70	$ 75
11	$ 47	$ 53	$ 70	$ 75
12	$ 47	$ 53	$ 70	$ 75
13	$ 47	$ 53	$ 70	$ 75
14	$ 47	$ 53	$ 70	$ 75

Year	Net Worth (Savings + Investments in this spreadsheet: Loans)			
	Peak	Interest	EM	Neutral
1	$ (199,738.49)	$ (199,738.49)	$ (199,738.49)	$ (199,738.49)
2	$ (203,508.28)	$ (199,508.28)	$ (199,508.28)	$ (199,508.28)
3	$ (206,684.19)	$ (198,684.19)	$ (198,684.19)	$ (198,684.19)
4	$ (208,248.47)	$ (204,696.52)	$ (192,680.62)	$ (229,590.92)
5	$ (188,837.49)	$ (180,102.14)	$ (151,569.48)	$ (228,173.92)
6	$ (167,149.92)	$ (153,296.68)	$ (109,107.62)	$ (226,502.29)
7	$ (142,622.89)	$ (124,530.12)	$ (65,214.69)	$ (224,180.93)
8	$ (117,941.11)	$ (92,986.50)	$ (19,838.59)	$ (194,099.67)
9	$ (93,464.69)	$ (59,655.74)	$ 27,213.99	$ (147,859.64)
10	$ (64,698.84)	$ (27,364.94)	$ 75,938.60	$ (94,738.37)
11	$ (37,580.17)	$ (349,203.05)	$ 168,936.53	$ 309,512.84
12	$ (80,585.21)	$ (377,902.24)	$ 403,646.05	$ 786,793.91
13	$ (72,585.82)	$ (357,003.31)	$ 460,386.37	$ 857,651.73
14	$ (69,081.47)	$ (317,589.11)	$ 519,276.59	$ 931,276.63

$ 69,818.91

PGY1	
Annual Budget	33,610.31
Monthly Budget	$ 2,800.86
Housing/Rent	$ 1,000.00
Utilities	$ 300.00
Phone	$ 100.00
Auto Payment + Insurance	$ 500.00
Groceries	$ 500.00
Disability Insurance	$ 150.00
Gym	$ 100.00
Bars/Restaurants	$ 100.00
Everything Else	$ -
Total Expenses	$ 2,750.00
Monthly Money Leftover	$ 50.86

PGY2	
Annual Budget	34,269.92
Monthly Budget	$ 2,855.83
Housing/Rent	$ 1,000.00
Utilities	$ 300.00
Phone	$ 100.00
Auto Payment + Insurance	$ 500.00
Groceries	$ 500.00
Disability Insurance	$ 150.00
Gym	$ 100.00
Bars/Restaurants	$ 100.00
Everything Else	$ -
Total Expenses	$ 2,750.00
Monthly Money Leftover	$ 105.83

PGY3	
Annual Budget	34,929.53
Monthly Budget	$ 2,910.79
Housing/Rent	$ 1,000.00
Utilities	$ 300.00
Phone	$ 100.00
Auto Payment + Insurance	$ 500.00
Groceries	$ 500.00
Disability Insurance	$ 150.00
Gym	$ 100.00
Bars/Restaurants	$ 100.00
Everything Else	$ -
Total Expenses	$ 2,750.00
Monthly Money Leftover	$ 160.79

