Appendix

Alex's Balance Sheet					
Asset:			Liability:		
Current Asset:			Credit Card Balance		30,000.00
Bank Account		250,000.00			
Total Current Asset		250,000.00			
Non Current Asset:					
Security (Stock&Bond)		100,000.00			
Honda Jazz		300,000.00	Total Liability		30,000.00
Other		30,000.00	Net Worth:		
Total Non Current Asset		430,000.00			650,000.00
Total Asset		680,000.00	Total Liability and Net Worth		680,000.00

Alex Statement of Cash Flows As of Dec 31, 2016					
Cash Inflows:					
Primary Job (Engineer)			660,000.00		
Total Income				660,000.00	
Less: Deduction			30,000.00		
Total Deduction				30,000.00	
Taxable Income				630,000.00	
Less:Personal Income Tax				47,000.00	
Income After Tax					613,000.00
Interest earned on savings					3,750.00
Earnings from investments					7,000.00
Net Income					623,750.00
Cash Outflows:					
Fixed Expense:					
Car Insurance			2,200.00		
Mobile Bills			6,000.00		
Total Fixed Expense				8,200.00	
Variable Expense:					
Foods			72,000.00		
Clothing			15,000.00		
Personal Care (Dry Cleaning, Laundry, ETC)			-		
Medical Expense			-		
Transportation Expense			40,000.00		
Entertainment			12,000.00		
Gifts			3,000.00		
Vocations			10,000.00		
Donations			1,000.00		
Total Variable Expense				153,000.00	
Total Expense					161,200.00
Net Cash Flow (Surplus/Deficit)					462,550.00
Invest					
Saving					

Timeline after the suggestion

Year	0	1	2	3	4	5	6	7	8	9	10	11	12	13
Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36
	Phuket 90,000.00			Study abroad Funded by parent		Annual Interest 4% Buy Condo price 20000 rent 4700 https://www.kinfolk.com/blog/484/house		https://www.kinyourmarket.com/Calculate.aspx?pid=Cn-KB4Ln-Ga6BB2	Car Honda Accord 400000 down 40000 loan 40000	12.25%	Child Harry		1	2
Year	0	1	2	3	4	5	6	7	8	9	10	11	12	13
Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36
Income														
Engineer	660,000.00	706,200.00	755,634.00											
Project Engineer					900,000.00	963,000.00	1,030,410.00	1,102,538.70	1,179,716.41					
Engineering Manager										1,400,000.00	1,470,000.00	1,543,500.00	1,620,675.00	1,701,708.75
Engineering Director														
Total income	660,000.00	706,200.00	755,634.00	-	900,000.00	963,000.00	1,030,410.00	1,102,538.70	1,179,716.41	1,400,000.00	1,470,000.00	1,543,500.00	1,620,675.00	1,701,708.75
Deduction	30,000.00	30,000.00	30,000.00	-	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	47,000.00	47,000.00	47,000.00	47,000.00
Taxable	630,000.00	676,200.00	725,634.00	-	870,000.00	933,000.00	1,000,410.00	1,072,538.70	1,149,716.41	1,370,000.00	1,423,000.00	1,496,500.00	1,573,675.00	1,654,708.75
Tax	47,300.00	50,446.67	54,134.60	-	30,000.00	30,444.01	102,240.76	109,769.48	117,644.67	207,500.00	216,527.27	226,669.67	238,348.03	250,626.35
Income After tax	613,000	655,753	701,499	0	611,000	697,555	928,169	962,769	1,032,102	1,163,000	1,206,473	1,269,830	1,335,328	1,401,847
Income from saving	1,375.00	1,417.01	1,795.15	5,312.14	5,072.46	6,961.77	6,602.87	7,481.75	8,857.79	9,880.13	10,412.27	6,179.91	8,873.04	11,949.39
Income from invest	7,000.00	12,934.83	17,292.80	57,109.09	57,109.09	81,167.64	81,167.64	99,310.99	108,812.02	119,021.73	128,196.27	128,196.27	132,671.45	171,028.01
Wife's income after tax											700,000.00	-	700,500.00	750,000.00
Part time job, selling car				300,000.00				200,000.00						
Net Income	621,375.00	681,104.86	742,347.40	462,421.23	673,181.55	785,685.38	1,016,079.71	1,209,611.42	1,177,771.92	1,322,102.86	2,091,481.27	1,401,616.62	2,214,071.91	2,363,862.24
Cash Outflows														
Fixed Expense														
Mortgage Loan	-	-	-			594,000.00	594,000.00	594,000.00	594,000.00					
Auto Loan										480,000.00	480,000.00	480,000.00		
Car Insurance	2,000.00	2,000.00	2,000.00		-	-	-	-	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Internet Bill	-	-	-	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Mobile Bills	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	16,000.00	16,000.00	16,000.00	16,000.00
