

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.

Date	Paycheck Amount <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
R
1L

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:^{*}

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

If you're paid every week:

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

^{*} 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
_____	_____
_____	_____
_____	_____

1S
R
1L

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

TWO-WEEK TOTAL: _____
(Add all entries from above)

2. NEXT

Figure out your monthly tip average.

_____ x 2 = _____
 Two-week total above Monthly Tips on Avg.

THE END

Monthly Tips (avg.) = _____

Write that figure again. [CIRCLE AMOUNT]

HINT: You should keep track of your tips regularly—at least every other month. They can fluctuate wildly due to circumstances beyond your control. It’s also worth asking: Is any one factor affecting your tips (a particular shift, particular route, or a particular section)? If so, can you replicate these high-tipping conditions as much as possible? See ZombieEconomics.com for a chart that makes tracking tip conditions easier.



1S
R
1L

WORKSHEET #3: OTHER INCOME

You are facing the zombie horde, so you must take stock of every potential weapon, no matter how small. From pistols to pitchforks, everything must be assessed.

So it is with your income. You must make sure you are considering every bit of your financial power. It is your obligation if you are to outlast the Zombie Economy.

This could include freelance work, revenue from investments, or odd jobs. This income must be accounted for—and deposited in your bank account before a single dollar can escape.

1. FIRST

List any regular income that is separate from your primary paycheck. Give your best guess, then figure out weekly averages.

Income Source	Amount Every X Weeks	Weekly Avg. <i>(Divide Amount by X)</i>
Ex: House Painting \$300	every 6 weeks	\$50 (\$300 ÷ 6)*
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

* The number by which you divide comes from column 3 and is the number of weeks between payments for this job. If you get paid every week, the number would be 1.

1S
R
1L

_____	_____	_____
_____	_____	_____
_____	_____	_____

TOTAL OF WEEKLY AVERAGES: _____

2. NEXT

Convert your Total Weekly Average into a monthly number.*

_____	x 4 =	_____
Total Weekly Avgs. (above)		Other income you make each month, on average

THE END

Other monthly income (avg.) = _____

Write the figure from above. [CIRCLE AMOUNT]



1S
R
1L

* Yes, we could have just asked for monthly estimates. But this method is more likely to be accurate.

WORKSHEET #4: INCOME SUMMARY SHEET

When in doubt, this is where you look to see your actual, real-life income. To know it. To be able to protect it.

1. FIRST

Enter the circled numbers from the past three worksheets here.

MONTHLY PAYCHECKS (Avg.): _____

MONTHLY TIPS (Avg.): _____

MONTHLY OTHER INCOME (Avg.): _____

2. NEXT

Add them up. Write below.

THE END

MONTHLY INCOME (Avg.): _____

[CIRCLE AMOUNT]

ONE LAST THING

Go to the back of this book, to the “Key Survival Numbers” page. Write the above number (Monthly Income) in the appropriate space.

1S
R
1L

Are you withholding too much? Let's find out. There's a simple way, and a longer (but more thorough) way. Let's start by getting some facts down on paper. Head directly to the next worksheet.

WORKSHEET #5: INCOME WITHHOLDING

1. FIRST*

Obtain a copy of your W-4—this is the tax form your employer must file with the IRS. Ask your supervisor or Human Resources department for a copy.

2. NEXT

Now, look at line 5 of your W-4: "Total Allowances You Are Claiming." Write that number below.

ALLOWANCES You Claim: _____

3. NEXT

Determine your dependents. Respond to each line as appropriate.

___ You. Enter "1" to declare that you are, in fact, dependent on yourself. Almost everyone enters "1" here.

___ Spouse. Enter "1" if you have a nonworking spouse or domestic partner.

* If your parents claim you as a dependent, skip this worksheet and discuss your withholding with them.

___ Children. Enter the number of children you claim as “dependent” on you.

___ Elderly parents. Enter the number living with/financially depending on you.

___ Others. Enter the number of other people who rely on you to pay the vast majority of their expenses. (Usually, this means they live in your home. This is also relatively rare. If you aren’t sure, check the IRS.gov website for more info.)

___ TOTAL Dependents. (Add the numbers immediately above.)

4. NEXT

Gauge if you’re withholding the right amount by answering these questions:

Is the number of your total dependents larger than the allowances on your W-4? _____

Do you get a sizable tax refund every year? _____

Do you expect a tax refund next year? _____

If you answered “yes” to two or more of these, you may be withholding too much from your paychecks.