Effective and Marginal Tax Rates for Personal Income: USA, 2014

type	Single
taxable income	$61,000.00
total tax	11,106.25
effective rate	18.21%

threshold	rate	differential	tax	effective rate min	effective rate max	notes:
						US Federal tax rates for 2014
$0	10.0%	10.0%	907.50	0.00%	10.00%	*10% on the first $9,075 of taxable income, +*
$9,075	15.0%	5.0%	4,173.75	10.00%	13.77%	*15% on the next $27,825 (on the portion of taxable income over $9,075 up to $36,900), +*
$36,900	25.0%	10.0%	6,025.00	13.77%	20.36%	*25% on the next $52,450 (on the portion of taxable income over $36,900 up to $89,350), +*
$89,350	28.0%	3.0%	0.00	20.36%	24.34%	*28% on the next $97,000 (on the portion of taxable income over $89,350 up to $186,350), +*
$186,350	33.0%	5.0%	0.00	24.34%	29.02%	*33% on the next $218,750 (on the portion of taxable income over $186,350 up to $405,100), +*
$405,100	35.0%	2.0%	0.00	29.02%	29.04%	*35% on the next $1,650 (on the portion of taxable income over $405,100 up to $406,750), +*
$406,750	39.6%	4.6%	0.00	29.04%	39.60%	*40% on taxable income over $406,750.*
			$11,106.25			

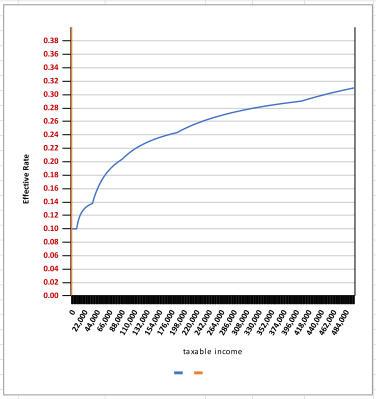
Tax Rates	Single	Head of H	Married Fi	Married Filing Jointly / Qualifying Widow or Widower
10%	$0	$0	$0	$0
15%	9,075	12,950	9,075	18,150
25%	36,900	49,400	36,900	73,800
28%	89,350	127,550	74,425	148,850
33%	186,350	206,600	113,425	226,850
35%	405,100	405,100	202,550	405,100
39.60%	406,750	432,200	228,800	457,600

Sources

http://www.excel-university.com/income-tax-formula/

http://www.mcgimpsey.com/excel/variablerate.html

ftp://ftp.irs.gov/pub/irs-drop/rp-13-35.pdf



	18.2%	11,106
0	10.0%	0
1,000	10.0%	100
2,000	10.0%	200
3,000	10.0%	300
4,000	10.0%	400
5,000	10.0%	500
6,000	10.0%	600
7,000	10.0%	700
8,000	10.0%	800
9,000	10.0%	900
10,000	10.5%	1,046
11,000	10.9%	1,196
12,000	11.2%	1,346
13,000	11.5%	1,496
14,000	11.8%	1,646
15,000	12.0%	1,796
16,000	12.2%	1,946
17,000	12.3%	2,096
18,000	12.5%	2,246
19,000	12.6%	2,396
20,000	12.7%	2,546
21,000	12.8%	2,696
22,000	12.9%	2,846
23,000	13.0%	2,996
24,000	13.1%	3,146
25,000	13.2%	3,296
26,000	13.3%	3,446
27,000	13.3%	3,596
28,000	13.4%	3,746
29,000	13.4%	3,896
30,000	13.5%	4,046
31,000	13.5%	4,196
32,000	13.6%	4,346
33,000	13.6%	4,496
34,000	13.7%	4,646
35,000	13.7%	4,796
36,000	13.7%	4,946
37,000	13.8%	5,106
38,000	14.1%	5,356
39,000	14.4%	5,606
40,000	14.6%	5,856
41,000	14.9%	6,106
42,000	15.1%	6,356
43,000	15.4%	6,606
44,000	15.6%	6,856
45,000	15.8%	7,106
46,000	16.0%	7,356
47,000	16.2%	7,606
48,000	16.4%	7,856
49,000	16.5%	8,106
50,000	16.7%	8,356
51,000	16.9%	8,606
52,000	17.0%	8,856
53,000	17.2%	9,106
54,000	17.3%	9,356
55,000	17.5%	9,606
56,000	17.6%	9,856
57,000	17.7%	10,106
58,000	17.9%	10,356
59,000	18.0%	10,606
60,000	18.1%	10,856
61,000	18.2%	11,106
62,000	18.3%	11,356
63,000	18.4%	11,606
64,000	18.5%	11,856
65,000	18.6%	12,106
66,000	18.7%	12,356
67,000	18.8%	12,606
68,000	18.9%	12,856
69,000	19.0%	13,106
70,000	19.1%	13,356
71,000	19.2%	13,606
72,000	19.2%	13,856
73,000	19.3%	14,106
74,000	19.4%	14,356
75,000	19.5%	14,606
76,000	19.5%	14,856
77,000	19.6%	15,106
78,000	19.7%	15,356
79,000	19.8%	15,606
80,000	19.8%	15,856
81,000	19.9%	16,106
82,000	19.9%	16,356
83,000	20.0%	16,606
84,000	20.1%	16,856
85,000	20.1%	17,106
86,000	20.2%	17,356
87,000	20.2%	17,606
88,000	20.3%	17,856
89,000	20.3%	18,106
90,000	20.4%	18,376
91,000	20.5%	18,656
92,000	20.6%	18,936
93,000	20.7%	19,216
94,000	20.7%	19,496
95,000	20.8%	19,776
96,000	20.9%	20,056