Down Payment						200,000.00				400,000.00				
Total Fixed Expense	8,000.00	8,000.00	8,000.00	6,000.00	12,000.00	776,000.00	778,000.00	778,000.00	788,000.00	894,000.00	512,000.00	512,000.00	32,000.00	32,000.00
Variable Expense														
Foods	72,000.00	76,800.00	77,875.20	105,000.00	78,000.00	81,120.00	84,364.80	87,779.39	91,108.97	94,698.93	180,000.00	187,200.00	194,688.00	202,475.52
Clothing	15,000.00	20,000.00	20,000.00	40,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Personal Care (Dry Cleaning, Laundry, ETC)	-	-	-	-	-	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Medical Expense	-	-	-	-							20,000.00	20,000.00	20,000.00	20,000.00
Transportation Expense	40,000.00	41,600.00	43,264.00		46,794.24	48,666.12	50,612.76	52,637.27	54,742.76	56,932.47	75,000.00	75,000.00	75,750.00	76,792.48
Entertainment	12,000.00	12,480.00	12,979.20	10,000.00	14,000.00	14,700.00	15,435.00	16,206.75	17,017.09	17,867.94	30,000.00	31,500.00	33,075.00	34,728.75
Gifts	3,000.00	3,000.00	3,000.00		3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Vacations	10,000.00	20,000.00	10,000.00	300,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Donations	1,000.00	1,000.00	1,000.00		2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Total Variable Expense	153,000.00	175,080.00	168,363.20	455,000.00	173,794.24	199,486.12	205,412.56	211,243.41	218,868.82	224,499.34	449,000.00	460,100.00	452,475.00	464,946.75
Goal														
Vacation with family		90,000.00												
Harry											1,500,000.00			
Child												500,000.00	500,000.00	500,000.00
Hotel Collection, Bag Collection														
Insurance of children													17,524.00	17,524.00
Insurance													300,000.00	300,000.00
Football Shoes	2,000.000													
Total Expense	166,000.000	275,080.000	176,363.200	466,000.000	185,794.242	677,486.124	783,412.564	789,881.413	806,808.817	1,118,499.341	2,461,000.000	1,272,000.000	1,100,399.000	1,117,866.769
Net Cash Flow (Surplus/Deficit)	455,375.000	410,024.860	566,176.200	- 43,578.772	487,387.258	- 21,800.632	232,667.158	420,029.909	371,762.759	203,603.532	- 369,518.726	129,516.622	1,114,672.910	1,245,995.482
Saving in year	227,027.500	205,117.482	283,089.101	- 43,578.772	243,693.631	- 21,800.632	116,333.579	210,014.752	185,881.380	96,752.205	- 369,518.726	89,658.311	559,336.455	622,998.724
Invest in year	227,027.500	205,117.482	283,089.101	-	243,693.631	-	116,333.579	210,014.752	185,881.380	96,752.205	-	89,658.311	559,336.455	622,998.724
Tax Benefit from IUI													30,000.000	30,000.000
													0.200	0.200
													($75,902.09)	
Investment	200,000.00	227,027.50	532,754.90	905,844.00	910,846.09	1,209,037.00	1,209,037.00	1,279,871.20	1,525,886.02	1,753,767.28	1,898,519.60	1,898,519.60	1,898,177.96	1,897,934.40
Saving	0 250,000.00	477,027.500	815,754.900	905,844.000	922,205.311	1,209,998.932	1,204,036.391	1,383,491.998	1,610,508.752	1,796,386.077	1,895,044.332	1,923,621.698	1,623,279.957	1,275,936.372
Growth of HH salary and wife	7%	4%												
growth of gold	7%													
GP	3%													
CPI	2.0%													
				2.75%										
return from saving	0.50%					0.5674486	0.6042202							
return from stock and bond	7%					0.1335864	0.2162797	2.000%						
		After 40 years old	After 50 years old											
Saving from Net Cash Flow	50%	70%	80%											
Investing from net cash flow	30%	30%	20%											
Tax														
analyst	0.0746011.75													
associate	0.1312985.1													
vp	0.1164585.4													
CFO	0.2558995													
				2.75%										
return from saving	0.50%					0.5674486	0.6042202							
return from stock and bond	7%					0.1335864	0.2162797	2.000%						
		After 40 years old	After 50 years old											
Saving from Net Cash Flow	50%	70%	80%											
Investing from net cash flow	30%	30%	20%											
Tax														