OPTION

If you’d like to take a more thorough look at the issue of your withholdings, and make a more in-depth assessment, go to <http://www.irs.gov>, and in the search window type in “withholding calculator.” This will give you a link to the IRS’s web-based withholding calculator; go through it to determine what you should be withholding on your W-4.

1S
R
1L

5. NEXT

If appropriate, change your withholding. Ask your employer to turn in a new W-4 for you, one reflecting the new number of exemptions (the number of broad deductions the IRS gives you, including one for yourself and one for each dependent). You can do this at any time.

6. NEXT

Watch.

If you raise the number of your exemptions, you should see the size of your paycheck increase (though it could take several weeks for this to take effect). If, after four weeks, your paycheck amount remains unchanged, contact your Human Resources director and have them follow up.

THE END

Above all, be sure to ask questions of your employer/HR department as you analyze—and possibly adjust—your withholdings. Even if you're confident that you know the answers, it never hurts to have clarification or a second opinion—especially when your money's at stake.

STEP 2: Assessing your cost of living— and what's left over

In chapter 2, you opened your existing bills and identified the absolute necessities (rent/mortgage, utilities, transportation, credit card minimum payments, government-mandated payments).

It's time to find out what these necessities are costing you and how much money you have left for additional expenses.

IS
R
1L

WORKSHEET #6: ABSOLUTE NECESSITIES AND YOUR OPERATING FUND

In a world overrun by zombies, every decision becomes a calculation: How badly do I need to leave the house today? How much do I need to eat to maintain my health? With God-knows-what possibly lumbering down my street, do I dare leave the lights on?

In a Zombie Economy, every decision must be considered a crucial one. There are no “incidentals” and nothing is “disposable.”

It’s time to take a cold, hard look at what you need to survive and what you don’t. This is not a time for self-deception; this is a time for honesty—with yourself, about your present, and for your future.

1. FIRST

Pin down your current absolute necessities. Pull out the bills you set aside earlier, look at your bank records (what you’ve paid out in the past), and fill in the chart below. Take your time (more than one sitting if you need) to get it right.

Expense	Monthly Cost <i>(round up to nearest dollar)</i>
SHELTER	
Mortgage	_____
Rent	_____
Electric	_____
Gas (heat, etc.)	_____
Water	_____
Condo or Homeowners Fee (if not included above)	_____
COMMUNICATIONS	
Phone/Internet	_____

1S
R
1L

TRANSPORTATION

Car Payment or Motorcycle, etc. _____
Car Insurance _____
Gasoline _____
Mass Transit _____

OBLIGATIONS

Student Loans _____
Minimum Credit
Card payments (all cards) _____
Alimony _____

FAMILY

Child Care _____
Diapers/Baby Food _____
Child Support _____
School Tuition _____
Pet Food/Care _____

HEALTH

Medicine/Prescriptions _____
Health Insurance Premium _____

*Enter only if you pay this outside of work
(if it is not automatically deducted from your paycheck).*

FOOD

Your Best Guess Will Do _____

*Remember: We're talking about necessities: the minimum you need to get by.
Later, we'll talk about expanding on that.*

OTHER

1S
R
1L



_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

2. NEXT

Total all of those monthly necessities up. Write that figure below.

Absolute Necessities (monthly): _____

CIRCLE AMOUNT and add to list at end of the book.

THE END

Go back to Worksheet #4 (page 27) and find your Average Monthly Income. Write below. Then copy the absolute necessities figure from above, and subtract.

Average Income: _____
 - Absolute Necessities: _____
 = MONTHLY OPERATING FUND: _____

CIRCLE AMOUNT and add to list at end of the book.

NOTE: In Zombie Economics, the difference between your income and your absolute necessities is your Operating Fund. It is not “left-over money” or “pocket money,” and above all, it is not to be called **Disposable Income.**[†]

[†] **Disposable Income** (*noun*): (1) Insidious, destructive term created by those who wish for your money to become theirs. (2) A term that, when used in conversation, may indicate that the user has become infected.

1S
R
1L



WORKSHEET #7: SPENDING: YOUR FINANCIAL WEAK SPOTS AND LEAKS

1. FIRST

Make a truthful estimate of what you spend each month on things that are *not* absolute necessities. We've given you some general categories, as well as room to add your own. Put down all amounts, no matter how small.