97,000	21.0%	20,336
98,000	21.0%	20,616
99,000	21.1%	20,896
100,000	21.2%	21,176
101,000	21.2%	21,456
102,000	21.3%	21,736
103,000	21.4%	22,016
104,000	21.4%	22,296
105,000	21.5%	22,576
106,000	21.6%	22,856
107,000	21.6%	23,136
108,000	21.7%	23,416
109,000	21.7%	23,696
110,000	21.8%	23,976
111,000	21.9%	24,256
112,000	21.9%	24,536
113,000	22.0%	24,816
114,000	22.0%	25,096
115,000	22.1%	25,376
116,000	22.1%	25,656
117,000	22.2%	25,936
118,000	22.2%	26,216
119,000	22.3%	26,496
120,000	22.3%	26,776
121,000	22.4%	27,056
122,000	22.4%	27,336
123,000	22.5%	27,616
124,000	22.5%	27,896
125,000	22.5%	28,176
126,000	22.6%	28,456
127,000	22.6%	28,736
128,000	22.7%	29,016
129,000	22.7%	29,296
130,000	22.8%	29,576
131,000	22.8%	29,856
132,000	22.8%	30,136
133,000	22.9%	30,416
134,000	22.9%	30,696
135,000	22.9%	30,976
136,000	23.0%	31,256
137,000	23.0%	31,536
138,000	23.1%	31,816
139,000	23.1%	32,096
140,000	23.1%	32,376
141,000	23.2%	32,656
142,000	23.2%	32,936
143,000	23.2%	33,216
144,000	23.3%	33,496
145,000	23.3%	33,776
146,000	23.3%	34,056
147,000	23.4%	34,336
148,000	23.4%	34,616
149,000	23.4%	34,896
150,000	23.5%	35,176
151,000	23.5%	35,456
152,000	23.5%	35,736
153,000	23.5%	36,016
154,000	23.6%	36,296
155,000	23.6%	36,576
156,000	23.6%	36,856
157,000	23.7%	37,136
158,000	23.7%	37,416
159,000	23.7%	37,696
160,000	23.7%	37,976
161,000	23.8%	38,256
162,000	23.8%	38,536
163,000	23.8%	38,816
164,000	23.8%	39,096
165,000	23.9%	39,376
166,000	23.9%	39,656
167,000	23.9%	39,936
168,000	23.9%	40,216
169,000	24.0%	40,496
170,000	24.0%	40,776
171,000	24.0%	41,056
172,000	24.0%	41,336
173,000	24.1%	41,616
174,000	24.1%	41,896
175,000	24.1%	42,176
176,000	24.1%	42,456
177,000	24.1%	42,736
178,000	24.2%	43,016
179,000	24.2%	43,296
180,000	24.2%	43,576
181,000	24.2%	43,856
182,000	24.3%	44,136
183,000	24.3%	44,416
184,000	24.3%	44,696
185,000	24.3%	44,976
186,000	24.3%	45,256
187,000	24.4%	45,568
188,000	24.4%	45898.25
189,000	24.5%	46228.25
190,000	24.5%	46558.25
191,000	24.5%	46888.25
192,000	24.6%	47218.25
193,000	24.6%	47548.25
194,000	24.7%	47878.25
195,000	24.7%	48208.25
196,000	24.8%	48538.25
197,000	24.8%	48868.25
198,000	24.8%	49198.25
199,000	24.9%	49528.25
200,000	24.9%	49858.25
201,000	25.0%	50188.25
202,000	25.0%	50518.25
203,000	25.0%	50848.25
204,000	25.1%	51178.25
205,000	25.1%	51508.25
206,000	25.2%	51838.25
207,000	25.2%	52168.25
208,000	25.2%	52498.25
209,000	25.3%	52828.25
210,000	25.3%	53158.25
211,000	25.3%	53488.25
212,000	25.4%	53818.25
213,000	25.4%	54148.25
214,000	25.5%	54478.25
215,000	25.5%	54808.25
216,000	25.5%	55138.25
217,000	25.6%	55468.25