analyst	0.0746011.75													
associate	0.1312985.1													
vp	0.1164585.4													
CFO	0.2558995													
Growth of expense														
Food	4.00%													
Transport	4%													
Entertainment	3%													

Year	14	15	16	17	18	19	20	21	22	23	24	25	26	27
Age	37	38	39	40	41	42	43	44	45	46	47	48	49	50
	3	4	5	6	7	8	9	10	11	12	13	14	15	16
			Buy house 25,000,000.00 75000	1%	Buy Benz E class E350 blue-tech hybrid exclusive 1700000 40k/km									Alpha 1,600,000.00
		Watch	a=10% 1.75%		40k/km 1700 down 20%	Rolex watch								50167.5 39,770.83
Year	14	15	16	17	18	19	20	21	22	23	24	25	26	27
Age	37	38	39	40	41	42	43	44	45	46	47	48	49	50
Income														
Engineer														
Project Engineer	-													
Engineering Manager	1,786,794.19													
Engineering Director		2,000,000.00	2,000,000.00	2,021,000.00	2,021,000.00	2,786,080.40	2,760,202.01	2,815,406.05	2,871,754.17	2,929,148.45	2,987,731.42	3,047,486.00	3,108,435.77	3,170,604.49
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total income	1,786,794.19	2,000,000.00	2,000,000.00	2,021,000.00	2,021,000.00	2,786,080.40	2,760,202.01	2,815,406.05	2,871,754.17	2,929,148.45	2,987,731.42	3,047,486.00	3,108,435.77	3,170,604.49
Deduction	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00
Taxable	1,739,794.19	1,953,000.00	1,953,000.00	1,974,000.00	1,974,000.00	2,739,080.40	2,713,202.01	2,768,406.05	2,824,754.17	2,882,148.45	2,940,731.42	3,000,486.00	3,061,435.77	3,123,604.49
Tax	261,000.97	497,000.00	507,130.45	517,463.31	526,853.24	538,753.78	549,769.28	560,904.22	572,162.60	583,549.26	595,038.80	607,525.43	620,274.59	632,870.24
Income After tax	1,525,239	2,003,000	2,042,870	2,083,538	2,125,317	2,187,327	2,210,433	2,254,502	2,299,432	2,345,199	2,391,913	2,439,990	2,488,161	2,537,734
Income from saving	15,375.67	19,175.14	23,953.98	25,635.85	26,822.94	27,512.17	30,477.45	33,760.67	37,576.09	37,999.00	44,657.91	51,751.62	53,607.97	61,026.70
Income from invest	215,607.78	263,426.43	329,720.63	346,166.43	366,780.29	386,780.29	401,994.56	420,663.09	440,083.63	441,799.39	480,300.32	519,219.11	524,121.03	573,326.01
Wife's income after tax	757,120.00	757,404.80	818,000.00	851,017.13	885,753.16	921,192.28	957,996.24	996,216.27	1,036,175.50	1,077,617.84	1,120,722.18	1,165,551.48	1,212,173.51	1,260,440.42
Part time Job, selling car			2,700,000.00											
Net Income	2,511,286.00	3,073,501.37	5,909,045.39	3,308,991.80	3,426,343.39	3,901,771.39	3,693,953.07	3,755,440.92	3,813,532.13	3,901,215.22	4,037,595.00	4,176,123.61	4,283,963.69	4,432,246.11
Cash Outflows														
Fixed Expense														
Mortgage Loan			900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00
Auto Loan					454,800.00	454,800.00	454,800.00	454,800.00	454,800.00					602,260.00
Car Insurance	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Internet Bill	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Mobile Bills	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Down Payment			1,000,000.00		940,000.00				1,240,700.00					1,900,000.00
Total Fixed Expense	22,000.00	22,000.00	1,926,000.00	926,000.00	2,340,800.00	1,392,800.00	1,392,800.00	1,392,800.00	2,642,500.00	926,000.00	926,000.00	926,000.00	926,000.00	3,040,260.00
Variable Expense														
Foods	210,674.54	218,997.52	227,757.42	236,867.72	246,342.43	256,196.13	266,443.97	277,101.73	288,185.80	299,713.23	311,701.76	324,169.83	337,136.62	350,622.09
Clothing	50,000.00	70,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00
Personal Care (Dry Cleaning, Laundry, ETC)	35,000.00	35,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Medical Expense	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	50,000.00
Transportation Expense	80,000.00	85,463.70	88,872.35	92,215.21	95,799.83	99,636.83	103,617.10	107,761.78	112,072.26	116,555.16	121,217.36	126,066.05	131,108.69	136,353.03
