



## Vision at 35 years of age

Adapted from Career Association With Resources for Education Inc. (C.A.R.E.)

*Used with permission.*

Name: *Sam Student* Today's Date: *October 31, 2018* Current Age: *17*

### At 35, do you . . .

1. Own a house? Yes
2. Eat well? Yes Dine Out? Yes
3. Are you married? Yes
4. Have children? Yes If so how many? 2
5. Own a car: Yes How many? 1
6. Own a SUV? Yes
7. Own a RV? Yes
8. Own a boat? No If so, what kind? \_\_\_\_\_
9. Do you take regular vacations? Yes
10. Save for your children's education? Yes
11. Have "toys" (big screen TVs, stereo, cell phones, computers)? Yes
12. Like nice clothes? Yes
13. Save for retirement? Yes
14. Own your own business? No

*Continued*

# college OPTIONS

15. Are you a supervisor at work? Yes

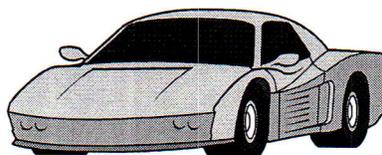
16. What kind of work do you do? EDUCATION

17. What is your spouse's vocation? PART TIME

18. Is your spouse motivated? Yes

19. Are you ready for a financial emergency/Misc? Yes

20. Do you usually want more than you have? Yes





**Scoring “Vision at 35” Questionnaire  
in today’s dollars  
(Score Sheet)**

Per Month needed after taxes:

1. 1950 (\$5.50 per month per \$1000 in value (250K = per month) adjusted for 20% down (4.5% @30 years)  
-Property Taxes \$300 per month  
-Utilities \$150 per month  
-Insurance \$125 per month
2. 700 (\$250 per month per adult, \$350 if eating out)
3. 400 (\$400 per month-Health and Life Insurance)
4. 1000 (\$500 per month per child)
5. 450 (\$450 per car-includes license and insurance)
6. 550 (\$550 per SUV-includes license and insurance)
7. 450 (\$450 per RV-includes license and insurance)
8. 0 (\$300 per boat-includes license and insurance)
9. 300 (\$300 per month for 2 vacations a year)
10. 400 (\$200 per child)
11. 200 (\$200 per month –computer, cell phones, TV, etc.)
12. 300 (\$150 per month - clothing allowance)
13. 500 (\$500 per month – depending on goals)



*(Score Sheet)*

14. N/A Shows need for education and traditional values
15. N/A Shows need for education and traditional values
16. N/A Shows need for education and traditional values
17. N/A Shows need for education and traditional values
18. N/A Shows need for education and traditional values
19. 200 (\$200 per month)
20. N/A Shows need for education to secure good paying job

\$ 7400 TOTAL monthly needed income (after taxes)

\$ 88,800 Annual income needed (after taxes)

\$ 118,400 Divided by .75 equals approximated gross income needed before state and federal tax