218,000	25.6%	55798.25
219,000	25.6%	56128.25
220,000	25.7%	56458.25
221,000	25.7%	56788.25
222,000	25.7%	57118.25
223,000	25.8%	57448.25
224,000	25.8%	57778.25
225,000	25.8%	58108.25
226,000	25.9%	58438.25
227,000	25.9%	58768.25
228,000	25.9%	59098.25
229,000	26.0%	59428.25
230,000	26.0%	59758.25
231,000	26.0%	60088.25
232,000	26.0%	60418.25
233,000	26.1%	60748.25
234,000	26.1%	61078.25
235,000	26.1%	61408.25
236,000	26.2%	61738.25
237,000	26.2%	62068.25
238,000	26.2%	62398.25
239,000	26.2%	62728.25
240,000	26.3%	63058.25
241,000	26.3%	63388.25
242,000	26.3%	63718.25
243,000	26.4%	64048.25
244,000	26.4%	64378.25
245,000	26.4%	64708.25
246,000	26.4%	65038.25
247,000	26.5%	65368.25
248,000	26.5%	65698.25
249,000	26.5%	66028.25
250,000	26.5%	66358.25
251,000	26.6%	66688.25
252,000	26.6%	67018.25
253,000	26.6%	67348.25
254,000	26.6%	67678.25
255,000	26.7%	68008.25
256,000	26.7%	68338.25
257,000	26.7%	68668.25
258,000	26.7%	68998.25
259,000	26.8%	69328.25
260,000	26.8%	69658.25
261,000	26.8%	69988.25
262,000	26.8%	70318.25
263,000	26.9%	70648.25
264,000	26.9%	70978.25
265,000	26.9%	71308.25
266,000	26.9%	71638.25
267,000	27.0%	71968.25
268,000	27.0%	72298.25
269,000	27.0%	72628.25
270,000	27.0%	72958.25
271,000	27.0%	73288.25
272,000	27.1%	73618.25
273,000	27.1%	73948.25
274,000	27.1%	74278.25
275,000	27.1%	74608.25
276,000	27.2%	74938.25
277,000	27.2%	75268.25
278,000	27.2%	75598.25
279,000	27.2%	75928.25
280,000	27.2%	76258.25
281,000	27.3%	76588.25
282,000	27.3%	76918.25
283,000	27.3%	77248.25
284,000	27.3%	77578.25
285,000	27.3%	77908.25
286,000	27.4%	78238.25
287,000	27.4%	78568.25
288,000	27.4%	78898.25
289,000	27.4%	79228.25
290,000	27.4%	79558.25
291,000	27.5%	79888.25
292,000	27.5%	80218.25
293,000	27.5%	80548.25
294,000	27.5%	80878.25
295,000	27.5%	81208.25
296,000	27.5%	81538.25
297,000	27.6%	81868.25
298,000	27.6%	82198.25
299,000	27.6%	82528.25
300,000	0.2761941	82858.25
301,000	0.2763729	83188.25
302,000	0.2765504	83518.25
303,000	0.2767268	83848.25
304,000	0.2769021	84178.25
305,000	0.2770762	84508.25
306,000	0.2772491	84838.25
307,000	0.2774210	85168.25
308,000	0.2775917	85498.25
309,000	0.2777613	85828.25
310,000	0.2779298	86158.25
311,000	0.2780972	86488.25
312,000	0.2782636	86818.25
313,000	0.2784289	87148.25
314,000	0.2785931	87478.25
315,000	0.2787563	87808.25
316,000	0.2789185	88138.25
317,000	0.2790796	88468.25
318,000	0.2792397	88798.25
319,000	0.2793989	89128.25
320,000	0.2795570	89458.25
321,000	0.2797141	89788.25
322,000	0.2798703	90118.25
323,000	0.2800255	90448.25
324,000	0.2801797	90778.25
325,000	0.2803330	91108.25
326,000	0.2804854	91438.25
327,000	0.2806368	91768.25
328,000	0.2807873	92098.25
329,000	0.2809369	92428.25
330,000	0.2810856	92758.25
331,000	0.2812333	93088.25
332,000	0.2813802	93418.25
333,000	0.2815262	93748.25
334,000	0.2816714	94078.25
335,000	0.2818156	94408.25
336,000	0.2819590	94738.25
337,000	0.2821016	95068.25
338,000	0.2822433	95398.25