Entertainment	36,465.19	38,288.45	40,202.87	42,213.01	44,323.66	46,539.83	48,866.84	51,243.18	53,679.69	56,349.47	59,297.95	62,367.85	65,486.24	68,760.55
Gifts	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Vacations	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00
Donations	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Total Variable Expense	477,829.826	526,451.672	590,532.624	605,195.957	620,465.926	636,367.800	652,927.910	670,173.699	688,133.744	706,817.851	822,317.060	842,603.722	863,731.549	915,735.673
Goal														
Vacation with family												1,000,000.00		
Marry														
Child	300,000.00	300,000.00	300,000.00	300,000.00	400,000.00	400,000.00	400,000.00	400,000.00	400,000.00	400,000.00	400,000.00	400,000.00	400,000.00	500,000.00
Watch Collection, Bag Collection		300,000.00										500,000.00		
Insurance of children	17,524.00	17,524.00	17,524.00											
Insurance	301,400.00	301,400.00	301,400.00	301,400.00	301,400.00	301,400.00	301,400.00	24,000.00	24,000.00	24,000.00	24,000.00	24,000.00	24,000.00	24,000.00
Football Shoes														
Total Expense	1,120,853.826	1,479,375.672	5,149,456.624	2,146,595.957	3,664,665.926	2,732,567.800	2,749,127.910	2,786,373.699	3,755,633.744	2,068,817.851	2,184,317.060	3,784,603.722	2,225,731.549	4,479,995.673
Net Cash Flow (Surplus/Deficit)	1,390,532.837	1,594,125.693	759,588.726	1,162,395.843	- 236,322.622	779,203.599	952,785.163	969,070.226	57,898.368	1,832,377.474	1,852,276.938	471,519.881	2,057,232.141	- 47,757.568
saving in year	690,266.419	797,062.847	377,794.363	580,197.923	- 236,322.622	339,142.482	596,949.614	657,349.158	40,528.871	1,283,364.232	1,297,293.157	330,063.920	1,440,132.499	- 47,757.568
invest in year	690,266.419	797,062.847	377,794.363	580,197.923	-	231,061.064	255,835.549	281,721.068	17,369.518	550,013.242	555,982.781	141,455.961	617,099.642	-
Tax Benefit from Inf	60,000.000	60,000.000	60,000.000	60,000.000		60,000.000	60,000.000	60,000.000		60,000.000	60,000.000		60,000.000	
	0.100	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300
Investment	3,080,111.13	3,775,377.55	4,507,440.39	4,945,234.78	5,525,432.68	5,525,432.68	5,756,495.74	6,012,529.29	6,294,050.38	6,311,419.87	6,861,433.12	7,417,415.90	7,558,873.86	8,176,071.51
Saving	2,799,213.098	3,489,479.317	4,282,542.363	4,663,336.726	5,240,334.649	5,002,212.027	5,541,384.509	6,138,304.123	6,799,653.201	6,836,182.192	8,119,546.304	9,416,839.540	9,746,963.460	11,187,055.959

Year	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Age	31	32	33	34	35	36	37	38	39	40	41	42	43	44
	17	18	19	20	21	22	23	24	25	26				
						Bars CLA								
	802250													
	477020													
Year	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Age	31	32	33	34	35	36	37	38	39	40	41	42	43	44
Income														
Engineer														
Project Engineer														
Engineering Manager														
Engineering Director	1,224,316.38	1,288,696.91	1,364,670.85	1,431,904.26	1,503,601.55	1,579,619.62	1,642,327.91	1,714,868.49	1,789,183.86	1,864,949.18				
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total income	1,224,316.38	1,288,696.91	1,364,670.85	1,431,904.26	1,503,601.55	1,579,619.62	1,642,327.91	1,714,868.49	1,789,183.86	1,864,949.18	-	-	-	-
Deduction	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00				
Taxable	1,177,316.38	1,241,696.91	1,317,670.85	1,384,904.26	1,456,601.55	1,532,619.62	1,595,327.91	1,667,868.49	1,742,183.86	1,817,949.18				
Tax	646,716.40	668,823.12	671,100.14	683,624.20	696,751.33	711,616.41	726,305.19	743,142.35	762,186.67	773,551.26				
Income After tax	2,988,288	2,938,874	2,992,487	2,748,140	2,833,873	2,898,998	2,913,843	2,971,726	3,030,999	3,091,398				
Income from saving	91,206.14	91,398.48	88,485.89	88,870.93	88,931.90	70,727.18	88,856.92	74,827.28	87,980.87	108,920.02	110,608.87	99,693.76	89,638.40	
Income from invest	572,315.91	572,746.03	595,296.92	595,296.92	600,779.39	607,969.67	607,969.67	626,955.73	668,101.78	711,858.42	722,032.67	722,032.67	722,032.67	