Note: Ignore the third column, "Monthly Goal," for now.

Expense	Monthly Spending Now	Monthly Goal
ENTERTAINMENT		
Cable/Satellite TV	_____	_____
Pay-Per-View Movies/Events	_____	_____
Movie Rental or Other Late Fees	_____	_____
Online Gaming	_____	_____
Magazine/Newspaper Subscriptions	_____	_____
Concerts/Sports	_____	_____
Other	_____	_____
Other	_____	_____
HOME & HEALTH		
Gym Membership	_____	_____
Hair/Salon Expenses	_____	_____
Dry Cleaning	_____	_____
Landscaping or Cleaning Companies	_____	_____
Incompleted Home Projects	_____	_____
Other	_____	_____

1S
R
1L

Expense	Monthly Spending Now	Monthly Goal
Other	_____	_____
Other	_____	_____
FOOD		
Food—Delivered	_____	_____
Food—In Restaurant	_____	_____
Food—In Bar	_____	_____
Coffee/Coffee Drinks (outside home)	_____	_____
Groceries at Convenience Stores	_____	_____
Groceries at Upscale/Gourmet Stores	_____	_____
Groceries purchased but not used before expiration	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
VICES		
Cigarettes/Tobacco	_____	_____
Alcohol	_____	_____
Other Intoxicants	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
OTHER POTENTIAL DANGERS		
Unnecessary Clothing Purchases	_____	_____
Electronics/Gadgets	_____	_____

1S
R
1L

Expense	Monthly Spending Now	Monthly Goal
Software/Apps/Upgrades/ Website Subscriptions	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____

2. NEXT

Total up all the above. Write the tally below.

Potential Monthly Leaks _____ CIRCLE THIS;
add to Key Survival Numbers in back of book.

3. NEXT

As you've probably guessed, the next step is to lower these expenses. Not randomly, not sporadically, but with tangible, concrete objectives. Use the third column to list your goal—the amount to which you will reduce your spending on each item. Try to get as close to \$0 as possible without inflicting abject suffering upon yourself.*

* Strong preliminary goals include: totally eliminating one out of every four non-absolute necessities expenses, and reducing the total monthly non-absolute necessities outgoing amount by 50 percent.

1S
R
1L

THE END

As your *Zombie Economics* skills become sharper, you will naturally revisit this page; your goals will become stronger; your expenses will be leaner and more controlled. If this page gets messy, go to [Zombie Economics.com](http://ZombieEconomics.com) for a brand-new copy, ready for the using.

WHEN YOU HAVE created your list of nonnecessary expenses, look for ways to reduce or eliminate these costs. Some will seem obvious; many, less so:

- Your current television package—How many of your available channels do you actually watch? Of the channels you do watch, are those programs available elsewhere (DVD, online, etc.)? If you already have a high-speed Internet connection, this could obviate or reduce many of your other media expenses.
- Your current cell phone plan—What features are you paying for? What features are you actually using? Assess your minutes, your texting options, e-mail options, etc. Determine what you use, what you don't use, and—most important—what you actually need, and scale down your service accordingly.*
- Movie/video game rentals—If you currently rent movies and/or video games from a retail outlet, how much are you paying in late fees? Consider using a subscription service, which, while adding a monthly expenditure, would eliminate

* Such costs (most costs, in fact) are usually negotiable. Though we're trained to pay what the sticker or price tag says, nearly everything can be reduced by the mere process of asking. This is especially true when dealing with a company that wishes to keep you as a customer. Cable companies, cell phone providers, fitness centers, and numerous other businesses are usually more than willing to reduce your costs or adjust your plan if it means keeping you out of a competitor's clutches. The first step? Simply tell them you'd like to cancel your service. You'll be amazed at how quickly they come around. Remember: The Zombie Economy is hurting *them*, too.

WORKSHEET #9: BUILDING YOUR ARSENAL— SETTING AN EMERGENCY SAVINGS GOAL

When it comes to your financial arsenal, typical wisdom says that your savings should equal at least three months' living expenses.

(You should aim for a minimum of six months' worth before you consider channeling any of your money elsewhere, such as any form of investment. More on these subjects can be found at ZombieEconomics.com.)

We'll keep this one simple.

1. FIRST

Go back to the absolute necessities as determined on page 34. Write the monthly average below.