339,000	0.2823844	95728.25
340,000	0.2825242	96058.25
341,000	0.2826634	96388.25
342,000	0.2828019	96718.25
343,000	0.2829399	97048.25
344,000	0.2830769	97378.25
345,000	0.2832129	97708.25
346,000	0.2833479	98038.25
347,000	0.2834819	98368.25
348,000	0.2836159	98698.25
349,000	0.2837489	99028.25
350,000	0.2838807	99358.25
351,000	0.2840121	99688.25
352,000	0.2841427	100018.25
353,000	0.2842726	100348.25
354,000	0.2844019	100678.25
355,000	0.2845302	101008.25
356,000	0.2846580	101338.25
357,000	0.2847850	101668.25
358,000	0.2849111	101998.25
359,000	0.2850365	102328.25
360,000	0.2851618	102658.25
361,000	0.2852860	102988.25
362,000	0.2854095	103318.25
363,000	0.2855325	103648.25
364,000	0.2856549	103978.25
365,000	0.2857766	104308.25
366,000	0.2858968	104638.25
367,000	0.2860170	104968.25
368,000	0.2861365	105298.25
369,000	0.2862554	105628.25
370,000	0.2863736	105958.25
371,000	0.2864912	106288.25
372,000	0.2866081	106618.25
373,000	0.2867245	106948.25
374,000	0.2868402	107278.25
375,000	0.2869555	107608.25
376,000	0.2870698	107938.25
377,000	0.2871836	108268.25
378,000	0.2872969	108598.25
379,000	0.2874096	108928.25
380,000	0.2875217	109258.25
381,000	0.2876332	109588.25
382,000	0.2877441	109918.25
383,000	0.2878544	110248.25
384,000	0.2879641	110578.25
385,000	0.2880733	110908.25
386,000	0.2881819	111238.25
387,000	0.2882900	111568.25
388,000	0.2883975	111898.25
389,000	0.2885044	112228.25
390,000	0.2886108	112558.25
391,000	0.2887167	112888.25
392,000	0.2888220	113218.25
393,000	0.2889268	113548.25
394,000	0.2890310	113878.25
395,000	0.2891348	114208.25
396,000	0.2892380	114538.25
397,000	0.2893406	114868.25
398,000	0.2894428	115198.25
399,000	0.2895444	115528.25
400,000	0.2896456	115858.25
401,000	0.2897462	116188.25
402,000	0.2898463	116518.25
403,000	0.2899460	116848.25
404,000	0.2900451	117178.25
405,000	0.2901438	117508.25
406,000	0.2902419	117856.25
407,000	0.2904619	118217.75
408,000	0.2907199	118613.75
409,000	0.2909779	119009.75
410,000	0.2912339	119405.75
411,000	0.2914884	119801.75
412,000	0.2917421	120197.75
413,000	0.2919945	120593.75
414,000	0.2922457	120989.75
415,000	0.2924957	121385.75
416,000	0.2927445	121781.75
417,000	0.2929922	122177.75
418,000	0.2932386	122573.75
419,000	0.2934838	122969.75
420,000	0.2937279	123365.75
421,000	0.2939709	123761.75
422,000	0.2942126	124157.75
423,000	0.2944533	124553.75
424,000	0.2946928	124949.75
425,000	0.2949311	125345.75
426,000	0.2951684	125741.75
427,000	0.2954045	126137.75
428,000	0.2956396	126533.75
429,000	0.2958735	126929.75
430,000	0.2961065	127325.75
431,000	0.2963383	127721.75
432,000	0.2965688	128117.75
433,000	0.2967984	128513.75
434,000	0.2970270	128909.75
435,000	0.2972545	129305.75
436,000	0.2974810	129701.75
437,000	0.2977065	130097.75
438,000	0.2979309	130493.75
439,000	0.2981543	130889.75
440,000	0.2983767	131285.75
441,000	0.2985980	131681.75
442,000	0.2988184	132077.75
443,000	0.2990378	132473.75
444,000	0.2992561	132869.75
445,000	0.2994735	133265.75
446,000	0.2996900	133661.75
447,000	0.2999054	134057.75
448,000	0.3001199	134453.75
449,000	0.3003335	134849.75
450,000	0.3005461	135245.75
451,000	0.3007577	135641.75
452,000	0.3009684	136037.75
453,000	0.3011782	136433.75
454,000	0.3013871	136829.75
455,000	0.3015950	137225.75
456,000	0.3018020	137621.75
457,000	0.3020082	138017.75
458,000	0.3022134	138413.75
459,000	0.3024177	138809.75