Wife's income after tax	1,311,088.87	1,303,531.28	1,418,071.26	1,479,794.42	1,512,786.20	1,585,127.85	1,618,943.12	1,725,300.80	1,794,311.92	1,864,085.42				
Part time Job, selling car														
Net Income	4,532,878.19	4,637,344.53	4,779,535.08	4,883,121.25	5,004,029.90	5,135,135.70	5,248,812.08	5,398,126.99	5,591,064.72	5,776,120.61	834,161.54	821,237.41	811,192.07	
Cash Outflows:														
Fixed Expense														
Mortgage Loan	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00	
Auto Loan	402,250.00	402,250.00	402,250.00			286,800.00	286,800.00	286,800.00	286,800.00	286,800.00				
Car Insurance	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00				
Internet Bill	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00				
Mobile Bills	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00				
Down Payment						621,200.00				941,200.00				
Total Fixed Expense	1,540,250.00	1,540,250.00	1,540,250.00	930,000.00	930,000.00	1,847,800.00	1,224,800.00	1,224,800.00	1,224,800.00	2,171,000.00	900,000.00	900,000.00	900,000.00	-
Variable Expense:														
Foods	364,646.67	376,222.68	394,402.17	403,176.23	426,205.28	443,648.80	461,264.75	476,803.34	490,944.56	510,586.24				
Clothing	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00				
Personal Care (Dry Cleaning, Laundry, ETC)	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00				
Medical Expense	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00				
Transportation Expense	141,807.16	147,479.44	153,378.62	159,513.76	165,894.32	172,530.09	179,431.29	186,608.54	194,072.88	201,835.80				
Entertainment	75,098.00	75,808.32	76,598.00	93,578.08	97,757.00	92,340.75	96,753.00	102,100.00	106,675.18	110,000.00				
Gifts	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00				
Vacations	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00	30,000.00				
Donations	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00				
Total Variable Expense	906,651.784	942,520.800	967,379.757	1,011,270.898	1,040,237.614	1,118,324.684	1,147,379.040	1,178,346.731	1,206,787.627	1,242,840.034	1,900,000.000	1,900,000.000	1,900,000.000	-
Bar														
Vacation with family	1,000,000.00					1,000,000.00				1,000,000.00				
Mary														
Child	500,000.00	500,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00								
Wash Collection, Bag Collector	500,000.00						500,000.00			500,000.00				
Insurance of children			16,407.00	16,407.00	16,407.00	16,407.00								
Insurance	24,000.00	24,000.00	24,000.00	24,000.00	24,000.00	24,000.00	24,000.00	24,000.00	24,000.00	24,000.00				
Football Shoes														
Total Expense	4,502,901.784	3,026,770.800	3,908,126.757	4,491,767.898	4,026,734.614	5,508,621.684	3,896,279.040	2,428,846.731	2,498,587.627	4,937,840.034	2,826,000.000	2,826,000.000	2,826,000.000	-
Net Cash Flow (Surplus/Deficit)	30,073.488	1,610,777.732	- 292,791.648	391,322.352	480,261.282	- 376,487.894	1,352,433.068	2,971,267.223	3,122,477.087	838,274.572	- 1,996,837.462	- 2,002,762.588	- 2,013,807.928	-
saving in year	24,996.790	1,288,621.185	- 293,791.648	312,066.682	386,153.106	- 376,487.894	1,081,946.455	2,377,013.779	2,497,981.678	670,699.337	- 1,597,469.970	- 1,602,190.068	- 2,011,607.928	
invest in year	6,014.698	322,155.546	-	78,266.670	97,038.277	-	270,486.614	594,253.445	624,495.410	167,574.824	-	-	-	
Tax Benefit from Inv		60,000.000					60,000.000	60,000.000	60,000.000					
	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300				
										81,160,246.30				
Investment	3,676,273.51	3,182,186.20	3,024,241.75	3,024,241.75	3,102,308.42	3,479,346.75	3,479,346.75	3,902,192.20	3,944,242.75	32,168,856.16	32,226,401.30	32,226,401.30	32,226,401.30	32,226,401.30
Saving	12,129,298.391	12,343,957.101	12,492,979.366	12,568,187.728	12,475,294.408	12,899,487.514	12,482,999.019	12,684,946.024	12,541,979.822	29,440,803.869	20,110,703.207	18,108,865.798	16,116,075.178	14,102,365.248