Absolute Necessities Monthly Average: _____

2. NEXT

Below, calculate the *actual amount of savings you must have* to potentially cover one month of living expenses, or two, or three, etc. Simply multiply the absolute necessities figure above by X number of months. Put the result in the third column.

Absolute Necessities Monthly Avg. [From above]	x	Months of Savings	=	Amount You Need to Save
_____	x	1	=	_____
_____	x	2	=	_____
_____	x	3	=	_____
_____	x	4	=	_____
_____	x	5	=	_____
_____	x	6	=	_____
_____	x	7	=	_____
_____	x	8	=	_____

1S
R
1L

THE END

Select a goal. Write the amount of savings you need to meet that goal in the Key Survival Numbers in the back of the book.

Consider: If you lost your primary income source tomorrow, how long would it take you to find another one? How difficult is the job market? The more problems you anticipate, the more savings you want to have.



THINK OF YOUR EMERGENCY SAVINGS IN TERMS OF THE FIREPOWER IT GIVES YOU

1 month = Hammer

2 months = Hatchet

3 months = Pistol

4 months = Shotgun

5 months = Machine Gun

6 months = All of the above

1S
R
1L

WORKSHEET #10: CAN YOU AFFORD TO LEAVE YOUR JOB?

The Zombie Economy spreads more than distress—it spreads paranoia. It whispers (and sometimes yells), “RUN!” But often, the best decision is to stay put . . . and stay safe.

Below is a worksheet/checklist for those who might be tempted to leave their job. We can't make the decision for you, but these are things you must consider.

Things indicating that you should keep your current job (check those true for you):

_____ Your company has a promising and/or stable future and you are unlikely to be fired.

_____ You have opportunities to advance in this job. (If not now, eventually.)

_____ Health care, a retirement plan, and other significant benefits are included.

_____ You are unlikely to make more money—or gain new skills—by changing to another workplace.

_____ Jobs are scarce in your industry—or for people with your skill set.

_____ You cannot afford to miss a single paycheck.

_____ The unemployment rate (locally and/or nationally) is on the rise . . . or above average.

1S
R
1L

Things indicating that you can start a job search. (Check those true for you.):

Note: This does not mean it's time to quit. Rather, below are signs that you might be best served by starting a search for another, better job. Do not quit until the next job is firmly in place.

_____ Your company is at risk; layoffs are possible and your job could be eliminated.

_____ There have been specific indications that *you* could be fired.

_____ There is a good market for your skills; there's reason to believe other companies would hire you *now*.

_____ Research says that other companies and/or other positions would pay you significantly more.

_____ Your current salary does not cover your *basic expenses/absolute necessities*.

_____ A different job would likely give you benefits that you don't currently receive.

1S
R
1L

Just as important, make sure to really *use* your time away from work. This doesn't always mean starting a massive project or detailing the next ten years of your life (though it certainly can). What it does mean is letting your brain unwind, and letting your true self out to breathe. After all, escaping that terrible job only benefits you if there's some actual "you" left . . . so don't allow your job to smother your life.

Do the things you always *claim* you're going to do:

Pick up that graphic novel you've heard about, marathon your favorite movies, have a board-game night with your friends, actually *start* your novel, actually *write* that amazing song, actually *begin* that screenplay.

WORKSHEET #11: FINDING FULFILLMENT OUTSIDE OF WORK

Fighting the Zombie Economy can require all of your strength; it will burn your muscles and scrape your skin. It will make you want to quit. And that is when you are most at risk.

In order to survive, you must want to survive, and that's far easier when your life has some measure of fulfillment. If this already describes you, congratulations—skip this worksheet and plunge ahead. But if you wish for a little more motivation, this worksheet is for you. Everyone has a reason to live. Let's find yours.

1. FIRST

List three things you wish you were doing instead of filling out this worksheet:

1S
R
1L

2. NEXT

When you read, watch television, or go online, what kinds of things most draw your attention? Give three examples:

3. NEXT

List three things—big or small, everyday or extraordinary—that you want to try or accomplish. These can be specific (“learn the rarified art of chain saw carving”) or vague (“focus on something more artistic than my day job”).

THE END

Now it’s time to act. Pick one of the above interests or goals and take a step toward making it happen. For many (if not most) of these items, you’ll find that reading about it comes first—and reading can, of course, be a fine end in and of itself.