460,000	0.3026211	139205.75	
461,000	0.3028237	139601.75	
462,000	0.3030254	139997.75	
463,000	0.3032262	140393.75	
464,000	0.3034261	140789.75	
465,000	0.3036252	141185.75	
466,000	0.3038234	141581.75	
467,000	0.3040208	141977.75	
468,000	0.3042174	142373.75	
469,000	0.3044131	142769.75	
470,000	0.3046075	143165.75	
471,000	0.3048002	143561.75	
472,000	0.3049952	143957.75	
473,000	0.3051876	144353.75	
474,000	0.3053792	144749.75	
475,000	0.30557	145145.75	
476,000	0.3057595	145541.75	
477,000	0.3059491	145937.75	
478,000	0.3061375	146333.75	
479,000	0.3063251	146729.75	
480,000	0.3065119	147125.75	
481,000	0.3066986	147521.75	
482,000	0.3068832	147917.75	
483,000	0.3070678	148313.75	
484,000	0.3072515	148709.75	
485,000	0.3074345	149105.75	
486,000	0.3076167	149501.75	
487,000	0.3077982	149897.75	
488,000	0.3079785	150293.75	
489,000	0.3081585	150689.75	
490,000	0.3083382	151085.75	
491,000	0.3085168	151481.75	
492,000	0.3086946	151877.75	
493,000	0.3088717	152273.75	
494,000	0.3090480	152669.75	
495,000	0.3092237	153065.75	
496,000	0.3093986	153461.75	
497,000	0.3095729	153857.75	
498,000	0.3097464	154253.75	
499,000	0.3099195	154649.75	
500,000	0.3100915	155045.75	