Growth of 6% salary and wife growth of job2										29,600,600.00			26,492,394.27	26,408,796.25
10											100,000.00			100,000.00
CPO											per month			per month

Timeline before the suggestion

Year	0	1	2	3	4	5	6	7	8	9	10	11	12	13
Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36
					Annual Interest	6%								
	Phukat			Study abroad	Buy Condo						Marry	Child	1	1
				Funded by parent						Car				
										Honda Accord				
Year	0	1	2	3	4	5	6	7	8	9	10	11	12	13
Age	23	24	25	26	27	28	29	30	31	32	33	34	35	36
Income														
Engineer														
Project Engineer														
Engineering Manager														
Engineering Director														
Total Income														
Deduction														
Taxable														
Tax														
Income After tax														
Income from saving														
Income from invest														
Wife's income after tax														
Part time Job, selling car														
Net Income														
Cash Outflows														
Fixed Expenses														
Mortgage Loan														
Auto Loan														
Car Insurance														
Internet Bill														
Mobile Bills														
Down Payment														
Total Fixed Expense														
Variable Expenses														
Foods														
Clothing														
Personal Care Dry Cleaning														
Laundry, ETC														
Medical Expense														
Transportation Expense														
Entertainment														
Gifts														
Vacations														
Donations														
Total Variable Expense														
Trip														
Vacation with family														
Marry														
Child														
Wash Collection, Bag Collection														
Total Expense														
Net Cash Flow (Surplus/Deficit)														
saving in year														
invest in year														
Investment														
Saving														
Growth of RA salary and infla	7%	4%												
growth of jobs	7%													
pf	7%													
CPI	2.0%													
return from saving	0.35%													
return from stock and bond	7%													
		After 40												
Saving from Net Cash Flow	80%	80%												
Investing from net cash flow	20%	20%												
Tax														
analyst														
associate														
vp														
CFO														
Growth of expense														
Food	6.00%													
Transport	4%													
Entertainment	5%													

Year	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Age	37	38	39	40	41	42	43	44	45	46	47	48	49	50
	3	4	5	6	7	8	9	10	11	12	13	14	15	16
			Buy Private 10,000,000.00		Buy Rent 5 Unit 3000 Sq.Ft.Fit Out Future 179000 rent 05 dhs								Alpha 1,000,000.00	
		10000	10,000,000		dhs/m 1700	Rate 1.00%	10000						10000	
			10000		dhs/m 10%								10,779.00	
Year	16	17	18	19	20	21	22	23	24	25	26	27	28	29
Age	37	38	39	40	41	42	43	44	45	46	47	48	49	50
Income														
Engineer														
Project Engineer														
Engineering Manager	1,786,794.19													
Engineering Director		2,500,000.00	2,500,000.00	2,625,000.00	2,625,000.00	2,756,000.00	2,756,000.00	2,893,800.00	2,893,800.00	3,075,724.17	3,029,108.49	3,087,724.42	3,047,486.05	3,108,035.77
Total Income	1,786,794.19	2,500,000.00	2,500,000.00	2,625,000.00	2,625,000.00	2,756,000.00	2,756,000.00	2,893,800.00	2,893,800.00	3,075,724.17	3,029,108.49	3,087,724.42	3,047,486.05	3,108,035.77
Deduction	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00
Taxable	1,739,794.19	2,453,000.00	2,453,000.00	2,578,000.00	2,578,000.00	2,709,000.00	2,709,000.00	2,846,800.00	2,846,800.00	3,028,724.17	2,982,108.49	3,040,724.42	3,000,486.05	3,061,035.77
Tax	30,500.97	497,000.00	507,100.45	517,402.01	526,903.14	536,701.75	545,795.20	554,994.11	564,294.11	573,212.65	582,049.26	590,616.80	607,015.65	623,174.59
Income After tax	1,709,293	1,956,000	1,945,899.55	1,960,598	2,051,096.86	2,172,299.25	2,163,204.80	2,291,805.89	2,282,505.89	2,455,511.52	2,399,059.23	2,450,107.62	2,393,470.40	2,437,860.18