Join a group. Start a group. Look for a series of free lessons or classes. Whatever your interest, there’s a way to start working toward it *now*. Even if cost delays the actual completion, the thought process and preparation will have given you invaluable energy and motivation. Your thoughts and state of mind will be aided immeasurably, making it easier to survive the time between “now” and “then.”

1S
R
1L

WORKSHEET #12: TRACKING YOUR JOB SEARCH

How many zombies did I encounter today? Was it more than yesterday? Which gun is the best when exploring a small space? What stores have I already searched for supplies?

If you don't keep track, you forget. And then, you lose.

Below is a worksheet to track your job search. Think of these as a quick "calendar" on each potential job. You should keep additional notes, when necessary (contact names, connections, etc.), but this overview will help to keep you current, focused, and aware of your next move(s).

Job/Company	Date Job Posted	Date Applied	Interview Date	Follow-Up Sent

1S
R
1L

WORKSHEET #13: SHOULD I DECLARE BANKRUPTCY?

Things leading toward a “no” (check those that apply):

- You can pay all—or the vast majority—of your monthly bills.
- Your income will likely improve in the next three to nine months.
- You have *any* amount of savings in your name.
- You have *any* major assets (such as a car or house) in your name.
- You haven’t asked your creditors about structuring a new payment plan.
- You could pay off the rest of your debt in three to five years if you drastically cut expenses.

Things leading toward a “yes” (check those that apply):

- You are being sued for missed payments and/or money you owe.
- You cannot pay your taxes.
- Your debts increase every month.
- Bill collectors are calling you.
- There is no way you could pay off your credit card, medical, or

1S
R
1L

other debts within three to five years, even with a drastic reduction in expenses. (Do not include home or car loans.)

___As part of the above: You've gone through your budget and can't find *anywhere* to cut or any way to bring in significantly more money.

___You are at risk of foreclosure or of losing your car because of your other debts.

___Your mortgage, car, and/or credit card lenders have either (a) already lowered your payments, or (b) refused to change your payments.



1S
R
1L

There will be setbacks and mistakes. You will stumble, and fall, and recover. But you will not give up. *You will live for tomorrow by focusing on today.*

WORKSHEET #14: THE MAGIC NUMBER

A shotgun is worthless if you don't take aim. And every gun is meaningless without ammunition. To survive the zombie infestation, you need the undead in your crosshairs . . . and bullets in the chamber.

The Magic Number helps you do both . . . but only if you put it into action.

1. FIRST

Go to page 34 and find the amount in your Operating Fund. That's the money you have after paying bills and absolute necessities. (If you haven't calculated it recently, do so—you need to start with correct information.) Write that number directly below.

Monthly Operating Fund: _____

2. NEXT

Write down any purchases you need—or plan—to make before your next payday. These expenses could be anything—a gift, a business lunch, new brake pads, or anything else. Write those expenses here:

Expected Expense	Amount
_____	_____
_____	_____
_____	_____
_____	_____

1S
R
1L

Total those amounts:
 TOTAL EXPECTED EXPENSES _____

3. NEXT

Subtract those expected purchases from the Operating Fund.

Operating Fund: _____
 -
 Expected Expenses: _____
 =
 MAGIC NUMBER _____

This is how much money you have to spend until your next payday.

THE END

Keep track of the Magic Number as you spend.

Enter the Magic Number above in the first space under “Magic Number Now.” Write in the amount of your next expense and subtract to get your New Magic Number. Then move that New Magic Number into the “Magic Number Now” slot on the next line. Subtract your next expense. And so on.

Ideally, you should keep a rough estimate of your current Magic Number in mind at all times. This will tell you, cleanly and simply, how much money you have left until the next payday.

The point, incidentally, is to stay above zero . . . before payday, and always. Live your life, but pace yourself so you can *keep* living it.

MAGIC NUMBER NOW - New Expense = New Magic Number
 _____ - _____ = _____
 _____ - _____ = _____

1S
R
1L

FINAL WORKSHEET: KEY SURVIVAL NUMBERS

Monthly Income: _____

Worksheet #4, page 27

Absolute Necessities Cost: _____

Worksheet #6, page 34

Monthly Operating Fund: _____

Worksheet #6, page 34

Potential Monthly Leaks:

Worksheet #7, page 38

_____ (month 1)

_____ (month 2)

_____ (month 3)

_____ (month 4)

_____ (month 5)

_____ (month 6)

Emergency Savings Goal:

Worksheet #9, page 60

Total amount _____

How Many Months of Expenses? _____