

## STEP 1: Identifying your actual income

### WORKSHEET #1: YOUR ACTUAL, PRIMARY INCOME

#### 1. FIRST

Write the dates and amounts of your last six paychecks.

*If you earn the same amount with every paycheck, skip to “3. NEXT” and write down that amount as the average.*

<b>Date</b>	<b>Paycheck Amount</b> <i>(after taxes, health care, all deductions)</i>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

PAYCHECK TOTAL: \_\_\_\_\_

Not sure about the amounts? Check your bank records or ask your employer. If there is a Human Resources department or website, that is the first place to check. If not, contact your company’s business office.

Note: If you are self-employed, estimate the amount that you were paid by clients for each of the past six months (or as close to six months as possible). You can calculate this figure using your bank account and check deposits.

If you earn money from tips, see Worksheet #2.

1S  
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## 2. NEXT

Determine your Average Paycheck. It's simple math, laid out simply . . . so there are no excuses for skipping this.

$$\frac{\text{Paycheck total above}}{\div 6} = \text{Avg. Paycheck}$$

## 3. NEXT

Determine your Average Monthly Income—what you actually take home in a typical month. Fill out the *one* line below that applies to you.

If you're paid once a month:

$$\frac{\text{Avg. Paycheck from above}}{=} \text{Monthly Paycheck Avg. [CIRCLE AMOUNT]}$$

If you're paid twice a month:<sup>\*</sup>

$$\frac{\text{Avg. Paycheck from above}}{\times 2} = \text{Monthly Paycheck Avg. [CIRCLE AMOUNT]}$$

If you're paid every week:

$$\frac{\text{Avg. Paycheck from above}}{\times 4} = \text{Monthly Paycheck Avg. [CIRCLE AMOUNT]}^*$$

<sup>\*</sup> Yes, we know, many months have five weeks. In *Zombie Economics*, you never overestimate your strength; you *build* your strength. Here, by coming up with the minimum or lowest income average, you are giving yourself a cushion during those months when you *do* get five weeks and another paycheck.

**4. NEXT**

Does the result (your Average Monthly Income) seem correct to you? If not, check your math. Then double-check your math. If the figure remains the same, you must accept that this is what you make for one month's work.

**THE END**

Monthly Paychecks, on average = \_\_\_\_\_

Put circled figure from #3 here and circle it again.

NOW, go to Worksheet #3, unless you also make money from tips.

**WORKSHEET #2: WHAT YOU REALLY MAKE IN TIPS**

Tips are like air ducts: out of sight, but a very real factor in your home's safety. To obtain a truly complete picture of your structure's preparedness, you must take such seemingly small variables into account.

This slice of income can be maddeningly difficult to quantify, but chaotic times call for redoubled effort, and this area of your income is no exception. Remember: Vigilance in all areas is necessary if you are to outlast the undead menace.

**1. FIRST**

Fill out this form over the next two weeks. (Hint: Repeat this often. Tip income changes frequently.)

Date	Take-Home Tips
_____	_____
_____	_____
_____	_____

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