Income from saving	24,939.47	51,039.80	79,440.02	91,857.42	48,238.97	46,866.93	47,014.48	48,753.34	51,955.65	49,788.61	54,853.43	55,600.39	55,234.04	55,842.75
Income from trade	92,186.28	104,924.62	128,162.04	152,726.87	167,194.93	167,194.93	173,248.88	179,447.45	186,227.57	186,227.57	193,953.82	202,048.27	210,441.27	219,182.56
Other Income after tax	797,318.69	907,864.80	916,900.98	941,877.59	985,752.93	991,402.22	997,988.34	996,318.27	1,036,273.46	1,077,527.49	1,110,753.99	1,144,995.48	1,162,570.52	1,180,860.49
Net Income	2,507,293.16	2,956,906.20	2,949,917.10	3,131,869.82	3,226,242.49	3,301,797.50	3,386,794.43	3,475,384.09	3,573,880.11	3,690,863.61	3,768,179.15	3,880,918.04	3,888,839.48	4,106,617.67
Cash Outflows														
Fixed Expenses														
Mortgage Loan			1,102,400.00	1,102,400.00	1,102,400.00	1,102,400.00	1,102,400.00	1,102,400.00	1,102,400.00	1,102,400.00	1,102,400.00	1,102,400.00	1,102,400.00	1,102,400.00
Auto-loan				464,000.00	464,000.00	464,000.00	464,000.00	464,000.00	464,000.00					464,000.00
Car Insurance	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Internet Bill	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Mobile Bills	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Door Rent					300,000.00				1,200,700.00					1,500,000.00
Total Fixed Expenses	2,000.00	2,000.00	1,102,400.00	1,102,400.00	1,102,200.00	1,447,200.00	1,447,200.00	1,447,200.00	2,837,900.00	1,102,400.00	1,102,400.00	1,102,400.00	1,102,400.00	2,104,000.00
Variable Expenses														
Food	243,574.44	238,897.61	237,707.41	236,867.75	246,342.45	256,286.61	266,493.97	277,015.73	288,085.85	299,753.23	311,761.76	324,160.63	337,104.61	350,622.09
Clothing	10,000.00	75,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00
Personal Care (Inc. Cleaning, Laundry, ETC)	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Medical Expense	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00

Year	28	29	30	31	32	33	34	35	36	37	38	39	40	41
Age	51	52	53	54	55	56	57	58	59	60	61	62	63	64
	17	18	19	20	21	22	23	24	25	26				
						Bers CLA								
	602250													
	477250													
Year	28	29	30	31	32	33	34	35	36	37	38	39	40	41
Age	51	52	53	54	55	56	57	58	59	60	61	62	63	64
Income														
Engineer														
Project Engineer														
Engineering Manager														
Engineering Director	3,234,016.58	3,298,696.91	3,364,670.85	3,431,964.26	3,500,603.55	3,570,615.62	3,642,027.93	3,714,868.49	3,789,165.86	3,864,949.18				
	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total income	3,234,016.58	3,298,696.91	3,364,670.85	3,431,964.26	3,500,603.55	3,570,615.62	3,642,027.93	3,714,868.49	3,789,165.86	3,864,949.18	-	-	-	-
Deduction	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00	47,000.00				
Taxable	3,187,016.58	3,251,696.91	3,317,670.85	3,384,964.26	3,453,603.55	3,523,615.62	3,595,027.93	3,667,868.49	3,742,165.86	3,817,949.18				
Tax	645,718.40	658,823.22	672,190.14	685,824.39	699,731.33	713,916.41	728,385.19	743,143.35	758,196.67	773,551.06				
Income After tax	2,588,298	2,639,874	2,692,481	2,746,140	2,800,872	2,856,699	2,913,643	2,971,725	3,030,969	3,091,398				
Income from saving	63,520.98	60,611.39	65,123.39	60,547.51	51,172.78	50,674.75	45,585.10	48,673.67	59,236.62	70,214.73	71,867.79	66,930.72	62,770.90	
Income from invest	241,381.56	241,381.56	256,066.73	256,066.73	256,066.73	256,066.73	256,066.73	266,521.01	299,483.41	334,413.75	337,138.02	337,138.02	337,138.02	
Wife's income after tax	1,311,084.87	1,363,030.39	1,418,071.06	1,474,794.42	1,533,766.20	1,595,137.65	1,658,943.15	1,725,300.88	1,794,312.92	1,866,085.43				
Part time Job, selling car														
Net Income	4,204,287.59	4,303,396.99	4,421,832.39	4,537,538.53	4,642,087.92	4,758,768.34	4,874,227.72	5,012,420.90	5,184,012.14	5,362,122.03	408,205.80	404,068.74	399,908.91	
Cash Outflows														
Fixed Expense														
Mortgage Loan	1,160,400.00	1,160,400.00	1,160,400.00	1,160,400.00	1,160,400.00	1,160,400.00	1,160,400.00	1,160,400.00	1,160,400.00	1,160,400.00	1,160,400.00	1,160,400.00	1,160,400.00	
Auto Loan	602,250.00	602,250.00	602,250.00			286,800.00	286,800.00	286,800.00	286,800.00	286,800.00				
Car Insurance	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00				
Internet Bill	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00				
Mobile Bills	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00	16,000.00				
Down Payment						823,000.00				946,200.00				
Total Fixed Expense	1,794,650.00	1,794,650.00	1,794,650.00	1,192,400.00	1,192,400.00	2,102,200.00	1,479,200.00	1,479,200.00	1,479,200.00	2,425,400.00	1,160,400.00	1,160,400.00	1,160,400.00	-
Variable Expense														
Foods	364,646.97	379,232.85	394,402.17	410,178.25	426,585.38	443,648.80	461,394.75	479,850.54	499,044.56	519,006.34				
Clothing	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00	120,000.00				
Personal Care (Dry Cleaning, Laundry, ETC)	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00				
Medical Expense	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00				
Transportation Expense	40,000.00	41,600.00	43,264.00		46,794.34	48,666.12	50,612.76	52,637.27	54,742.76	56,932.47	70,000.00	72,800.00	75,712.00	78,740.48
Entertainment	12,000.00	12,600.00	13,230.00	10,000.00	14,000.00	14,700.00	15,435.00	16,206.75	17,017.09	17,867.94	30,000.00	31,500.00	33,075.00	34,728.75
Gifts	3,000.00	3,000.00	3,000.00		3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	3,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Vacations	10,000.00	20,000.00	10,000.00	300,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Donations	1,000.00	1,000.00	1,000.00		2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	2,000.00	4,000.00	4,000.00	4,000.00	4,000.00
Total Variable Expense	153,000.000	171,080.000	188,369.200	480,000.000	173,794.342	199,488.116	205,412.581	211,583.413	218,008.817	224,699.341	449,000.000	460,500.000	472,475.000	484,944.750
Goal														
Vacation with family	90,000.000													
Marry											1,500,000.00			
Child												300,000.00	300,000.00	300,000.00
Watch Collection, Bag Collection														
Total Expense	249,000.000	179,080.000	174,369.200	486,000.000	949,794.342	777,486.116	783,412.581	789,583.413	1,122,008.817	728,699.341	2,461,000.000	792,500.000	784,475.000	796,944.750
Net Cash Flow (Surplus/Deficit)	372,375.000	491,900.033	551,407.861	- 75,576.435	- 104,764.448	123,522.747	180,383.155	442,281.370	- 12,723.539	510,914.216	- 450,012.994	576,379.635	1,362,532.906	1,471,894.152
saving in year	287,900.000	303,520.027	441,126.288	- 75,576.435	- 104,764.448	98,818.197	144,306.524	353,825.096	- 12,723.539	408,731.373	- 450,012.994	462,703.708	1,090,026.325	1,177,515.322
invest in year	74,475.000	96,380.007	110,281.572	-	-	24,704.549	36,076.631	88,456.274	-	102,182.843	-	115,675.927	272,506.581	294,378.830
Investment	100,000.00	174,475.00	272,855.01	383,136.58	383,136.58	383,136.58	407,841.13	443,917.76	532,374.03	532,374.03	634,556.88	634,556.88	708,232.80	1,022,739.38
Saving	250,000.00	567,900.000	941,420.027	1,382,046.215	1,310,969.880	1,206,209.433	1,395,023.630	1,449,330.154	1,803,155.250	1,796,431.711	2,199,163.084	1,749,150.090	2,211,853.798	2,301,880.123
Growth of MA salary and wife	7%	4%												
growth of job2	7%													
VP	5%													
CFO	2.0%													
return from saving	0.35%													
return from stock and bond	7%													
		After 40												
Saving from Net Cash Flow	80%	80%												
Investing from net cash flow	20%	20%												
Tax														
analyst	0.074603175													
associate	0.102298851													
vp	0.151459854													
CFO	0.20260905													
Growth of expense														
Food	4.00%													
Transport	4%													